Northern Colorado \$1 BUSINESS REPORT



AGRICULTURE

Cropland values soar 22 percent.

3

2013		% INCREASE	% INCREASE	
SALES	AVG. PRICE	*********** ***		
4,016	\$275,921	14.7%	7.0%	
2,373	\$276,908	17.1%	4.8%	
4,534	\$223,864	20.1%	9.5%	
10,923	\$254,509	17.4%	7.1%	

REAL ESTATE

Home demand high as supply shrinks.

7

Volume 19 Issue 10 I Jan. 24-Feb. 6, 2014

Small businesses shun health exchange

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

Thousands of Colorado small businesses – ineligible for federal subsidies and unable to afford high prices - are

shunning the new health-insurance exchange, opting instead to renew existing "grandfathered" plans to avoid what are often double-digit rate increases.

Jim Sampson, employee benefits executive at Flood and Peterson in

Fort Collins, said that roughly 70 percent of the companies with which he works opted to renew their plans late last year, worried about projected cost increases that have ranged from 20 percent to 63 percent.

As of Jan. 2, of the thousands of small businesses in Colorado, only about 100 had purchased plans through the exchange. The Small Business Marketplace opened along

➤ See Insurance, 22



JONATHAN CASTNER

Years of drought and declining herds have caught up with beef prices, with shortages causing prices to rise in a good-news/bad-news scenario for ranchers and consumers. Cattle pictured here are owned by Briggsdale rancher Larry Croissant.

Ranchers bullish but consumers may have beef

BY STEVE LYNN

slynn@ncbr.com

BRIGGSDALE – Cattle rancher Larry Croissant could see relief this year after tough times of drought and high feed costs, although his improved fortune may not trickle down to consumers.

Croissant had to make a big investment in his 250-head Red Angus herd to keep his operation afloat during last year's dry conditions as other ranchers sent their herds to slaughter.

But his and others' situation has improved since feed prices have dropped and returns on cattle have risen.

"I think everybody's outlook is a little better," Croissant said.

Ranchers are welcoming the higher prices, but those same high prices mean rising food costs for consumers, agribusiness experts said. High feed and fuel prices as well as prolonged drought combined to create a few difficult years for cattle ranchers, said Kevin Good, senior analyst for Englewood-based beef analyst CattleFax. That led many producers to sell their cattle for slaughter because they could not afford to feed them.

Recently, lower feed costs along with record higher beef values

➤ See Cattle, 24

OtterBox moves to settle suit

BY STEVE LYNN

slynn@ncbr.com

FORT COLLINS – OtterBox is negotiating a settlement with a for-

mer employee who filed a whistleblower lawsuit alleging the cell-phone case maker underpaid federal import taxes on products it made in China.



Richardson

Fort Collinsbased Otter

Products LLC, which sells OtterBox, the No. 1-selling smartphone case in North America, is taking steps to resolve the lawsuit filed by Bonnie M. Jimenez of Brighton.

Jimenez, who worked in customs compliance as OtterBox's supplychain director, contended the company failed to pay customs duties on the full value of its cell-phone cases, violating the False Claims Act.

"The settlement discussions are open and ongoing," an OtterBox spokeswoman said in an email. "It

➤ See OtterBox, 4

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Pipeline's new direction fuels concern

BY STEVE LYNN

slynn@ncbr.com

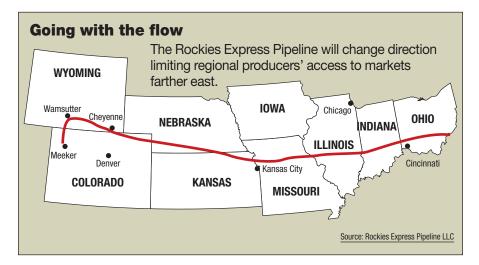
A natural-gas pipeline that now ships fuel from Colorado and Wyoming to markets in the East will shift westward, potentially hampering local producers' efforts to get their gas to lucrative East Coast markets.

The Rockies Express Pipeline is the third largest in the region, behind the Current River and TransColorado gathering systems.

The change in direction of a major, 1,700-mile regional pipeline will offer a western market for eastern producers who extract gas from the Marcellus and Utica shale formations in the Midwest and Northeast. But the pipeline's new flow could trim local producers' sales to eastern U.S. markets. These producers now ship their gas on a network of pipelines from Northern Colorado to the Rockies Express Pipeline hub in Cheyenne, Wyo.

Much as western producers had to find natural-gas pipelines to transport their gas to other markets in the early 2000s, a similar situation now is occurring in the Northeast, said Matt Sheehy, vice president and general manager of the Rockies Express Pipeline.

Northeast producers want to move their gas to meet demand in markets



such as the Midwest that local producers have supplied in recent years, Sheehy said. A date to begin moving gas westward on the pipeline has not been set.

"That depends on the drilling plans and the production in Ohio and Pennsylvania," he said.

Owned by Rockies Express Pipeline LLC, the gathering system is a joint venture by Tallgrass Energy Partners LP (NYSE: TEP), Sempra Energy (NYSE: SRE) and Phillips 66 (NYSE: PSX). Tallgrass' operational headquarters are in Denver.

With a capacity of 1.8 billion cubic feet of natural gas per day, the Rockies Express carries gas from Meeker and Opal, Wyo., to Clarington, Ohio. The pipeline was a boon for Rockies producers during the cold snap that engulfed the nation in early January. The pipeline carried an average of 1.17 billion cubic feet per day in early January to meet Northeast demand. By contrast, an average 800 million cubic feet per day flowed through the pipeline during the same period last year.

During the cold weather, the pipeline proved valuable for Encana Corp. (NYSE: ECA) (TSX: ECA), among the largest natural-gas producers in Northern Colorado, spokesman Doug Hock said. The company transported natural gas through the pipeline to the Midwest and East.

So far, the company has seen no material impact on its shipping on the

pipeline, but "We continue to monitor it on a daily basis," Hock said.

The pipeline began transporting gas eastward in 2009, said Samantha Santa Maria, managing editor for Gas Daily, a publication owned by energy analyst Platts. As gas drilling in the Marcellus shale thrives, the need for gas from the West has declined.

"The question then becomes, 'Where will Rockies gas go?'" she said.

Rockies producers could find other gas markets in places such as the Upper Midwest, West Coast or South, she said. But every option is fraught with competitors who might provide the gas for less. In California, for example, Western Canadian gas that flows south traded at \$3.88 per million British thermal units while Rockies gas cost \$4.33 in mid-January.

"Everywhere there is opportunity," she said, "but there is also some pretty stiff competition."

Because the Rocky Mountain region, including Colorado, Wyoming and Utah, relies on coal-fired power generation, Rockies producers cannot depend on the region for gas sales. Growing demand for gas-fired power generation, however, has given producers some hope.

"If you're moving away from coal, your next best bet is gas," she said.

➤ See Pipeline, 22

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Xcel hopes contest nets efficiency

Tcel Energy wants feedback from business, and it's launching a sweepstakes to get it. All businesses face operational challenges that can have big effects on the bottom line, especially in terms of energy use. Xcel's energy pros want to know more about those challenges and how they can provide resources for business customers to help them kick-start efficiency.

Xcel's business customers in Colorado have the opportunity to share their energy challenge or ask an energy-related question in The Business Customer Challenge Facebook sweepstakes. In coming weeks, Xcel energy experts will be answering the energy questions submitted on its Facebook page.

Questions received so far by Xcel cover topics as simple as choosing the right light bulbs and as complex as distributing heat in a building.

Each energy-related question about business operations counts as a sweepstakes entry.

Entrants will have a chance to win a free on-site assessment for their businesses' energy use. The energy assessment, valued at \$1,800, will help identify ways to save energy and ensure that business customers make smart investments and upgrades for the future.

The assessment includes a walkthrough of the winner's facility to identify specific energy-efficiency solutions that are most effective for the business, an analysis of the company's utility bills and an "action plan" to create a more efficient facility.

Following the assessment, the winner also will be eligible for an additional 30 percent rebate for implementing the measures identified in the assessment.

The sweepstakes ends Jan. 31.

Colorado ag lands yield growing value



Colorado agricultural lands such as these pictured off of Colorado Highway 392 are appreciating faster than the national average thanks to investor interest and the robust long-term outlook on food production.

BY STEVE LYNN

slynn@ncbr.com

Colorado cropland soared 22 percent in value to \$1,780 per acre in 2013, well above the national rate, as high crop prices and long-term prospects for food production lured venture capitalists and other investors to the agricultural land market.

Nationwide cropland values surged 13 percent in 2013, according to the National Agricultural Statistics Ser-

By a broader measure, Colorado's farm real estate climbed 68 percent in value in the last decade, reaching \$1,280 per acre in 2013, up from \$760 per acre in 2004. Farm real estate includes cropland as well as pasture and other kinds of agricultural property. During that same period, national farm real estate values have more than doubled, rising to about \$2,900 per acre in 2013, up from \$1,300 per acre in 2004.

Ed Orr, who sells farm and ranch land as owner of Orr Land Co. in Greeley, said continued low land inventory and high demand would put increasing pressure on land

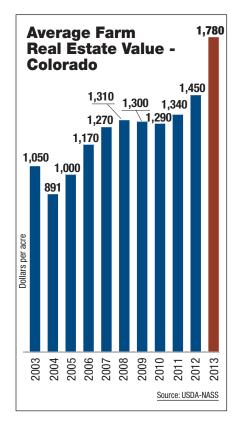
Meanwhile, investors have flocked to farm land in Northern Colorado, experts say. Real estate investors generally have bought and held farm land without seeking to change its use for development.

"Farm ground continues to have some attractiveness as far as long-term investment," Orr said.

Higher crop prices have helped boost land values, said Stephen Koontz, Colorado State University associate professor and extension economist. During the drought in 2012, corn surged to \$8 a bushel on the Chicago Mercantile Exchange. Corn futures since have fallen to slightly more than \$4, which may mean a drop in rent prices for farm ground, but not sales prices, Koontz said.

Lower crop prices may at least lead to lower rents, Koontz said.

"Some of that corn ground is going to be way too high priced, given where the market is now," he said. "I would expect to see some hard discussions between landlords and renters about what they're paying for cash rent per acre for corn ground or



wheat ground."

Along with increased farm revenue, Doug Claussen, a certified public accountant with Kennedy and Coe

➤ See Ag lands, 28

Builders: 'Green' codes mean high up-front costs

marmbrister@ncbr.com

FORT COLLINS - New greenbuilding codes imposed two years ago are slowly making Fort Collins a more environmentally friendly place, but builders are concerned about the increased costs.

The code was passed in 2011 as a set of amendments to the existing building code that included elements from the International Green Code,

set forth by the International Code to rules governing commercial and said John Phelan, energy services man-Council. The new requirements went into effect Jan. 1, 2012.

The amendments were meant to make new buildings more efficient in their use of materials, energy and water in the residential and commercial sectors.

A task force overseen by an advisory board composed of local builders, architects, engineers and other industry experts created Fort Collins' code, which includes 16 amendments residential building.

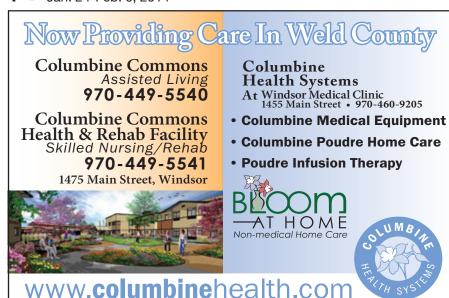
The amendments pertain to elements such as the building envelope, heating/ventilation/air conditioning (HVAC) units, and efficient water

In 2010, the city council made it a priority to create a green code that was more rigorous than the existing regulations. The council felt that the minimum code was not in line with the community values of Fort Collins,

ager for the city.

Some builders already were adhering to the International Green Code, but the amendments made it so that all new structures must adhere to more stringent requirements. The International Green Code is updated every three years, so now that the amendments have been added to the Fort Collins code, it will systematically be updated every three years as well.

➤ See Codes, 29







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OTTERBOX from 1

would therefore be inappropriate for OtterBox to comment on them."

OtterBox previously said it would vigorously contest the lawsuit and was confident it would see a "favorable outcome" in court. On Sept. 26, the company asked that the case be dismissed, saying that it already had notified the government of the shortcomings in its import-tax payments.

But in a Jan. 2 filing signed by an attorney for OtterBox, Michael Theis of Hogan Lovells US LLP in Denver, the company and Jimenez asked for a suspension of court proceedings so they could negotiate a settlement to "resolve this action once and for all." Authorities of the U.S. Department of Homeland Security, U.S. Department of Justice and the U.S. Attorney's Office must approve any deal.

Magistrate Judge Michael Watanabe agreed to the request, granting a stay on court proceedings through March 3.

Michael Porter, a Wheat Ridge attorney for Jimenez, said his client and OtterBox have reached an agreement, although he declined to disclose its terms. He hopes to seek government approval for the settlement before the suspension of court proceedings ends.

"It's my sense that the settlement is fair to both sides," Porter said. "However, if the government does not approve all aspects of it, the settlement is off and we'll be back into litigating the case."

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

Lawsuits often are settled to avoid the inconvenience and burden of litigation, said Frank Schuchat of Denver-based Schuchat International Law Firm LLC, which specializes in international law.

"It's a prudent decision to get a client out of a nasty litigation," he said. "Any time you can get yourself out of a court case on tolerable terms, that's what you want to do."

OtterBox fired Jimenez in 2010 and she sued in 2011. The lawsuit was

under seal in U.S. District Court in Denver until Aug. 19, when U.S. District Judge Raymond Moore opened portions of the case. The Business Report first reported details of the lawsuit in October.

In the lawsuit, Jimenez contends that OtterBox did not pay customs duties on the value of tooling and engineering of cases manufactured in China. Companies must pay customs duties on the material costs associated with their products and for other work, such as design and engineering. Jimenez did not respond to a request for comment.

Jimenez, in court documents, says she told OtterBox founder Curt Richardson that the company was underpaying customs duties, but that Richardson disagreed and declined to pay the additional costs.

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

David Glynn, of counsel with Holland and Hart LLP in Denver, suspects the government will approve a settlement because OtterBox appears to have corrected its errors by repaying those customs duties.

"If the parties agree to settle, I don't think the government's going to walk in the middle of that," he said.

Challenges to companies by whistleblower cases drive home that companies must ensure they follow federal customs requirements, Schuchat added. Violations of customs law can carry hefty fines and penalties.

He recommended that companies seek help from experts and develop internal policies on handling customs duties.

"It's like doing your taxes," he said. "You want to be accurate."

CORRECTIONS

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



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Bill & Rachelle

Fisher

Fort Collins eyes housing affordability

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

FORT COLLINS - The city of Fort Collins will embark upon a new affordable-housing study this spring that may result in new building requirements or fees for developers later this year - but local real estate professionals are concerned that new measures could make matters worse.

The Inclusionary Housing Study will look at gaps in housing in Fort Collins and determine what steps need to be taken to make sure there is enough affordable housing in the city, according to Sue Beck-Ferkiss, social sustainability specialist for the city.

Inclusionary housing typically involves municipalities or counties setting standards for new developments that require a certain percentage to be "affordable housing," according to the National Association of Realtors. In some cases, a fee can be imposed on the developer in lieu of meeting the affordable-housing requirement.

Even though the end result of the study is not yet known, the possibility of a fee already has been imposed on one project: the Foothills Mall redevelopment. Alberta Development Partners, developer of the mall, agreed to pay "any affordable housing fees that may be enacted by the city council on or before Dec. 1, 2014, as if such fees had been in place and applicable to the project," when the agreement was signed earlier this month. The city council asked that Alberta either agree to this fee or to including affordable-housing units in the residential portion of its \$313 million project.

Fort Collins' existing affordablehousing program helps low- and moderate-income residents find housing through a variety of channels, including developer incentives for building low-income housing and home-buying assistance. In fiscal 2010, which ended in September 2011, 10,232 people were helped, including 4,061 children, according to city data. The department uses state and federal grant dollars to fund these programs.

Affordable housing is defined as housing that requires less than 30 percent of a household's monthly income. Those who spend more than 30 percent of their income on housing are considered "cost burdened," according to a draft of the city's Social Sustainability Gaps Analysis, dated Jan. 8.

According to the study, an estimated 8,800 renter households in Fort Collins earning less than \$25,000 per year cannot find rentals that meet

AN ESTIMATED 8.800

renter households in Fort Collins earning less than \$25,000 per year cannot find rentals that meet their needs.

their needs. Further, as many as 100 residents are chronically homeless and 1,000 children experience homelessness throughout the school year.

In an effort to mitigate the city's affordable-housing shortage, Fort Collins hired Denver-based Economic & Planning Systems Inc. to conduct the Inclusionary Housing Study, Beck-Ferkiss said. The purpose of the study is to speak with residents of Fort Collins, as well as business people and other stakeholders, to determine what the best solution is for the community, she said.

The consultants already have begun internal work, Beck-Ferkiss said, and beginning in March or April the city will hold workshops in order to hear public comment on the matter, with the goal of bringing the results of the study before the city council in May. Ordinances stemming from the study should be in place by Dec. 1, Beck-Ferkiss said.

But what exactly these ordinances may do is unclear, according to Beck-Ferkiss, at least until the study is complete.

"This is an important and difficult thing to regulate," she said. "That's why we're engaging consultants to tell us what has worked elsewhere."

Best practices and case studies will be included in the study, which also is intended to determine the actual need in the community for housing affordability, she said.

Affordable-housing programs can help ease shortages, but it is possible that in the end the practice can exacerbate the affordable-housing problem in a given community, said Clint Skutchan, chief executive and director of Realtor and consumer advocacy for the Fort Collins Board of Realtors.

"The burdens of inclusionary zoning will be passed on to the property owner," Skutchan said. "Throwing money at the problem doesn't help."

Instead, Skutchan said, the Fort Collins Board of Realtors would like to see more focus on what is driving the problem, including costs of materials, fees and housing availability.

Home prices and rents have gone

➤ See Housing, 12



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BUSINESS NEWS DIGEST

What follows is a compilation of online news reported in the Northern Colorado Business Report for the period Jan. 8-21. Find the full stories at ncbr.com by typing the headline into the search window at the top of the homepage.

Banner Health Center adds pulmonary services

FORT COLLINS - Banner Health Center, located at 702-A Drake Road in Fort Collins, has added pulmonology services on Wednesdays from 9 a.m. to noon. Pulmonologists Drs. David Kukafka and Ravi Nallamothu will be on site at the clinic to see patients. Family medicine, pediatrics and internal medicine also are practiced at the clinic. Banner Health Center opened on Drake Road in Fort Collins last fall, and is part of Banner Medical Group, which is a team of more than 900 physicians located in several states, including Colorado. The health center is open from 7 a.m. to 5 p.m. Mondays and Fridays, and 7 a.m. to 7 p.m. Tuesdays through Thursdays.

Posted Jan. 21.

Colorado Customware seeks dismissal of bankruptcy case

FORT COLLINS – Colorado Customware Inc. has asked a judge to dismiss its Chapter 11 bankruptcy case, according to court documents. Creditors in the case have until Jan. 31 to object to the motion, according to court documents. A hearing on the motion is scheduled for Feb. 13 in U.S. Bankruptcy Court in Denver. Colorado Customware filed for Chapter 11 bankruptcy protection July 17, estimating that it owed money to more than 200 creditors. On Dec. 13, the Fort Collins-based software company operating under bankruptcy protection received approval from U.S. Bankruptcy Judge Elizabeth Brown for a \$3.25 million sale to N. Harris Computer Corp. in Nepean, Ontario. Lori Burge of Colorado Customware said she was unaware of a motion to dismiss the case, but confirmed that N. Harris now owned the company.

Posted Jan. 21.

Loveland chamber honors members

LOVELAND – Several businesses and individuals received awards from the Loveland Chamber of Commerce on Jan. 17 as part of its annual recognition of Chamber investors. American Eagle Distributing Co. took home the Large Business of the Year award; Rowe's Flowers captured the Small Business of the Year award; the city of Loveland received the Heart Award for its contributions to Loveland's flood recovery efforts; JB Kellogg with Madwire Media was named Young Professional of the Year; John Soricelli with Next Peak Business Solutions received the Ambassador of the Year award; and Hearts & Horses Therapeutic Riding Center received the Nonprofit of the Year Award.

Posted Jan. 20.

Feeders Supply redevelopment to break ground April 1

FORT COLLINS - Work on the redevelopment of the historic Feeders Supply building will begin April 1, developer Jon Prouty with Lagunitas Companies LLC, said. The renovation of the feed supply building, constructed in 1911 at 359 Linden St., was approved by the Fort Collins Planning Commission last August. The project, valued at an estimated \$10 million to \$12 million, will include a restaurant or brewpub, commercial space and a 54-unit apartment building.

Posted Jan. 20.

Bus system seeks route-change feedback

FORT COLLINS – Transfort, the city of Fort Collins' mass transit system, is seeking feedback on its proposed system route changes. Transfort will begin new MAX service along the Mason Corridor and realign many of its routes to connect with MAX at various stations and the new South Transit Center. The public contact sessions will be held from 1 to 3 p.m. Jan. 27 at the Colorado State University Transit Center, 4 to 6 p.m. Jan. 27 at the Kmart parking lot at College Ave-

nue and Drake Road; 11 a.m. to 1 p.m. Jan. 28 at Bristlecone and Blue Spruce; 2 to 3:30 p.m. Jan. 28 and 3 to 5 p.m. Jan. 29 at the Downtown Transit Center, 250 N. Mason St.; 4 to 6 p.m. Jan. 28 at Walmart on Mulberry and Magnolia; 9 to 11 a.m. Jan. 29 at Limon Drive east of the Timberline and Drake intersection; 11 a.m. to 1 p.m. Jan. 29 at Front Range Community College's Harmony Library campus at Shields Street and Harmony Road; 1:30 to 3:30 p.m. Jan. 30 at the northeast section of Foothills Mall, Stanford Avenue and Monroe Drive; and 4 to 6 p.m. Jan. 30 at Walmart on Mason and Harmony.

Posted Jan. 17.

Foothills pact signed; construction to proceed

FORT COLLINS – After eight months of behind-the-scenes maneuvering and delays, the city of Fort Collins and Alberta Development Partners have signed a revised public finance agreement that will allow redevelopment of Foothills Mall to start. The Fort Collins City Council approved the newly revised agreement, which includes a slightly smaller mall at roughly the same cost, on Jan. 14. The majority of the redevelopment is expected to be done in time for the 2015 holiday shopping season, a full year after its original opening date. The project's first phase will encompass a new 10,500-square foot retail building on the site of the former Tres Margaritas restaurant near College Avenue and Monroe Drive. The second phase includes remodeling of the main mall and new retail buildings, a movie theater and a new activity center. The third phase will add up to 800 housing units.

Posted Jan. 17.

Brinkman leads group in \$1.8 million office buy

FORT COLLINS – An investment group assembled by Fort Collinsbased Brinkman Partners has purchased an 8,728-square foot office building at 1100 Haxton Drive, near Harmony Road and Lemay Avenue.

The building is fully leased to tenants that include Quest Diagnostics Group, Front Range Insurance Group, Volk & Bell and Learning RX. It was sold for \$1.8 million by Building One Oakridge, LLC. Kevin Brinkman and Josh Guernsey of Brinkman Partners brokered the transaction.

Posted Jan. 17.

Brinkman to build new headquarters

FORT COLLINS – Real estate company Brinkman Partners will construct a 30,600-square-foot headquarters in the Harmony Technology Park in southeast Fort Collins. The company will relocate to the new building from its current headquarters at 3003 E. Harmony Road. The new office will be located at the northwest corner of Lady Moon Drive and Precision Drive. Brinkman will occupy the first floor of the building, taking up 15,000 square feet. The second flood of the building will remain available for other office users, according to a release from Brinkman. Groundbreaking is expected to occur on the project in the first quarter, and Brinkman will occupy the building in the fourth quarter.

Posted Jan. 15.

Fort Collins assessing value of lost water right

FORT COLLINS – Fort Collins Utilities is working to assess the value of the water right it lost that was meant to expand Halligan Reservoir. The Coloradoan first reported that the city had lost the water right for failure to file the required paperwork. Utilities officials said they did not know the value of a water right canceled by a water court last month. The city bought the junior water right in 1985 as part of a project to expand Halligan on the North Fork of the Poudre River from 6,400 acre feet to 21,000 acre feet. The expansion is part of the Halligan-Seaman Water Management Project, which involves expanding Fort Collins' Halligan Reservoir and Greeley's Milton Seaman Reservoir.

Posted Jan. 15.





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Building permits

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Home demand to remain high as supply shrinks

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

Residential real estate demand is expected to remain high through 2014, but the region's supply of homes is 13 percent lower than a year ago and challenges faced by builders to bring new homes to the market are mounting.

Year-end data from Information and Real Estate Services show that there were 3,346 fewer homes on the market at the end of 2013 than at the end of 2012 in the three largest metropolitan areas in Northern Colorado: Fort Collins, Loveland-Berthoud and Greeley-Evans.

New construction in those three cities falls far short of making up for those 3,346 homes, according to municipal data. In October and November 2013, building permits were issued for 149 new homes in those three cities combined, only 20 more than in the same months in 2012, when 129 new home building permits were issued.

Building new homes is only going to get more expensive in most of Northern Colorado, as developed lot prices continue to rise, especially in Fort Collins. According to data from the Everitt Real Estate Center, in 2010, Fort Collins had a 10-year supply of vacant developed lots, but that supply has dwindled to only two years today.

While developers have been able to pick up these lots for low prices, often out of foreclosure, prices are increasing as supply falls and demand increases. Lots eventually could reach as much as \$75,000, which will drive up home prices.

In Greeley, the developed lot picture is different, with a larger supply there than in other parts of the region. That won't last forever, as developers



2012 Total

take note of the lot prices there and

20

"Greeley still has some lots that builders are quickly absorbing," said Chalice Springfield, chief executive of Sears Real Estate in Greeley. "As new developments come online, lot prices will certainly increase which will affect the new construction prices and may make resale more competitive in the realm of price."

cheap, making new home values on

par with existing homes, Springfield said. The median home price in Greeley is \$170,000, significantly below Fort Collins, for instance, where the median home price is \$261,000.

10

Nov. 2013

Sources: Cities of Fort Collins, Loveland and Greeley

19

"Purchasing a new construction today may be one of the last times in the next few years that you will be able to do so at prices similar to a resale property," she said.

Low prices in the Greeley area probably will keep demand high through 2014, Springfield said, especially when coupled with job growth in Weld County and Northern Colorado as a whole.

In Larimer County, demand also should remain the same or even increase in the coming year, according to Angie Spangler, broker with Re/Max Advanced in Fort Collins.

But because most of the affordably priced lots in Fort Collins already have been purchased, more construction will spill into surrounding areas such as Wellington and Timnath, Spangler said.

Building in these more costeffective areas will keep home prices lower because lots there have not yet reached the prices of more expensive areas such as Fort Collins.

Even if the market slows, Spangler said, it has recovered to the point that prices still may rise through 2014, although not as quickly or as much as they did in 2013.

Even factors such as rising interest rates are unlikely to slow the demand much, Spangler said. Interest rates have been creeping up for a year, and are expected to continue to do so this year, but their position in the mid-4 percent range means many people will still want to purchase homes, she said.

Homes at the \$350,000 price point are likely to remain the "hottest market," Spangler said.

"I had a listing at \$295,000 and got five offers on it in four days – and some of them were more than asking price," Spangler said. Multiple offers on properties returned in 2013, and the trend is expected to continue in 2014.

In Fort Collins and Loveland especially, rental rates that just won't go down also are likely to result in more home-buying. In many cases, people can buy a home with a mortgage payment that is lower than monthly rent, Spangler said.

the demand stemming from oil and gas workers in the area.

New-home pricing in Greeley is at an historic low level because land prices are still comparatively



THOUGHT LEADERS

Business Answers to pressing B2B Matters

COMMERCIAL REAL ESTATE

HOW COULD A SALE-LEASEBACK BENEFIT MY COMPANY?

Businesses are often faced with the challenge of raising capital to pursue new business opportunities or expand an already burgeoning product/ service line. As the recent great recession has harshly impressed on many business owners, the capital necessary to grow our companies is not always readily available in the traditional lending world.



For businesses that own their real estate, one strategy for raising capital is a sale-leaseback. Sale-leasebacks are structured to unlock the equity held in assets - in this case real estate. In the simplest form, a sale-leaseback entails the sale of a business's real estate and the simultaneous commitment to lease the real estate back on a long term basis, thus unleashing cash to

It is important to get good advice from your real estate broker and accountant. The advantages and disadvantages can be complex. However, sale-leasebacks are a great source of cash in a structure controlled by the business.

Cassidy,

reinvest in the business.

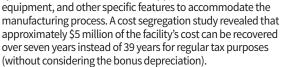
Brian Mannlein Vice President 772 Whalers Way, Suite 200 Fort Collins, CO 80525 970-267-7739 Brian.Mannlein@cassidyturley.com www.cassidyturley.com

ACCOUNTING

PERSONAL PROPERTY VERSUS REAL PROPERTY

Real property depreciation deductions are available over 27^{1/2} years for residential rental property and 39 years for nonresidential property. However, depreciation deductions may be accelerated for components that are essential to manufacturing or other special husiness functions.

Example: Taxpayer constructed a \$10 million manufacturing facility, which required an overhead crane, a special reinforced foundation to support



Suggestion: Arrange for a cost segregation study to identify personal property and determine optimum depreciable lives for both new and prior acquisitions and construction. The position of the IRS is that the present depreciation method for property previously misclassified can be changed, and the full amount of any prior depreciation understatement can be deducted in the current year.



Randy L. Watkins Partner 970-352-1700 rwatkins@acmllp.com www.acmllp.com

HEALTH CARE

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olumbine Health Systems is →the largest and most integrated provider of services for seniors in Larimer and Weld County. Boasting three beautiful independent living facilities, The Wexford, The Worthington, and The Winslow located in Loveland and Fort Collins. Lakeview Commons, New Mercer Commons, and Columbine Commons are the assisted living facilities located in Loveland, Fort Collins, and Windsor respectively.



n December, a new skilled nursing facility was opened by Columbine Health Systems in Windsor - Columbine Commons Health & Rehab Facility. Four more facilities round out the offering of contemporary nursing home care - Lemay Avenue, Columbine West, North Shore, and Centre Avenue. Each facility offers skilled rehab for post-hospital care, Long Term Care services and Hospice. Both Columbine West and Lemay Avenue offer secure memory care units. Centre Avenue offers all private rooms with an emphasis on rehabilitation and returning clients back into the community.



Columbine Health Systems Main Office: 947 Worthington Circle Fort Collins, CO 80526 970-482-0198 www.ColumbineHealth.com



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ocal home sales at an all-time high

fter several years in the doldrums. 2013 residential home sales in Northern Colorado broke out in a big way, setting all-time record levels for homes sold, average price and total

volume.



GUEST COLUMN Dave Pettigrew

The table compares 2013 sales with 2012. The 10,923 closed sales represent a 17.4 percent increase over the previous year. The average selling price of \$254,509 was a 7.1 percent increase,

and the total volume of \$2.78 billion is a huge 25.8 percent increase.

All three areas were fairly close, with double-digit sales increases. It is good to note that this was done without a doubledigit increase in home prices, as other parts of the country witnessed when

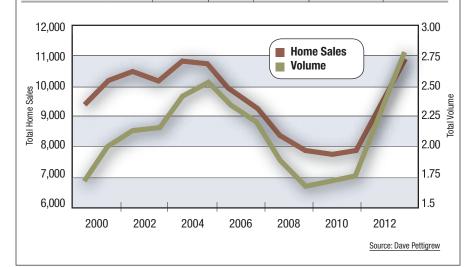
The chart on top shows the home sales and total volume from 2000 to 2013. The 2013 sales of 10,923 homes topped the previous record of 10,845 set in 2004. The average selling price of \$254,509 is the highest ever and the resulting total volume of \$2.78 billion is a 9.8 percent increase over the previous record set in 2005.

One thing we can be thankful for is the relative stability of the average selling

Banner year

Home sales in 2013 came back strong with Loveland showing the largest increase in sales.

	2	.012	2	013	% INCREASE	% INCREASE	
	SALES	AVG. PRICE	SALES	AVG. PRICE	SALES	PRICE	
Area 9 Fort Collins	3,502	\$257,990	4,016	\$275,921	14.7%	7.0%	
Area 8 Loveland	2,026	\$264,240	2,373	\$276,908	17.1%	4.8%	
Area 10 Weld	3,774	\$204,534	4,534	\$223,864	20.1%	9.5%	
TOTAL/AVG.	9,302	\$237,646	10,923	\$254,509	17.4%	7.1%	



price, which reached a peak of \$240,354 in 2006 and then dropped 10.5 percent over the next three years, bottoming out in 2009 at \$213,784. Since then the average price has increased each year to the current \$254,509. This 19.1 percent increase over four years is less than 5 percent per year, and the price is now just 5.9

percent above the level of 2006. This is a very sustainable level.

Not only was the pricing held in check in spite of record demand, but it was accomplished with an extremely limited inventory of homes for sale. For most of the year buyers faced a two-month supply, well short of the six months which is considered a balanced market. At the end of 2013 there were 1,773 homes listed for sale, and with a monthly demand of 900 homes the current supply is less than two months. To show how far out of balance we are, a six-month supply of homes would be 5,400!

One of the reasons for the low inventory is the lack of new home construction. From 2001 to 2006, new construction accounted for 25 percent to 30 percent of all sales. This dropped to near 10 percent several years ago and the 1,721 new homes sold in 2013 represent just 15.8 percent of the total sales. We estimate that we need construction of 2,500 to 3,000 new homes per year to meet the current demand.

All the signs point to a continued robust demand for homes, but we will be hard pressed to find 11,000 homes to sell this year without a big improvement in the supply. Add a further 7 percent increase in the average selling price which puts Larimer County in the \$300,000 range and Weld County at \$240,000 (when it was \$190,000 just two years ago). All told, the low inventory, rising selling prices and the expected increase in mortgage rates might combine to put a damper on home sales. Stay tuned!

Pam and Dave Pettigrew are local residential real estate brokers and can be reached at FCRealtor@msn.com or 970.282.9305.



WE'VE GOT THE BIG C THING DOWN.

When your doctor drops the big C, you'd go to the ends of the earth to find the best cancer treatment. Fortunately, you don't have to. The Banner Health cancer centers, located throughout northern Colorado, handle even the most complicated cancers with leading edge treatments like high dose rate Brachytherapy. This radiation therapy delivers treatment from inside the body to very specific affected areas, which typically results in fewer side effects. Innovative treatment options like this will have you saying, C-ya cancer.



North Colorado Medical Center Sterling Regional MedCenter

Loveland: (970) 679-8900 Greeley: (970) 350-6680 Sterling: (970) 526-5555 BannerHealth.com/COcancer /BannerHealth

BUSINESS REPORT LIST Largest Commercial General Contractors Ranked by revenues for projects in Northern Colorado

RANK	Company	Revenues 2013 Revenues 2012	Employees 2014 Employees 2013	Notable projects	Phone E-mail Website	Person in charge Year founded
1	FCI CONSTRUCTORS INC. 4001 N. Valley Drive Longmont, CO 80504	\$265,000,000 \$260,000,000	235 215	Window Rock Events Center, Primrose Retirement Community, Sanford School	970-535-4725 sarmstrong@fciol.com www.fciol.com	Jeff Erker, vice president 1978
2	SAMPSON CONSTRUCTION 7785 Highland Meadows Parkway Fort Collins, CO 80528	\$240,000,000 \$240,000,000	280 275	Buckley Air Force Base personnel center; REZ School (Loveland); Tolmar Pharmacueticals (Fort Collins).	970-682-2344 thad.lienemann@sampson-construction.com www.sampson-construction.com	Thad Lienemann 1952
3	GH PHIPPS CONSTRUCTION CO. 208 Racquette Drive Fort Collins, CO 80524	\$226,219,116 \$215,000,000	291 349	CSU Animal Science building renovation and addition, Odell Brewing Company expansion, Cabelas at Lone Tree, Community College of Denver Confluence Building.	303-571-5377 lisa.knight@ghphipps.com www.ghphipps.com	Kurt Klanderud, president 1952
4	HENSEL PHELPS 420 Sixth Ave. Greeley, C0 80631	\$181,089,000 \$203,409,000	229 276	History Colorado Center, Fort Collins Museum of Discovery, Army Corp work in Fort Carson, Ameristar in Black Hawk	970-352-6565 mreitz@henselphelps.com www.henselphelps.com	Jeffrey K. Wenaas, CEO/ president 1937
5	BRINKMAN PARTNERS LLC 3003 E. Harmony Road, Suite 300 Fort Collins, CO 80528	IMAN PARTNERS LLC \$158,000,000 80 Otterbox Corporate Headquarters, Crop Production Services Headquarters, Hampton Inn. Suites, Greeley Infusion Clinic, Harmony One, Mason Street Flats, Advanced Energy		970-267-0954 kate.baker@brinkmanpartners.com www.brinkmanpartners.com	Paul Brinkman, CEO and founding partner Kevin Brinkman, founding partner 2005	
6	BRYAN CONSTRUCTION INC. 161 E. Saturn Drive, Unit 2 Fort Collins, CO 80525	\$122,224,536 \$92,367,495	80 72	Kaiser Permanente; Harmony Corporate Center	970-377-0937 jtaylor@bryanconstruction.com www.bryanconstruction.com	Scott Bryan, chairman/CEO 1978
7	ROCHE CONSTRUCTORS INC. 361 71st Ave. Greeley, C0 80634	NC. \$68,177,000 61 Conservatory Green ECE-8 School, Northern Colorado Regional Forensics Laboratory, Aims \$63,015,300 80 Community College General Services Building Remodel		970-356-3611 info@rocheconstructors.com www.rocheconstructors.com	Thomas J. Roche, president 1971	
8	MARK YOUNG CONSTRUCTION INC. 7200 Miller Place Frederick, C0 80504-6609	\$50,000,000 \$45,000,000	130 122	Denver Fire Station #18 at Lowry	303-776-1449 lerickson@markyoungconstruction.com www.markyoungconstruction.com	David Guida, president 1989
9	THE NEENAN COMPANY 2607 Midpoint Drive Fort Collins, CO 80525-4427	Aidpoint Drive \$106,800,000 130 Block (Old Town Fort Collins), YMCA of the Rockies			970-493-8747 info@neenan.com www.neenan.com	Randy Myers, CEO 1966
10	DRAHOTA 4700 Innovation Drive, Building C Fort Collins, CO 80525	\$34,000,000 \$34,000,000	36 36	Columbine Commons Rehab Facility - Windsor; Bank of Colorado - Loveland; Vallagio Apartments - Englewood; Parkhill Golf Apartment - Denver; The Grove at Stapleton - Denver.	970-204-0100 info@drahota.com www.drahota.com	Terry L. Drahota, president 1973
11	MCCAULEY CONSTRUCTORS INC. 650 Innovation Circle Windsor, C0 80550	\$24,460,000 \$22,260,156	28 19	Our Lady of the Valley Catholic Church addition/expansion, Diamond Valley Park Plaza, Windsor Neighborhood Parks, NARM Truck Shop addition, Starbucks Store #17663 - Loveland	970-686-6300 corporate@mccauleyconstructors.com www.mccauleyconstructors.com	Leon J. McCauley, president 2005
12	ELDER CONSTRUCTION 471 N. Denver Ave. Loveland, C0 80537	\$11,800,000		N/A	970-744-4731 chris@elderconstructioninc.com www.eldercontructioninc.com	Chris Elder, director of operations Patrick Elder, vice president 1994
13	ECI SITE CONSTRUCTION MANAGEMENT INC. 2526 14th St., SE Loveland, C0 80537	\$13,650,000 \$16,100,000	21 23			Brian Peterson, president 1983



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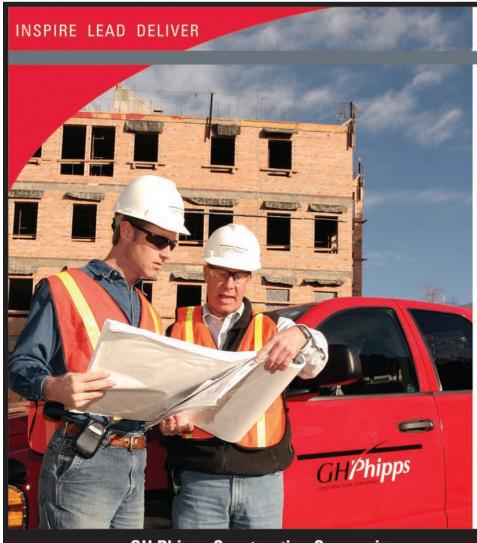


Largest Commercial General Contractors Ranked by revenues for projects in Northern Colorado

RANK	Company	Revenues 2013 Revenues 2012	Employees 2014 Employees 2013	Notable projects	Phone E-mail Website	Person in charge Year founded
14	NARANJO CIVIL CONSTRUCTORS INC. 1863 Second Ave. Greeley, C0 80631	\$9,000,000 \$8,800,000	50 50	Big Thompson Diversion Structure and Measurement Facility for the City of Evans	970-356-7909 jerry@naranjocivil.com www.naranjocivil.com	Jerry Naranjo Herman Naranjo, owners 1982
15	COE CONSTRUCTION INC. 2302 E. 13th St. Loveland, CO 80537	\$7,900,000 \$8,750,000	16 16	Loveland Health Clinic, Advantage Bank, Hilton exterior remodel, The Group building at Centerra	970-663-7636 admin@coeconstruction.com www.coeconstruction.com	Gregg Meisinger, president 1990
16	MISHLER CONSTRUCTION 8475 W. I-25 Frontage Road, No. 100 Frederick, CO 80504	\$6,400,000 \$3,600,000	8 6	Salud Family Health Centers - Longmont Mt. View Baptist Church Seagate Technologies McAda Fluid Services	303-532-2020 jfast@mishlerbuildstrong.com www.mishlerbuildstrong.com	Delbert Fast, president Jack Quandt, general manager 1995
17	G.L. HOFF CO. DBA HOFF CONSTRUCTION 1815 W. 12th St. Loveland, C0 80537	\$3,500,000 \$3,000,000	18 18	Cardinal Glass manufacturing plant in Loveland	970-669-3255 info@hoffconstruction.com www.hoffconstruction.com	Gregory L. Hoff, president 1984
18	DELEHOY CONSTRUCTION INC. 3109 S. Taft Hill Road Fort Collins, CO 80526	\$3,350,000 \$3,200,000	10 10	Best Western Crossroads Inn, Good Samaritan Village Remodel, CSU (Various)	970-226-0836 grant@delehoyconstruction.com delehoyconstruction.com	Grant Elliott, vice president of operations Mike Roberts, vice president of production 1985
19			Larimer County Food Shares - Loveland Northglenn Recreation Center Rood Top Replacement Colorado State University - Small Projects	970-635-3534 jpayton@dsconstructors.com www.dsconstructors.com	Melinda Denney, president James Swanstrom, vice president, pre-construction 2008	
20	D & S STEEL BUILDINGS CO. 1503 Second Ave. Greeley, C0 80631	\$3,000,000 N/A	6	N/A	970-353-3137 jlobato@ds-steelbldgs.com www.ds-steelbldgs.com	Harold Satur, president 1965
21	GILLAM DEVELOPMENT CORP. \$2,600,000 1 N/A 100 Rolling Hills Ranch Drive \$3,000,000 1 Johnstown, CO 80534		N/A	970-222-7952 rhrfor97@aol.com	Bruce W. Gillam, president 1993	
22	WATTLE & DAUB CONTRACTORS 103-203 E. Vine Drive Fort Collins, CO 80520	\$2,200,000 \$2,300,000	18 15	Wyoming State Capitol, Cheyenne; Avery Building, Museo de las Tres Colonias, Fort Collins; Hover Home Museum, Longmont; Parrish House Museum, Johnstown; Ault High School, Ault	970-481-3294 t.tisthammer@wattleanddaub.com www.wattleanddaub.com	Thomas A. Tisthammer, president 1978
23	ROBERT SMITH CONSTRUCTION INC. 8456 Golden Eagle Road Fort Collins, CO 80528	\$2,000,000 \$2,000,000	2 2	Homes in Steeplechase	970-223-5533 rs@robertsmithconstruction.com www.robertsmithconstruction.com	Robert Smith, president 1990
24	G & N CONSTRUCTION 628 First Ave. Ault, C0 80610	\$1,400,000 \$1,650,000	8 8	Double J Meatpacking 250-head cooler and production expansion.	970-834-0382 gnconstruction@qwestoffice.net	Nancy White Gary White, owners 1996
25	URBAN RENEWAL BUILDERS LTD. 6501 Lynn Drive Fort Collins, CO 80525	\$670,000 \$670,000	4 4	N/A	970-482-3500 Gary@UrbanRenewalBuilders.com www.urbanrenewalbuilders.com	Gary VanDriel, president 2005

Researched by Mariah Tauer

Source: Business Report Survey





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Colorado Springs, Colorado 496 Nevada Mesa View Colorado Springs, CO 80907 719.633.4673

Laramie, Wyoming 3840 Fort Misner Lane Laramie, WY 82073 307.745.4866

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BUSINESS REPORT LIST

Largest Landscape Architecture Firms

Ranked by number of registered landscape architects

RANK	Company	No. landscape architects 2014 Employees 2014	Notable projects	Phone Email Website	Person in charge Year founded
1	BHA DESIGN INC. 1603 Oakridge Drive Fort Collins, CO 80525	8 9	Woodward; Philip S. Miller Community Park; Poudre River Master Planning; PVH Cancer Center; CU Baker Hall; CSU Engines and Energy Conversion Lab; Encompass/ Block One; Odell Brewing Co.	II; CSU Engines and Energy Conversion Lab; Encompass/ amilewski@bhadesign.com	
2	TB GROUP 444 Mountain Ave. Berthoud, CO 80513	4 8	Red Hawk Elementary, Windsor Readiness Center, Timnath Ranch, Highland Meadows Golf Course, Fossil Lake Ranch, Liberty Arms	970-532-5891 jim@tbgroup.us www.tbgroup.us	Jim Birdsall, principal 2001
3	RIPLEY DESIGN INC. 401 W. Mountain Ave., Suite 100 Fort Collins, CO 80521	4 7	Old Town Library Park renovation, Veteran's Plaza at Spring Canyon Community Park, The District student housing, Fort Collins Streetscape design standards.	970-224-5828 robin@ripleydesigninc.com www.ripleydesigninc.com	Linda Ripley, principal/owner 1996
3	RUSSELL + MILLS STUDIOS 4 Laurel Village student housing - CSU; CSU Lory Student Center revitaliz		Laurel Village student housing - CSU; CSU Lory Student Center revitalization; New Belgium East Coast Brewery - Asheville, N.C.; BuckingHorse Community Master Plan, Fort Collins, Old Town Flats.	970-484-8855 info@russellmillsstudios.com www.russellmillsstudios.com	Paul Mills Craig Russell, partners 2007
5	LINDGREN LANDSCAPE & IRRIGATION INC. 2825 E. CR 30 Fort Collins, CO 80528	2 35	Murano Development, Windsor; numerous private residences	970-226-5677 info@lindgrenlandscape.com www.lindgrenlandscape.com	Tim Lindgren, president 1995
6	BECK ARCHITECTS 170 S. St. Vrain Ave. Estes Park, CO 80517	2 5	Salud Health Center, Fort Morgan; Centennial Mental Health Center, Fort Morgan	970-586-3913 info@twbeckarchitects.com www.twbeckarchitects.com	Thomas Beck, owner/architect 1998
7	TFG DESIGN LLC 1269 N. Cleveland Ave. Loveland, CO 80537	2 3	Aspen Heights Student Housing - Fort Collins, Homewood Suites - Greeley, Ridgewood Hills Apartments-Fort Collins; Pro-Swing Ball fields-Berthoud	970-669-3737 deanne@tfgdesign.com www.tfgdesign.com	Deanne Frederickson David Kasprzak, partners 2000
8	VIGNETTE STUDIOS P.O. Box 1889 Fort Collins, CO 80522	2 2	Crowne on Timberline, Water's Edge	970-472-9125 hoaglund@vignettestudios.com www.vignettestudios.com	Terence Hoaglund, principal 1998
8	C2 STUDIO LANDSCAPE ARCHITECTURE 500 Cornell Ave. Fort Collins, C0 80525	2 2	Re-imagine Play at Denver City Park (Finalist), Page Road Residence, Wild Harbor Garden	970-568-8761 info@c2-studio.com www.c2-studio.com	Scott R. Carman, managing principal Jane Choi, design principal 2003
10	BATH GARDEN CENTER AND NURSERY 2000 E. Prospect Road Fort Collins, CO 80525	1 100	N/A	970-484-5022 sbath@bathgardencenter.com www.bathgardencenter.com	Thomas Bath, president 1965
11	CS DESIGN INC. P.O. Box 2557 Loveland, CO 80539	1 1	YMCA of the Rockies Promenade, YMCA of the Rockies Camp Chief Ouray Expansion, Centennial Elementary Outdoor Classroom & Gardens, Wellington Middle School Outdoor Learning Spaces	970-420-9462 info@csdesigncorp.com www.csdesigncorp.com	Cara Scohy, president/landscape architect 2010

N/A-Not Available

Researched by Mariah Tauer

Source: Business Report Survey





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HOUSING from 5

up dramatically in Fort Collins, with the median home price increasing by 6.1 percent from \$246,000 at the end of 2012 to \$261,000 at the end of 2013. Rental rates have been climbing since the third quarter of 2011, when the rate in Fort Collins crossed the \$900-per-month mark and has kept going up. As of the third quarter of 2013, the most recent data available, the average rental price in Fort Collins was \$1,055, according to the Colorado Division of Housing.

Incorporating affordable housing units into developments often is difficult, according to Ben Blonder, owner of Kapital Real Estate Inc. and former member of the Fort Collins Affordable Housing Board. The units sometimes can bring down the value of the development as a whole, and, once sold, can only be resold to owners who meet the income requirements.

Reselling affordable units became a problem last year at Provincetowne, a development at the intersection of Lemay Avenue and Trilby Road, when residents attempted to sell their units without knowing that income restrictions were in place. The city has since taken steps to mitigate the problem, including homeowner education.

Blonder said a comprehensive study of the city's needs is in order.

"We don't have nearly enough information on (inclusionary housing) yet," he said.

Largest Electrical Contractors

RANK	Company	Employees 2014 Employees 2013	Revenues 2013 Revenues 2012	Notable projects	Phone Email Website	Person in charge Year founded
1	GREGORY ELECTRIC 3317 N. Lincoln Ave. Loveland, CO 80538	90 82	\$16,745,000 \$15,750,000	N/A	970-669-7609 rbryant@gregoryelectricinc.com www.gregoryelectricinc.com	Rod Bryant, president 1988
2	INTERSTATES CONSTRUCTION SERVICES INC. 2636 Midpoint Drive Fort Collins, CO 80525	46 46	\$9,000,000 \$9,000,000	New Belgium Brewery tank farm, Arch Flash study for New Belgium, Advance Energy expansion, High Plains Wind farm operations and management	970-221-1776 doug.coltharp@interstates.com www.interstates.com	Doug Coltharp, regional manager 1953
3	MALM ELECTRICAL CONTRACTORS LLC 266 Basher Drive, Unit No. 2 Berthoud, CO 80513	30 28	\$5,500,000 \$5,337,705	Prana in Lafeyette. Target store in Lakewood, Residence at Franklin Park in Denver, Westview Middle School in Longmont.	970-532-9900 msanchez@malmelectric.com www.malmelectric.com	Trent Malm, general manager, partner 2002
3	BRET'S ELECTRIC 9250 Bruin Blvd., Suite C Frederick, CO 80504	30 35	N/A N/A	PR-1 Schools/The Grove at Cabela's/Castle Rock Medical Facilities/Surgery Centers/Fire Stations-Denver Area/ Mercedes-Benz-Loveland	720-494-8944 janet@bretselectric.com www.bretselectric.com	Janet Martin, business manager 1993
5	CHOICE CITY ELECTRIC INC. 132 Commerce Drive, Unit No. 1 Fort Collins, CO 80524	26 23	\$2,900,000 \$2,900,000	CSU Durrell CSU Rockwell Hall Wyoming Game & Fish	970-493-4077 sales@choiceelectric.net www.choicecityelectric.net	Carlo M. Rota, president 1984
6	ECKSTINE ELECTRIC CO. 13739 Weld County Road 25 1/2 Platteville, CO 80651	23 39	N/A \$10,000,000	N/A	970-785-0601 info@eckstineelectric.com www.eckstineelectric.com	Rick Hiatt, president Ean Logan, vice president 1954
7	SKYLINE ELECTRIC 2307 W. Eighth St. Loveland, CO 80537	18 23	N/A N/A	N/A	970-669-2607 gregs@skylineelec.com www.skylineelec.com	Jeff Spicka, president 1971
8	EGGERS ELECTRIC INC. 3520 W. Eisenhower Blvd. Loveland, CO 80537	10 10	N/A N/A	Watersway Park-Fort Collins;Way to Grow-Denver; Home State Bank's lighting retrofit; St. Vrain Park	970-669-1883 heather.eggerselectric@gmail.com www.eggerselectric.com	Brent Eggers, vice president 1973
9	WARKENTIN ELECTRIC INC. 1531 Fourth Ave. Greeley, CO 80631	9 20	\$1,150,000 \$1,600,000	Guadalupe Center in Greeley; Kum & Go gas/convenience stores; Palominos Mexican restaurant; Weld County Human Services	970-304-6833 warkentinelec@comcast.net	Larry Warkentin, president 1994
10	HANNA ELECTRICAL CONTRACTING 1614 Harris Drive Fort Collins, CO 80524	8 8	N/A N/A	OtterBox headquarters, Rocky Mountain Innosphere, Raintree Athletic Club, Skypond office building, Markley Motors GM renovation, Dellenbach Motors renovation	970-482-3289 clint@hannaelectric.com www.hannaelectric.com	Clint Hanna, president 2001
11	O'NEIL ELECTRIC CO. 125 23rd St. Greeley, CO 80631	6 5	N/A N/A	Rebuilt electrical system at the City of Evans Waste Water Treatment Plant after the floods this summer.	970-352-5173 oneilelectric@qwestoffice.net www.oneilelectric.net	John O'Neil Jay O'Neil Greg O'Neil, owners 1976
12	BLUELINE ELECTRIC 3757 Dalton Drive Fort Collins, CO 80526	5 5	\$350,000 \$300,000	N/A	970-568-8239 vinrios@yahoo.com	Vinny Rios, president 2010

N/A-Not Available

Beaudin-Ganze Consulting Engineers Inc. and N Line Electric LLC declined to participate this year.

Researched by Mariah Tauer

Source: Business Report Survey



BUSINESS REPORT LIST Largest Business Parks Ranked by total number of acres

No. acres Sq. ft. built as of 2014 Leasing agent Est. sq. ft. at build-Website Owner RANK **Business park** Amenities Year building began Phone out CENTERRA 3,400 Regional location at U.S. 34 and I-25 with 275-acre High Plains McWhinney Ron Kuehl 3,700,000 2725 Rocky Mountain Ave. Environmental Center, health club, restaurants, shopping, hotels, 1998 www.mcwhinnev.com multifamily, banking and entertainment. Loveland, CO 80538 13,750,000 970-613-4562 **GREAT WESTERN INDUSTRIAL PARK** 2,300 Daily service from the Great Western Railway of Colorado with access to Great Western Development Co. Rich Montgomery & Clay Drake www.greatwestern industrial park.com2005 Howard Smith Ave. East BNSF and Union Pacific Railroads. 2,300,000 2003 Windsor, CO 80550 12,500,000 303-398-0500 **GREELEY-WELD COUNTY AIRPORT** Runway access available, tax credits for research, development, job training 1,200 **Greeley-Weld County Airport Authority** Gary Cyr **BUSINESS PARK** and other government-sponsored incentives. www.gxy.net 970-336-3000 600 Airport Road 350,000 Greeley, CO 80631 2534 Retail Phase I LLC, 2534 Retail Phase II Ryan Schaefer, Jake Hallauer, Todd Williams 2534 542 Regional location at I-25 and U.S. Highway 34. LLC, 2534 Office Investors LLC, 2534 Office Southeast corner of Interstate 25 and U.S. Highway 34 www.2534colorado.com 260,000 Investors II LLC, Thompson Ranch LLLP, Gerrard Johnstown, CO 80534 4,000,000 970-663-3150 Family LP PROMONTORY BUSINESS PARK TAGG 480 Mountain views, commons area with lake and trails, amphitheatre, Mark Bradley U.S. Highway 34 Bypass and Colorado Highway 257 538,838 campus-style setting, quick access to I-25 and Highway 85, utilities are on 2001 www.realtec.com Greeley, CO 80634 5.000.000 970-346-9900 **BROMLEY INTERSTATE BUSINESS** 405 Interstate visibility; two interchanges; BNSF Rail (existing spur); excess CBRE Private PARK 530,000 utility capacity (water, sewer, natural gas, electric, non-potable water); 15 2000 www.depaulreig.com/bromleypark Interstate 76 and Bromley Lane 3,300,000 minutes to DIA. 720-528-6373 Brighton, CO 80601 **CENTRE FOR ADVANCED** 235 Multi-use technology park south of CSU campus, allows for private high-Everitt Cos., Columbine Health Systems, cowww.csurf.org/centre.html **TECHNOLOGY** tech industry to interact with nationally-recognized CSU research program. developers, GSA, CSURF/CSU 970-491-2933 2,000,000 Fort Collins, CO 80526 EAGLE CROSSING 182 Located off I-25 and Crossroads Boulevard adjacent to the Budweiser Events Martin Lind Eagle Crossing Development LLC Rvan Bach 8 Interstate 25 and Crossroads Boulevard 35,500 Center and Embassy Suites Hotel. www.watervalleyland.com 970-686-5828 Loveland, CO 80538 640,000 **GLACIER BUSINESS PARK** 170 Central access to north I-25 market. Various Various Interstate 25 and Colorado Highway 52 N/A 1997 N/A Frederick, CO 80530 1,400,000 CROSSROADS BUSINESS PARK 160 Close to the Budweiser Events Center. Various Various Interstate 25 and Crossroads Boulevard N/A Loveland, CO 80538 1,500,000 I-25 GATEWAY CENTER Access to all northern Colorado cities and the Denver metro area 145 I-25 Gateway Center LLC Larry Melton 630,000 Interstate 25 and Colorado Highway 60 www.l25gatewaycenter.com 1998 Johnstown, CO 80534 1,000,000 970-593-9900 OAKRIDGE BUSINESS PARK 138 Walking trails, six hotels, seven restaurants. Various **Everitt Realty** Harmony Road 1.080.000 1985 www.everittcompanies.com Fort Collins, CO 80525 1,080,000 970-226-1500 **DACONO GATEWAY BUSINESS PARK** 132 Dacono 25 Partners LLC Various Interstate 25 and Colorado Highway 52 N/A www.realtec.com Dacono, CO 80514 N/A 970-229-9900 PROSPECT PARK EAST BUSINESS 108 $On\text{-}site\ property\ manager,\ Poudre\ and\ Spring\ Creek\ trail\ systems,\ coffee$ William W. Reynolds Terri Hanna PARK 478,500 www.wwreynolds.com shop, restaurants. 1986 East Prospect and Timberline Road 1,200,000 970-482-4800 Fort Collins, CO 80525 HARMONY TECHNOLOGY PARK 105 Connecting pedestrian paths, outdoor plazas, seating and recreation areas. Harmony Technology Park LLC Kevin Brinkman Harmony Road and Technology Parkway 50.000 www.brinkmanpartners.com Fort Collins, CO 80528 1,300,000 970-206-4500 BEAR INDUSTRIAL PARK 75 Sewer, water, electric and phone to lot line. D&H Land Development LLC Al Hoppa, Denver Industrial Realty Weld County Road 20 and I-25 Frontage Road East N/A www.raspberryhill.net Frederick, CO 80504 N/A303-758-2712 **BLISS BUSINESS & INDUSTRIAL PARK** 74 Office space, storage. 14-foot overhead drive-thru door storage, produce Michael Bliss Bliss Investments LLC 2438 E. Eighth St. 150,000 storage. Features computer controlled, air, humidity, or dry storage. blissbusinesspark.com Greeley, CO 80631 300,000 970-353-1864 THE PLAZA AT 2534 Ryan Schaefer or Jake Hallauer 2534 Retail Phase I LLC: 2534 Retail Phase II 70 N/A Interstate 25 and U.S. Highway 34 Johnstown, CO 80534 LLC; and 2534 Plaza Shops I LLC 120,000 www.chrislandinc.com 970-663-3150 600,000 2005 RASPBERRY HILL BUSINESS PARK 65 Near I-25 and Colorado Highways 119 and 52. D&H Land Development LLC Al Hoppa, Denver Industrial Realty Weld County Road 18 and I-25 Frontage Road East 250,000 2004 www.raspberryhill.net 303-758-2712 Frederick, CO 80504 2,800,000 FORT COLLINS/LOVELAND 63 I-25 visibility, convenient taxi-way location. Multiple brokers Various INDUSTRIAL AIRPARK 400,000 1980 www.realtec.com Adjacent to Loveland-Fort Collins Municipal Airport 700,000 970-407-9900 Loveland, CO 80537 **FALCON POINTE** 56 Centrally located between I-25 and US Highway 85 corridors, adjacent rail, 392 Ventures LLC Michael Ehler, Realtec Highway 392 at Highway 257 all utilities. N/A realtec.com Windsor, CO 80550 970-229-9900 500,000 WARD EAST INDUSTRIAL PARK 47 Direct access to I-25. Equidistant between I-70 and I-80. Distribution, Ward East Patrick O'Donnell, Realtec 22 Interstate 25 and Crossroads Boulevard 970-231-5576 80,000 manufacturing and warehousing facilities built or available to be built. 1991 Loveland, CO 80538 200,000 Custom turnkey real estate solutions available. No special district expenses KNESS 3RD SUBDIVISION INDUSTRIAL Quick access to I-25, Centerra and Fort Collins/Loveland airport. Utilities Larry Melton Various www.realtec.com 150,000 stubbed onto all lots. Lot sizes range from 1.3 to 2.9 acres. Interstate 25/Crossroads Boulevard and Woods Avenue 370,000 970-593-9900 Loveland, CO 80538 WARD INDUSTRIAL PARK 30 Enterprise Zone location, dock high doors, drive in doors, 25' clear heights, Patrick O'Donnell, Realtec Ward Spaces LLC 225,000 970-231-5576 1012 N. Madison Ave easy access to I-25, spaces range from 2,500 to 43,000 square feet. Loveland, CO 80537 290,000 LOVELAND TECH CENTER Benchmark Development LLC 17 Fiber-optic data lines, T-1 phone lines, strict covenants, sprinkler system, Josh Guernsey 70,000 concrete parking 4007 S. Lincoln Ave. www.brinkmanpartners.com Loveland, CO 80537 185,000 970-206-4500

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

Researched by Mariah Tauer

OVERIES

FOCUS: UNIVERSITIES, LABS & THE ECONOMY

Keep it simple: unlearning 'science speak'

Program at CSU helping scientists communicate so masses understand

BY MELISSA SCHAAF

news@ncbr.com

FORT COLLINS - "Science speak" can plague experts and students alike, making it difficult to communicate ideas and studies in simple terms. Details may get lost and audience understanding foggy at best when scientists revert to complicated, discipline-oriented jargon to explain themselves.

Twenty Colorado State University doctoral and postdoctoral students have been given the opportunity to change that by being selected to participate in the School of Global Environmental Sustainability Leadership Fellows, or SLF, program.

Modeled after Stanford's Leopold Leadership Program, the course is



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COURTESY COLORADO STATE UNIVERSITY

Members of the 2013-14 Global Sustainability Leadership Fellows program at Colorado State University will participate in eight to 10 sessions that focus on preparing and giving speeches, mock interviews with media members and concentrating on the way they portray themselves and their science to the public.

designed to help students effectively and efficiently communicate their study and scientific focus with the media, community and general pub-

Diana Wall, director of the School of Global Environmental Sustainability, established the program in 2010. She was one of the first fellows of Stanford's Leopold Leadership

Program and wanted to bring a similar program and opportunity to CSU.

"I think that scientists in general want to change the world. And we all

➤ See Discoveries, 16





Professor V. Chandrasekar at CSU's CHILL radar site

The Science of Better Detection.

With more than 800 tornadoes touching down in the U.S. each year, CSU is focused on public safety by developing the next generation of severe weather early detection systems.



DISCOVERIES from 15

need to learn how to communicate better. We get very narrow in our research and disciplines," Wall said.

Throughout the one-year program, fellows participate in eight to 10 sessions that focus on preparing and giving speeches, mock interviews with media members and concentrating on the way they portray themselves and their science to the public.

Speakers have included representatives from National Public Radio and the New York Times, television producers, science experts and former public office holders. Events are also held for the students to practice pitching their science to different audiences.

The fellows are further encouraged to network among themselves and with previous fellow participants.

Paul Tanger, a 2012 SLF candidate, endorsed the program's approach of encouraging students to talk about their science in order to become more comfortable with conveying intended ideas and messages. A doctoral student with the Department of Bioagricultural Sciences and Pest Management, Tanger feels that the mentoring he received by talking with media members greatly improved his communication skills.

"Practice was really important," he said. "Before this, I had never really met any media people at all in my life. It's interesting to understand your perspective and how you come

across to people. I realized that the media people are on your side, they're just trying to get the information out there."

Each year, 20 students are selected from a pool of 40 to 50 applicants.

The candidates are selected by a committee through a competitive application process. The selection committee is made up of a diverse panel of individuals from different schools at CSU with the intention of correctly interpreting SLF applications. Because applicants can range from several different disciplines, the panel reflects that so as not to discard an application because of misunderstanding, Wall said.

The program consists of students across the eight different schools at CSU that have a focus on sustainability practices within their discipline, and an interest in communicating important scientific concepts to broad audiences.

"We're in our third year of the program right now," said Aleta Weller, research and outreach coordinator for the School of Global Environmental Sustainability. "It has become more competitive; all eight of the schools are usually represented."

Weller said the response from past participants has been overwhelmingly positive.

"We put together an annual report from last year's candidates that summarized quotes and feelings; 100

Sustainability Leadership Fellows

Participants in Colorado State University's 2013 School of Global Environmental Sustainability Leadership Fellows program.

Agricultural Sciences

Jillian M. Lang, Chubashini Suntharalingam

Engineering

Matthew Igel, Shunsuke Nakao

Health and Human Sciences Suzan Hassan AlDoubi

Liberal Arts

Timothy J. Assal, Tessa Conroy, Jonathan M. Fisk, Liesel Hans, Matthew W. Luizza

Natural Sciences

Paul Brewer, David Hoover, Clinton Leach, Ryan McShane, Mónica Páez

Veterinary Medicine /Biomedical Sciences

Stephanie Lynn Moon

Natural Resources

Natalie Kramer, Tabitha A. Graves, Heidi Huber-Stearns, Katie Renwick

percent of fellows have been recommending it to peers," she said. "Everyone feels really benefitted."

Tanger is no exception. Last year, he won the opportunity to talk with congressmen about science funding in Washington, D.C.

"I was one of two people in the country that were selected to do that," he said. "Having completed the program really helped my chances for that."

Wall mentioned that the skills

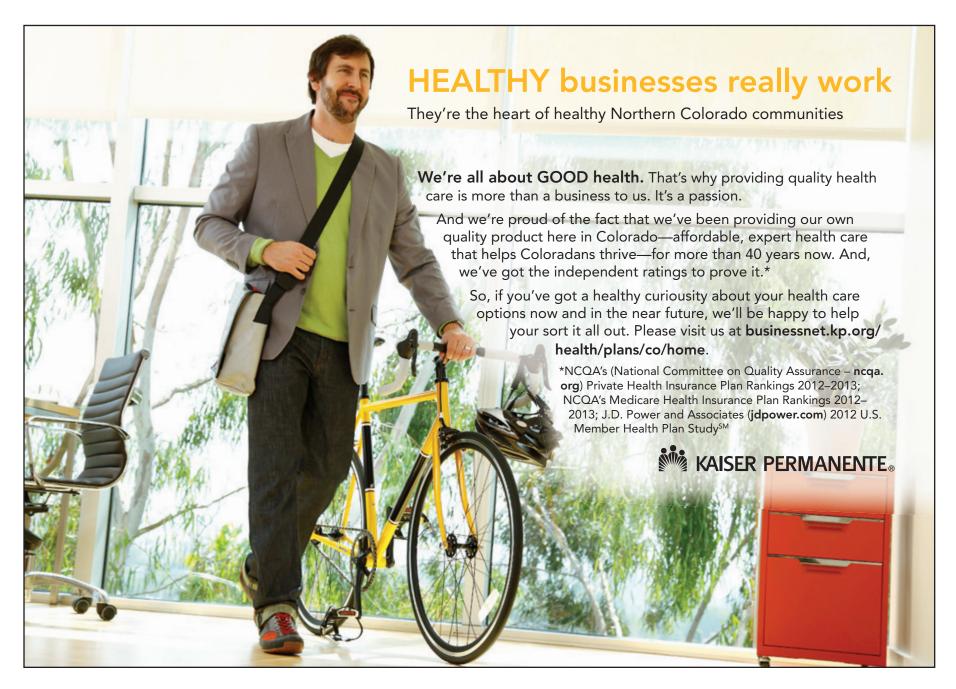
developed by the program have benefitted students working internationally. She said she received a letter from a previous SLF participant who was working in Tibet and was approached by a freelance writer for a science magazine. The writer originally was focused on the research the student was conducting, but after talking with her, decided to write another article featuring her as the main subject.

"It's been really rewarding to hear from past cohorts," Wall said. "We're helping young scientists get focused on what they think is the most important in our world and this is a way of getting them there faster."

The SLF application process opens in March, and Fellowships begin in May and run through April.

With sustainability science constantly evolving and being implemented among different facets, programs like SLF are meant to help bridge scientist's knowledge with the general public through successful communication.

"The idea is that you're empowering new researchers with tools and the opportunity to communicate what they're doing more effective. The long-term implications of that are really important," Tanger said. "It's about how to meet in the middle between techno-speak and what the rest of the world needs to know and cares about."



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Estes Park official sees roads to recovery

BY MAGGIE SHAFER

news@ncbr.com

ESTES PARK - With U.S. Highways 34 and 36 and Colorado Highway 7 back in commission, it's easy to forget that Estes Park experienced one of its most damaging and expensive natural disasters just four months ago, and still faces millions of dollars in repair work. Despite the challenges ahead, Town Administrator Frank Lancaster has reason to believe that with a little help from its Northern Colorado neighbors, Estes will go beyond recovery and into growth in 2014.

NEWSMAKER Q&A

Question: Can you give us a brief update on the flood repair and what remains to be done in 2014?

Answer: Most of the town is back up and running but there are a few areas that still have concerns. The floods had major impacts on the stream channels in town, including Fish Creek, Big Thompson, Black Canyon, and Fall River.

Restoration of these stream cor-



Frank Lancaster

project. Much of the area damaged is private property, and it falls on the property owner to make the repairs, however what they do on their property may affect neighboring properties as well.

The town is helping coordinate specific restoration coalitions on each stream to help master plan the restoration and help find funding to assist property owners. This will be in two phases: First, immediate protections are needed along the streams to prevent further damage from the spring runoff. Second, long-term repairs to the stream corridors will be needed.

the Fish Creek corridor needs the most attention. There is a temporary road along the stream, but we will be working in partnership with the county, the Estes Valley Recreation and Parks District and the Upper Thompson Sanitation District to do permanent repairs and restore the utilities in the area. This is our No.1 recovery priority at this time.

Q: What was the biggest challenge in your role as town administrator during such a tumultuous year? Did you ever consider stepping down?

A: As the town administrator I wear many hats during a disaster. Clear and timely communication with all those affected is crucial. We had daily briefings for citizens at town hall. Also, Estes is unique in that so many of our residents are only here part time and it was important to keep them as informed as those who are here in town.

We streamed all the meetings on the Internet and used social media extensively to reach out to all our citizens. During the incident, the town quickly initiated the incident command system. Having trained staff in very specific roles to respond to the incident made my job much easier.

Words on your website: Let them come naturally

Tou can't get away from it. If you want to have a website, you've got to have text for

people to read there!

It's said that many people fear public speaking more than death. Based on the "frozen in place" website clients Laurie Macomber I've comforted



MARKETING

over the years, I'd say that writing comes in a close second in giving people the heebie jeebies.

If you can provide real value, who cares if you are not the most eloquent writer since Shakespeare? To become a "destination site" – to get traffic to your website and fans on your Facebook page – just be useful. Think of what you could say that could make a difference to the reader. What can they gain from visiting your site or social media page?

Examples of useful content run the gamut. A sidebar on how often to clean which areas of the home, brought to you by a house cleaning service. A paragraph on ways to prevent pilling on sweaters from a dry cleaner. A piece on primary versus secondary colors from an interior design firm. A short section on which toothpastes are best, in priority order, from a dentist.

See? Trademark rules for the entrepreneur are great fodder from a law firm that specializes in helping clients bring products to market. Think of your audience and its needs, and then meet them. Style, grammar and punctuation take a back seat to

➤ See Macomber, 18

ridors is a complicated, high-priority Of all the stream corridors in town, ➤ See Newsmaker, 26 Is your business a zombie? Here's how to tell

've been frequenting a local frozen yogurt shop for a couple of years now. It's a wonderful break, especially during the summer. But they've

been through rocky times, with changes of ownership and rebranding. Ordinarily this would make me optimistic, but in this case the company seems to have lost its way. Honestly, I'm surprised it's still in busi-

This isn't about a company's size. I know of many successful, sustainable, one-person businesses. There's many wonderful shops around town which have been in operation for years and years, building a strong reputation.

How would you know if your business is no longer viable? I don't begin with the numbers, because that's just a reflection of the true company. I start first with the custom-



SMALL BUSINESS ADVISER

Carl Dierschow

Do you have enough customers to survive? If not, then your customer base must be growing, or you'll be out of business as soon as you run out of investment

Are your customer turnover and repeat sales higher or lower than your industry average? Customer loyalty is your key asset for whether the business will grow or shrink.

What is your reputation with your target customer base? Even with people who aren't your customers right now, they need to have an image of you which is positive and reasonably accurate, otherwise they're working against your success. In some cases, you might even have a substantial portion of your target market which is creating negative referrals, driving

➤ See Dierschow, 18

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MACOMBER from 17

being useful and of great help. Need a push to produce?

Here's an incentive to write prolifically: Google loves copy. Text on the page. The more text on the page that's relevant and unduplicated, the better. Their recent algorithm update called "Hummingbird" is all about words – and the more words, the more rankable a site will be. Google seeks to sort the sites that give the best answers to queries on their engine – and a lot of that has to do with how a website interests visitors.

Google values your site for its graphics, its easy and clear navigation, and its compelling copy. The over-arching question: Does your site keep people engaged?

It's not easy to hold 'em on your site!

People make a decision to keep reading and exploring in your site in a mere 7 seconds. Yikes!

Here are some quick tips (See? I'm being useful!) on how to capture attention from web visitors. Make your site 'sticky' – a veritable Venus flytrap! Consider these 'keep them on your site' proven methods:

- Know why you are writing this page in the first place.
- Know your target audience. Consider their concerns, motivations, hopes and dreams. I keep a picture of a person just like my client's target on my desk to inspire me (a soccer mom, for instance, when I'm selling detergent).
 - Assume they won't read word for

word. Website readers typically scan, so use lots of headings and subheads.

- Keep the critical info at the start of the page.
 - Use short sentences.
 - Use short paragraphs.
 - Consider bullet lists.
 - Write subheads and **bold** or *italicize*
- Add in tables, charts, graphs, and prominent visuals and graphics.
- Silence the English teacher in your head. On the web, it's OK to start a sentence with "and" or "but."
 - Adopt a casual, interactive tone.
 - Approachable, relaxed, fresh.
 - Verbs, not adjectives.
 - Use the active voice.

• Don't use jargon or force a joke into the copy. Sorry, it will fall flat without your "being there,"

If you write with the reader in mind, and think of ways to be truly useful to them, and write naturally and casually – as if you were talking to your prospect in person – you will be pleasing Google, captivating your readers, generating material for spinoff articles and multiple posts for social media – and beating your competition online in the process.

Not bad for an easy walk on the word-

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

DIERSCHOW from 17

people away from making contact.

Next, you want to look at the sustainability of your expenses. Some businesses are structured so that investors, suppliers, partners and other obligations are sucking out the lifeblood every week and every month. Much of this is just the cost of doing business, but I find that there's often many opportunities to improve cash flow by reducing, restructuring, or even making intelligent investments.

Yes, the seasonality of your business might dictate that you're profitable in some months and not in others. That's usually a matter of how you save up money, rather than a fundamental problem with the business model. But there's sometimes things you can do with the business model, adjusting your product offerings or the agreements you have with employees and contractors.

When I examine the health of a company, I usually spend a lot of time looking at the leaders and employees. I've yet to find a business where employees truly are interchangeable and the quality of their work doesn't matter. Most often, customer satisfaction is highly dependent on employee motivation, which is directly related to the company leadership and culture. Many times this is the key variable controlling customer loyalty, employee

productivity and market reputation.

In the case of my (formerly) favorite yogurt shop, I've had a chance to talk with many employees over the course of these years. I've learned that the owners are largely absentee, that employee turnover is high, and that training is minimal. I've even had the experience of having to leave when the new cash register software crashed.

Is it any wonder that customers have a bad experience with this? To me, it's miraculous that they've survived this long. I suspect that it's a money pit for the owners, but I haven't been able to find out more because they've ignored my repeated

attempts to contact them.

That, perhaps, is one of the biggest signals of a company which is among the living dead. Sure, we all have problems and things we'd like to improve. But when it becomes so painful that you stop communicating with the outside world and are hiding information from your employees, that's a powerful signal. You're avoiding reality, and are no longer building a business which will be around for years to come.

Carl Dierschow is a Small Fish Business Coach based in Fort Collins. His website is www.smallfish.us.



Susan Beck & Ben Zav Trading
Benjamin Franklin Plumbing & Fort Collins Skin Clinic
Hooters Colorado Restaurants & Motherlove
Herbal Company & Overland Sertoma & ToothZone

American Eagle Distributing * Randy & Jennifer DeMario
Laura & Kristin Devoe * Richard & Vivian Gearheard
Hawkeye Information Systems * Timothy Johnson * Karate West
Leisha Meares * Frank & Carol Medsker * Robert Meroney
Metier Law Firm * Mr. & Mrs. H. Richard Miller * Ronald Miller
Debbie Montoya * Mitch & Becky Morgan * David Piersons Platte
River Power Authority * Ryan & Kristen Spencer

FIVE LIGHTS Mary Brinkmann, Chappelle Small Animal Hospital, Craig & Marilyn Chester, The Gordon Family, Robert & Daunine Heath, High Country Beverage, Mark & Donna Kornblau, Many Colors Painting, Premier Mortgage Group, Ted & Jennifer Ray, Schlosser Signs, Bruce & Judy Serby, Amanda Simmons, Sober Souls MC-383, Sons of American Legion, Warren Federal Credit Union

THREE LIGHTS Kenneth & Cynthia Anderle, Pamala Larsen, Susan & Robert Pawlak, Project Healing Waters

TWO LIGHTS Larry & LeAnn Abrahamson, Brian Baldwin, Ty Boyack, Barbara Bruen, By Kids For Kids, The Cable Family, Mike & Beth Charbo, Shawn Charpentier, Christensen Philanthropy Fund, Circle of Joyful Praise, Craig & Diana Chastain, Ewing & Levitt Insurance Agency, Teresa & Roger Funke, Dennis Gatlin, The Giles Family, Joan & Larry Friedman, Goes Funeral Care, John Graham, Lisa Haselden, Hibu Marketing, Houska Automotive, Sara Hunt, Arthur & Meredith Jesser, Sandra Jordan, Keeper Crew IOMC, Jennifer & Everett Kenyon, Arlene Kramer, Anne Lee, Rachel Lee, Lutheran Family Services Rocky Mountains, Samuel Martin, Rondy Platz, Jerri Schmitz, Dale & Cynthia Secher, The Shephard Family, Judy Straayer, Kerry Thompson, Angie Thormahlen, Under the Hammer Construction, Larry & Joyce Weber, The Winterfield Family, Rhonda Wolschlager, Yuxiao Zheng

Networking burnout? Do what you love!

If you are looking for a new job or building a small business, you Llikely are being advised to get out and network. Does networking really offer any value or has it become a waste of time and energy? In today's fast-paced world, who has time for coffee and lunch dates?

Most of us are busier than ever, but the most successful people recognize the value of human connection. An ever-increasing number of positions are filled through referrals. Client lists



CAREERS Carrie Pinsky

are grown by word of mouth. We cannot make it alone. We need one another.

Luck also plays a key part in our success, but luck is not as random as we imagine. Luck often is defined as the moment when preparation meets opportunity. It is about being in the right place at the right time.

The first step is to adopt the mindset that networking is a way of life rather than a job search or business activity.

Networking increases our lucky chances because it allows us to connect to people and opportunities that we may otherwise have missed. In order to get lucky, you need to be out and about, not home and alone.

What is the best way to network? Unfortunately, there is no magic formula that works well for every person and situation. However, the following tips can help you create a networking approach that is right

The first step is to adopt the mindset that networking is a way of life rather than a job search or business activity. When we authentically connect with others, we see networking as a way to discover common interests. This approach can lead to partnerships that bring mutual benefits.

On the other hand, when we approach networking strictly as a job-search tactic, it feels awkward and uncomfortable. People can sense when we are truly interested in them or when we are just hoping for a lead or referral. We feel ill at ease because we are desperately seeking assistance rather than creating a meaningful, shared experience.

Networking can happen anywhere. Professional association meetings and conferences are great

ways to connect to others within our industries. The obvious volunteering, serving on boards, and joining service organizations such as Rotary are other options. We must include social media. Keep in mind that even with LinkedIn, the goal should be building relationships as opposed to simply growing contact lists.

Another very effective but often overlooked way to network is to pursue your personal passions. When you do what you love, you naturally can grow your circle and meet new people. You are not struggling to strike up conversations with strangers. You start on a higher plane with people because you already share common interests.

Consider "Susan" who was reentering the job market after raising children. Her goal was to find a position in office administration. She came to my office feeling depressed and discouraged after looking for work for nearly a year.

Susan's job search needed a fresh approach. We explored her interests and hobbies and I learned that she played the violin. She had been involved in the local music community for years but adamantly discounted this as a career path.

With a bit of encouragement, Susan auditioned and landed a seat in a theater orchestra. The goals were to expand her circle and to rekindle a lifelong passion. The pay was minimal but the chance to do what she loved elevated her mood and increased her confidence. Her whole demeanor shifted from gloomy to

After a few short weeks of playing in the small orchestra, Susan found herself in the running for two positions. A fellow orchestra member was a business owner in need of an administrative assistant. In addition, the theater itself was looking for a full-time office manager. Susan now was faced with the happy dilemma of choosing between two great opportunities.

Susan initially saw her orchestra gig as a guilty distraction from her job search. In fact, it was the key to her gaining employment. Our career luck often grows exponentially when we get out and do what we love. Not only do we expand our circles but we also become more engaging and interesting. We naturally shine when we are using our talents in the world.

Regardless of where you are making new connections, it is vital that you are sincerely interested in people and their stories. Refine your listening and connecting skills. The goal is to see, hear and understand the person in front of you.

Look people in the eye as they speak. Listen to the words as well as the emotions a person is conveying. Rather than launching into your own perspective or story, take time to respond to what the other person has

shared. Be curious and ask yourself, "What do I find most interesting and unique about this person?"

Keep in mind that the interest you show in others will not always be reciprocated. At least you can rest assured vou won't be one of those people who endlessly rambles on and on about their own experiences. That is a major turn-off!

Networking may feel like an overused job-search scheme that offers little value in the world today. Actually, making connections has become more necessary than ever. This does not mean that you must invest in unfulfilling relationships or activities. The good news is that the best networking can happen when you do what you love.

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

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CALENDAR

Small business experts will discuss access to capital for small businesses owned by women and minorities at an upcoming forum held by local lawmakers. The event will take place from 10:15 a.m. to noon at the Old Town Library, 201 Peterson St., Fort Collins. Presenters will include Olivia Mendoza, director of the state's minority business office and Mike O'Connell, director of the Larimer County Small Business Development Center, among others. Fort Collins Democrats Sen. John Kefalas and Reps. Joann Ginal and Randy Fischer are playing host to the forum. The lawmakers hold such sessions on the fourth Saturday of each month to communicate with constituents. All of the public forums are free and nonpartisan.

JAN. 25: SMALL-BUSINESS FORUM

JAN. 27: JOB FAIR

The Northern Colorado Networking Group will host a **free job fair** featuring more than 30 Northern Colorado employers from 8:30 to 11:30 a.m. at Faith Evangelical Free Church, 3920 S. Shields St., Fort Collins. The job fair is open to only NoCoNet members until 9:30 a.m., after which it opens to the public. Employers participating have openings ranging from entry-level to skilled and midlevel professional positions. For more information, contact Nancy Wiehagen at njwiehagen@comcast.net.

JAN. 29: CASH-FLOW MANAGEMENT

Certified public accountant Pavel Verbsky will present a class called "Projecting and Managing Cash Flows: Will My Business Make Money?" from 8:30 a.m. to noon at the Larimer County Small Business Development Center office, 125 S. Howes St., Suite 150 in the Key Bank Tower in downtown Fort Collins. Verbsky will use an Excel model to prepare 12-month projection of cash flows, income statements and balance sheets, so a basic knowledge of Microsoft Excel will be helpful. Cost is \$50 when pre-paid or \$60 the day of the event if space is available, so pre-registration and prepayment are advised. Register at larimersbdc. org and call 970-498-9295 to pre-pay. A 48hour notice of cancellation is required for a

JAN. 30: COMPANY BRANDING

Reu Smith will present "Branding Without Getting Burned" from 8 a.m. to noon at the Larimer County Small Business Development Center office, 125 S. Howes St., Suite 150 in the Key Bank Tower in downtown Fort Collins. Cost is \$50 when pre-paid or \$60 the day of the event if space is available, so pre-registration and pre-payment are advised. Register at larimersbdc.org and call 970-498-9295 to pre-pay. A 48-hour notice of cancellation is required for a refund.

FEB. 5: HEALTH-CARE REFORM

Small-business leaders and managers are invited to bring their toughest questions about the Patient Protection and Affordable Care Act

to a **seminar** from 7:45 to 11 a.m. in the first-floor hearing room at 200 W. Oak St., Fort Collins. Seating is limited. Breakfast and coffee will be served. The session is free with pre-registration at larimerworkforce.org/business-workshops/. Tim Gaudette of the Small Business Majority will present "What's in Healthcare Reform for Colorado Small Businesses?" and one-on-one health-coverage assistance will be available with limited time slots. The event is sponsored by the Larimer County Workforce Center, The Health District of Northern Larimer County, Small Business Majority, the Larimer Small Business Development Center and the Downtown Business Association.

FEB. 6: BOOKKEEPING BASICS

Certified public accountant Beth Dixon will present "Basics of Bookkeeping: Know Thy Numbers" from 8:30 a.m. to noon at the Larimer County Small Business Development Center office, 125 S. Howes St., Suite 150 in the Key Bank Tower in downtown Fort Collins. Cost is \$50 when pre-paid or \$60 the day of the event if space is available, so pre-registration and pre-payment are advised. Register at larimersbdc.org and call 970-498-9295 to pre-pay. A 48-hour notice of cancellation is required for a refund.

FEB. 7: TAX CLASS

Certified public accountant Kevin Dryg will present "Taxes: Get Informed and Organized Now!" from 8:30 a.m. to noon at the Larimer County Small Business Development Center office, 125 S. Howes St., Suite 150 in the Key Bank Tower in downtown Fort Collins. Cost is \$50 when pre-paid or \$60 the day of the event if space is available, so pre-registration and pre-payment are advised. Register at larimers-bdc.org and call 970-498-9295 to pre-pay. A 48-hour notice of cancellation is required for a refund.

MARCH 12: TEEN JOB FAIR

A free job fair for youths ages 14-21 will be held from 3:30 to 6 p.m. at Island Grove Event Center, 501 N. 14th Ave., Greeley. For more information, contact Leslie Galindo at 970-353-3800 extension 6715 or Igalindo@co.weld. co.us. Register at http://www.connectingcolorado.com/.

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



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TIME OUT



COURTESY GREEL BY CHAMBER OF COMMERCE

Jody Anderson of School District 6, left, meets Karen Sorenson of First National Bank at a Jan. 8 Business Before Hours in Greeley.



COURTESY GREELEY CHAMBER OF COMMERCE

Randy Watkins, left, of Anton Collins Mitchell LLP chats with Charlie Shoop of Professional Finance Co. at a Jan. 8 Business Before Hours. Both are members of the board of directors for the Boys and Girls Clubs of Weld County, which hosted the Jan. 8 event for the Greeley Chamber of Commerce.



COURTESY VERUS BANK

Verus Bank of Commerce chief executive Gerard Nalezny, right, addresses shareholders during a Jan. 9 "dividend party" at the Fort Collins-based bank. The 75-cents-per-share dividend represents a roughly 15 percent annualized return on shareholder equity.



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



COURTESY ELDER CONSTRUCTION

From left: Chris Elder, Patrick Elder and Austin Dodder of Elder Construction break ground on their new building in Windsor that is expected to be complete by summer.



COURTESY GREELEY CHAMBER OF COMMERCE

Clayton Johnson of Dictoguard Security Services; Romia Pritchett of RC Auto and Denise Garcia of United Way of Weld County meet at a Business Before Hours.session Jan. 8.

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22 Jan. 24-Feb. 6, 2014

INSURANCE from 1

with the individual exchange on Oct. 1.

"I think it's a pretty good number, all things considered," said Jim Sugden, Small Business Marketplace manager, of the enrollment numbers. Colorado's exchange saw higher "enrollment per case," or covered lives per business enrolled, than did other exchanges, including the one in Massachusetts, which first launched in 2006 under state law and was considered a model for many state-run exchanges.

On average in its first months, the Massachusetts small-business exchange saw about three enrollments per case, while Colorado's exchange had about nine, Sugden said. He admitted that the exchange didn't get off to the best start, but said he is positive about the rest of the year and the next few years. He hopes to increase the market share of plans purchased on the exchange to 30 percent in the next three years.

"Many small businesses took early renewal as a move to gain more time to get a handle on the situation," Sugden said. "Now we have the balance of the year to communicate with them about what's on the exchange."

By taking early renewal, companies were able to put off many of the changes imposed by the Affordable Care Act for another year.

Those companies that were not eligible or did not take the early-renewal option now are faced with new decisions about their money and their employees' health care.

Those experiencing the biggest changes or facing the biggest potential rate hikes are those with younger employees or whose existing plans do not adhere to the requirements of the legislation.

Younger people are one of the groups who will see increased costs as a result of the law.

For example, Sampson said, one company that employs many young people was confronted with a potential 63 percent increase because its existing prescription drug coverage was not compliant with the Affordable Care Act.

When plans are not compliant with the Affordable Care Act, a company's carrier will attempt to "map" to a comparable plan, but often those plans end up being much more expensive than the original one, leading to large increases, Sampson said.

An increase of 60 percent is extreme, Sampson said, but the minimum increases Flood and Peterson has seen for small businesses that did not renew early have been around 20 percent. Most businesses are accustomed to increases in health-care costs – just not increases that large. The trend for the past few years has been an increase of about 10 percent to 12 percent annually, he said.

Scott Rankin of Leading Edge Financial Group, an insurance brokerage firm in Greeley, reported similar increases in premiums for his clients – around 20 percent. The majority of his clients took early renewal as well, he said.

"I don't think the small business exchange is going to work," Rankin said. The primary reason? Most of his small business clients do not qualify for the tax credit offered by the exchange, which Rankin calls "the only reason for a small business to use the exchange."

Businesses with 50 or fewer full-time equivalent employees can use the exchange, but companies must meet a different set of requirements to be eligible for tax credits. To qualify, businesses must have 25 or fewer full-time equivalent employees who make an average of \$50,000 each.

In addition, the employer must pay at least 50 percent of the employees' premium cost. The tax credit is then worth up to 50 percent of the employer's contribution.

Connect for Health Colorado does not yet have statistics on how many businesses have qualified for the tax credit.

Before the launch of the exchange, many consumer and business advocates touted the Small Business Marketplace as a way to increase competition between insurance companies and keep premium costs down. Because so many businesses chose to renew early, however, the shopping that was anticipated did not occur, keeping competition from impacting pricing.

Even businesses that renewed early can still shop around for next year's policy, Sugden said, adding that more than 90 plans by six carriers are available to choose from. Also, each business can choose more plans to offer to its employees, increasing competition on a micro level.

Vicky Simmons, enrollment specialist at Flood and Peterson, said the small-business exchange enrollment numbers were "pretty pitiful."

Problems with the website perhaps have been the biggest obstacle to getting businesses signed up for coverage there, Simmons said.

Although the site has been tweaked and improved since its launch, she said,

problems remain.

"Things you would think would have been thought through," such as computing an employer's contribution, are still not functioning well enough, she said.

Simmons has tried to use the Small Business Marketplace to find plans for companies, but none has chosen to enroll in plans there, usually because of a lack of interest in the exchange or because the site was difficult to use.

"I wish there was more we could look at to figure out why that (enrollment) number is so low," she said.

But Simmons expects that as time goes on, enrollment will go up. The Small Business Marketplace has continuous open enrollment, so companies can sign up at any point during the year, unlike the individual market, where open enrollment closes March 31.

Also, the option for early renewal made it so many businesses did not need to even consider the exchange because they were able to keep their old plans.

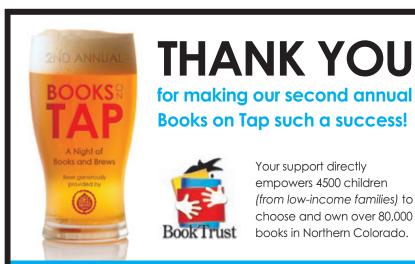
Next year, when that option is not available and as more grandfathered plans fall out of compliance with the law, there will be more need for the Small Business Marketplace.

Business advocacy groups have been working to raise awareness of the exchange and to educate smallbusiness owners, but there was always an expectation that rolling out the Small Business Marketplace would not be easy, said Tim Gaudette, outreach manager for the Denver bureau of the Small Business Majority.

"We always knew implementation would be a problem," Gaudette said.

As to the rate increases that were downplayed before the exchange and renewal period opened, Gaudette said this year's plans can't truly be compared with pre-Affordable Care Act plans because the legislation requires that policies carry many new benefits.

Companies that have seen huge increases – like the one that faced a 63 percent jump – are not the norm, Gaudette said.



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PIPELINE from 2

"There's the real opportunity for local producers in the regional market: the growth of gas-fired power generation."

Sheehy said Rockies producers will be able to move their gas via multiple other pipelines in the region to markets nationwide, including the West and Midwest.

"There are a tremendous amount of pipelines in the Colorado area supporting the producers," he said.

Anadarko Petroleum Corp. (NYSE: APC) is one local gas producer benefiting from the switch. Anadarko, which drills for oil and natural gas in Northern Colorado, does not ship natural gas on the pipeline. Instead, it ships gas on Kinder Morgan Inc.'s (NYSE: KMI) Ruby Pipeline, a 680-mile system from Wyoming to Oregon that supplies gas from the

major Rocky Mountain basins to consumers in Nevada, California and the Pacific Northwest.

"In general, the Rockies are adequately piped," said Scott Moore, Anadarko vice president of worldwide marketing. "If you look at the Marcellus, obviously that's a different story. That's gone from nothing to a significant portion of the U.S. gas supply in a very short time."

Anadarko produces gas in the Marcellus shale formation in Pennsylvania and sees the use of Rockies Express Pipeline to ship gas westward as increasing overall pipeline capacity in the system, although the company may not use the pipeline.

"It's a pretty well interconnected grid, and it would unclog the system," he said. "That helps everybody."

ON THE **JOB**

BANKING

Preston Berkheimer joined College Credit Union's southwest Greeley location as a financial services representative. He has 10 years of experience in the banking industry in loan administration and as a community banking officer with Western States Bank.



Berkheimer

BIOSCIENCE

Austin Maguire was named president and chief executive at Fort Collins-based Solix Bio-Systems Inc., an algae technology company. Maguire brings more than 25 years of experience in operations and executive management to Solix as the company shifts toward commercialization and scaling its operations to satisfy the growing demand for algae products in the nutrition, personal care and aquaculture markets. Before joining Solix, Maguire

was president of Calera Corp., a carbon-dioxide sequestration company, where he led the scale-up of the company's technology and the development of key strategic alliances. Maguire holds a chemical engineering degree from University College Dublin in Ireland.

ENGINEERING

Licensed professional engineer Cullen Choi



Choi

joined Brendle Group, a 17-yearold Fort Collins- and Denver-based engineering consulting firm. Choi has more than 13 years of leadership and technical expertise in energy efficiency, demand-side energy management and sustainability.

HEALTH CARE

Dr. Kyle Treick joined Eyecare Associates, 702 W. Drake Road, Building B, Fort Collins. A 2001 graduate of the Pacific University College of Optometry. A Spanish speaker, he has provided eye care in Peru and Honduras.

LEGAL

G. Brent Coan and Brett D. Payton of Fort Collins-based Coan, Payton & Payne LLC were admitted Nov. 30 to practice law in North Dakota.

REAL ESTATE

Taber Sweet joined Loveland-based real estate investment, management and development company McWhinney as director of development. Sweet will oversee the company's development process in the Denver metropolitan area. His more than 14 years of experience in real estate development includes project renovation, management, acquisition, valuation, brokerage, leasing and refinancing. Prior to joining McWhinney, Sweet was owner and principal of Blu Design/Management Group, a design and development management firm for residential, commercial and multi-family projects.

RECREATION

Robert McNamee was hired as golf pro for the city of Greeley's Boomerang Links. A PGA member since 1983, McNamee had been head pro from 1988 to 1998 at Highland Hills, head pro and director of golf at Pelican Lakes from 1999 to 2012. A past president of the Colorado Section PGA, At Boomerang Links, McNamee succeeds Matt Cantu, who moved to Seattle.

RETAIL

Optician Tricia Stack ioined Fort Collins eye care retailer Edge Optics, 706 S. College Ave., Fort Collins.

If you have an item to share about a promotion, job change or



Stack

career news of note, email it to Dallas Heltzell at dheltzell@bcbr.com or mail it to On The Job at NCBR, 1550 E. Harmony Road, Fort Collins, CO 80525.

BRIEFCASE -

CLOSINGS

Mountain View Tire Factory, 221 E. Mountain Ave., Fort Collins, closed in mid-December. The property was purchased in 2011 by a company that plans to build a four-story, 50,000 square-foot office and retail building on the site.

GOOD DEEDS

The 16th annual Realities For Children Night-Lights fundraising campaign far exceeded its goal of raising \$100,000 to benefit abused, neglected and at-risk children in Larimer County. More than \$127,000 was donated, all of which will be distributed directly to the vulnerable children. More than 2,000 children were served in December alone.

KUDOS

Tyler Rusch, a financial adviser at Investment



Centers of America since 1995 who has offices in Loveland and Windsor, has obtained the Certified Financial Planner certification from the Certified Financial Planner Board of Standards. The CFP marks identify those who have met the CFP board's experi-

ence and ethical requirements, successfully completed financial-planning coursework and passed the CFP Certification examination covering the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits, and estate planning.

Angie Spangler of Re/Max Advanced in Fort



Spangler

Collins, a 13-year veteran in the real estate industry, received a Re/Max Hall of Fame award, which honors successful agents who have earned more than \$1 million in commissions during their careers with the company. In 2013, less than 2 percent of all Re/Max

affiliates earned this award.

David Timm, broker associate at the Fort Collins office of Coldwell Banker Residential Brokerage and a former Fort Collins Board of Realtors Rookie of the Year, earned the Certified



Timm

Residential Specialist designation from the Council of Residential Specialists, the largest not-for-profit affiliate of the Na-Association tional of Realtors. Brokers who receive the CRS designation have completed advanced courses and demon-

strated professional expertise in the field of residential real estate; about 3 percent of Realtors nationwide have earned the credential.

Ron Platz, a certified financial planner at JBA



Platz

Wealth Management Group in Fort Collins, earned the Retirement Income Certified Professional designation from The American College in Bryn Mawr, Pa. Candidates for the designation must complete a minimum of three college-level courses and are re-

America Inc. in Fort

Collins, passed the

exam to become

a certified financial

planner. She has

been in finance since

1998 and with ICA

since 2007.

quired to pass a series of two-hour proctored exams. They must also have three year of experience, meet stringent ethics requirements, and participate in the college's continuing education program.

Denise Martz, a financial adviser with Investment Centers of





Pettigrew

Dave Pettigrew, a partner in NoCo New Homes and a broker with Berkshire Hathaway Home Services Rocky Mountain Realtors in Fort Collins, received a certificate of excellence from the Home Builders Association of Northern Colorado on Jan. 15 The award was for outstanding service to the home building industry and the Northern Colorado Home Builders Associa-

The National Committee for Quality Assurance announced that six Weld County Banner Health Clinics received recognition from the Patient-Centered Medical Home 2011 program for using evidence-based, patientcentered methods that focus on highly coordinated care and long-term provider-patient relationships. Receiving the recognition were the Banner Health Clinics in Johnstown, Eaton and Windsor, as well as clinics in Greeley specializing in internal medicine, family medicine and pediatrics.

FLEXX Productions, a Fort Collins-based event rental company which is a business partner of Realities for Children Inc., made national news in its industry for its expansion from a garage-based rental company to one of the largest event-production companies in Northern Colorado. FLEXX was featured in the January edition of Rental Management, a national industry magazine covering the event-rental

Loveland-based marketing and print solutions provider Vision Graphics Inc. was listed as one of the nation's top 400 printing companies in Printing Impressions' "Who's Who in Printing" report.

MOVES

Arc Thrift Store will relocate to a 25,776-square-foot space at 2701 S. College Ave. No. 100 in the Midtown Commons Shopping Center in Fort Collins, following a long negotiation process between Arc and Foothills Mall owner Alberta Development Partners. Arc will remain at its current location in an outbuilding at 106 E. Foothills Parkway near Foothills until renovations are completed on the new building.

NEW PRODUCTS/SERVICES

Fort Collins-based OtterBox released its latest line of thin, sleek smartphone cases at the Consumer Electronics Show in Las Vegas. The OtterBox Symmetry Series is molded into a single piece for easy installation, and raised beveled edges helps keep the touch screens safe. The series will be available in a wide array of color and graphic options this spring for Apple iPhone 5 and 5s and Samsung Galaxy S 4. Symmetry Series will retail for \$39.95 in solid colors and \$44.95 for select graphic designs.

Fort Collins-based New Belgium Brewing introduced two beers that take a look back in time. Rewind, in the Hop Kitchen Series, pays homage to the brewery's Belgian roots and the craft-brewing heyday of the early 1990s. The India Pale Ale is brewed with Maris Otter and Special B malts. For the spring seasonal, Spring Blonde golden ale is inspired by the spring trip to Belgium

that all employee-owners can experience in honor of their five-year work anniversary - a tribute to the bike trip New Belgium's co-founder Jeff Lebesch took in the late 1980s that inspired him to brew Belgian beers.

OPENINGS

Factory Web Design, a locally owned web and marketing agency with

services ranging from branding and web development to print design, has been operating remotely but plans to open a physical location early this year, according to founder Brandon Kidd. More information at Factorywebdesign. com or 888-944-4646.

Sales Tax Advocates opened in Fort Collins, providing sales and use tax support, retainer services, special projects and temporary assistance, audit representation, audit defense and in-house audits. Owner Jennifer Wilmoth has an accounting degree from the University of Notre Dame and more than 20 years of experience with sales and use taxes for the city of Fort Collins and states of Colorado and Texas. More information at salestaxadvocates.com.





Banner Health

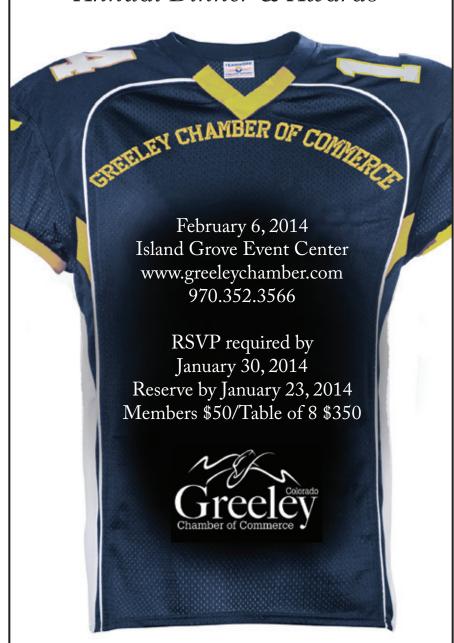
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JONATHAN CASTNER

Kevin Smith feeds cattle at the Croissant Red Angus Ranch near Briggsdale.

CATTLE from 1

because of a tighter cattle supply have improved the situation for most U.S. cattle ranchers, including those in Northern Colorado, Good said. Strong demand for beef and robust exports to places such as Japan, Canada, Mexico and Hong Kong also have buoyed cattle ranchers.

Last year Colorado exported \$726.3 million worth of beef, 2.2 percent more than the same period in 2012, according to the Colorado Department of Agriculture. "Generally speaking, it should be a very good year for cattle producers," he said. "When supplies tighten up, you're going to get higher prices."

Relief for cattle ranchers, however, does not necessarily mean a break at the grocery store for beef eaters: Retail beef prices reached \$5.03 per pound in December versus \$3.97 five years ago, according to the U.S. Department of Agriculture.

Beef prices have increased by an average 7 percent the past three years and will rise at least 5 percent this year, Good said.

Meanwhile, Croissant says his daily costs per cow have dropped from about \$4.50 per day last summer to about \$2 today.

"That's a big difference," he said. Whether he can maintain those

whether he can maintain those costs will depend on moisture levels this spring.

Croissant does not irrigate, so he depends on precipitation to grow grass for his herd. He buys hay for winter feed from December to May, but relies on moisture to grow grass for grazing the rest of the year.

Increased fall moisture led to decreased feed prices, aiding Northern Colorado cattle ranchers. Croissant hopes the good weather will carry through this spring after a tough 2013, he said.

"It's still too early to tell about this coming season's grass," he said. "If we get normal moisture this year, we will be in good shape."

Cattle ranchers such as Croissant already have seen improved net returns on their beef cattle at \$200 per head the past two years versus \$150 in 2010.

Nationwide beef cattle inventories have been shrinking, reaching about 29.2 million last year versus 30.1 million in 2012. In Weld County, which has the highest population of cattle in the state, beef-cattle numbers dropped to 48,000 in 2013 from 50,000 in 2012.

Doug Claussen, a certified public accountant with Kennedy and Coe LLC in Loveland, said ranchers have begun to rebuild their herds after culling cattle for years amid high feed prices and drought. As long as no major weather or supply disturbances take place, he said, cattle ranchers will have a good year.

"Now, as Mother Nature has given us some pasture conditions to work with, there has started to be a turnaround," said Claussen, an agribusiness specialist.

However, it may take years more to rebuild herds, perhaps until 2017 because of the reproductive cycle, Good said. In fact, he said, supplies will tighten because cattle ranchers will keep cows for reproduction rather than harvesting them.

Feed lots and beef processors, meanwhile, will see higher costs because they will have fewer cattle and therefore less efficiency in their operations, he said.

"Feed yards and packing segment both will continue to have challenges," he said.

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RANK	Company	Office furniture sales 2012 Office furniture sales 2011	No. local employees	Major brands of office furniture	Services and specialties	Phone/fax Website	Person in charge Year founded locally
1	OFFICESCAPES 4950 S. College Ave., Suite A Fort Collins, CO 80525	\$7,200,000 \$7,000,000	28	Steelcase, Turnstone, Details, Coalesse, National, Gunlocke, OFS/First Office, Global, AIS, Paoli	Office, health care and education furnishings, workplace consulting and planning, installation, moves and reconfigurations, cabling, flooring, audio visual.	970-223-5959/970-223-5858 www.officescapes.com	Sharie Grant president, northern division 1969
2	INTERLINE BRANDS DBA NCP-AMSAN 295 71st Ave. Greeley, C0 80634	\$3,000,000 \$6,000,000	40	Global, Artipec, Maxhaun.	Distribution for paper products, janitorial supplies, disposable food service products and packaging materials, maintenance supplies. Office furniture. Refrigerators, motors.	970-353-8787/970-353-2406 www.amsan.com	Tim Warde senior sales manager 1978
3	CITRON WORKSPACES Fort Collins, CO 80527	\$2,504,844 \$1,871,997	1	Teknion, OFUSA, Global, HON, Trendway.	New, used and re-manufactured office furniture, design and space planning, reconfiguration, proper disposal/recycling of old furniture.	970-231-4666/303-665-7697 www.citronworkspaces.com	Paul Glick account manager 2004
4	MY OFFICE ETC. 671 Academy Court, Unit C Windsor, CO 80550	\$1,900,000 \$1,900,000	12	HON, Global, National, Abco Office Furniture, Bush Industries, Cramer, Eurotech, High Point Furniture, Ironwood, KFI Seating, Mayline Group, Nightingale Corp., Tennsco Corp.	Office supplies, office design services, printing, business furniture sales and installation.	970-686-5218/970-686-7141 www.myofficeetc.com	Bror Cederstrom 1991
5	JUST OFFICE FURNITURE 825 S.W. Frontage Road, Unit 1B Fort Collins, CO 80524	\$1,750,000 \$1,700,000	10	Global, Performance, HON, DMI, Herman Miller, Unisource, Florense, Datum, HumanScale.	New and used commercial furniture. Asset management, space planning, office design, installation, relocation and reconfiguration.	970-493-9039/970-484-1573 www.justofficefurniture.com	Alexa Hepler Mike Hepler owners 1979
6	WOOL HAT FURNITURE 119 E. Lincoln Ave. Fort Collins, CO 80524	\$100,000 \$20,000	1	locally made, upcycled materials, or industrial vintage	Local, upcycled, industrial vintage furniture and home decor.	970-402-0811/N/A www.woolhatfurniture.com	Danelle Britt owner 2009

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

Researched by Mariah Tauer

Source: Business Report Survey



Northern Colorado Economic Development Corporation Presents: 13th Annual Meeting & Luncheon

Regional Collaboration and Competition in Retaining and Attracting Primary Employers

DATE: February 5, 2014

11:30am - 1:30pm (Doors open at 11am) TIME:

LOCATION: Embassy Suites, Loveland, CO

KEYNOTE SPEAKER:

Charles Hayes, President & CEO of North Carolina's Research Triangle Regional Partnership



RSVP to Dawn Wirth at dwirth@ncedc.com or 970-667-0905

Corporate event sponsorships from \$1,400 to \$5,000 & table sponsorships \$600

Please visit www.ncedc.com for more details

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NEWSMAKER from 17

Staff stepped up, and are the reason the response went so well.

It's important to remember that most of the responders were also affected by the flooding. As the town administrator I had to make sure we were addressing their needs as well so they could provide services to the public.

Certainly, stepping down never crossed my mind. It's times like this when local government can either shine or crash and burn. Estes Park is an amazing community and a great place to live. I would not want to be anywhere else or doing anything different through all of this. We chose to

become public servants to have an impact and make a difference, and there is no better opportunity to do this than when the community is in crisis.

Q: Can you describe how you felt when the highways into Estes Park reopened?

A: It was a huge relief. We came back quickly from most of the physical damage, but as a destination community that depends on our guests for our economic health, access to our community is critical. Having the governor set the goal for opening Highways 36, 34 and 7 by Dec. 1 and then exceeding that goal was amazing.

Q: What are your goals for Estes for 2014?

A: Initially, we were afraid that the loss of the roads accessing town would have a major fiscal impact. We built a very conservative budget with the idea that, as things turn around, we can build things back in.

he future is looking bright and I believe we will bounce back very quickly. We are looking forward to some great things in 2014. We have a major traffic-improvement project on tap that will invest almost \$17 million in improvements to the downtown traffic flow. We will be working on the

design for that project this year, as well as finalizing design on a new parking structure for our downtown guests.

Our new events center will be opening this spring, providing a venue for a number of new special events and entertainment opportunities for our guests. All our great events are still on tap and the flood isn't slowing anything down. From the Stanley Film Festival to the Rooftop Rodeo and the Scottish/Irish Festival, we are ready for a great 2014.

Q: Will construction of the proposed wellness center help you achieve your economic goals for the town?

A: We would like to expand our economy so that we are not so seasonally dependent. This has been improving slowly over the years. The Anschutz Wellness Center, if approved by the voters, could help address that need. It also will create a number of good professional jobs for the community that will help attract families to live and work in Estes Park. The core of our economy will always be as a mountain destination, but we can expand on that beyond the traditional vacationers into areas such as wellness travel, high-altitude sports training and backcountry

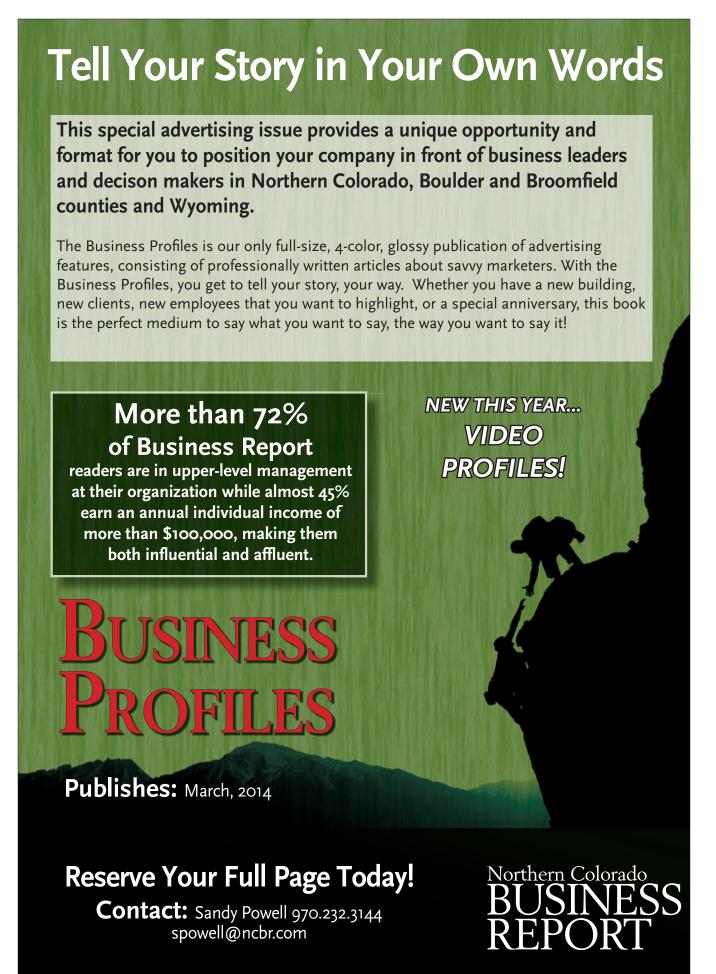
We also are a great location for telecommuting professionals who want a laid-back mountain lifestyle, yet still be within 90 minutes of Denver International Airport and 60 minutes to Boulder and Fort Collins.

Q: How can the Northern Colorado business community support Estes as it continues to recover in 2014?

A: Estes is a great place to come visit and it's right in Northern Colorado's back yard. National Geographic has identified Rocky Mountain National Park as one of the top worldwide destinations you need to see. Sometimes we forget that. This is also a great place to do business, and not just for tourism. Businesses can reach out to the 2 million-plus visitors that come here each year.

Northern Colorado has so much to offer as a region, and much more than any of the individual parts have separately. We need to keep this in mind and not think too parochially. As a destination, we have the art in Loveland, breweries in Fort Collins, rafting on the Poudre, Colorado State University, University of Northern Colorado and University of Colorado – and, of course, Estes Park and Rocky Mountain National Park.

By working together we can continue to grow as a vibrant, diverse and economically strong region that is truly world class. That's what will help Estes Park continue to flourish.



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.

FORECLOSURES

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

STATE TAX LIENS

Judgments filed against assets of individuals or businesses with delinquent

This information is obtained from SKLD Information Services.

JUDGMENTS

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

WARRANTY DEEDS

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

BANKRUPTCIES

Larimer County

Chapter 7

JEFFREY FRANCIS DILLON, 1601 WHITE WATER CT, BERTHOUD; CASE #2013-31068, DATE FILED: 1/1/2014

TALENE MICHELLE KELLEY, 1339 N ARTHUR AVE, LOVELAND; CASE #2013-31075, DATE FILED: 1/1/2014

PATRICIA CAROLINE BLACKS-TUN, 3002 W ELIZABETH ST #22D, FORT COLLINS; CASE #2013-31085, DATE FILED: 1/1/2014

SETH ANDREW SYKES, 2833 LOGAN DR, LOVELAND; CASE #2013-31102, DATE FILED: 1/1/2014

CONSTANCE C DAVIS, 4408 JOHN F KENNEDY PKWY, FORT COLLINS; CASE #2013-31107, DATE FILED: 1/1/2014

DAVID WILLIAM WALKER. 2325 EAST FIRST STREET #101, LOVE-LAND; CASE #2013-31110, DATE FILED: 1/1/2014

NANCY YVONNE RUMFELT, 2479 SELENIUM COURT, LOVELAND; CASE #2013-31113, DATE FILED: 1/1/2014

THE NEW BIBLE SUPERSTORE LLC, 3218 CURRENT CREEK CT, LOVELAND; CASE #2014-10004, DATE FILED: 1/3/2014

RONALD G CARROLL, 3218 CUR-RENT CREEK CT, LOVELAND; CASE #2014-10012, DATE FILED: 1/3/2014

THOMAS R CRUZ, 2236 CHA-ROLAIS DR. FORT COLLINS: CASE #2014-10057, DATE FILED: 1/4/2014

TOSHA EVELYN CARRASCO, 320 BUTCH CASSIDY DR. FORT COL-LINS; CASE #2014-10062, DATE FILED: 1/4/2014

JOANNE P MURPHY. 1600 EDORA CT UNIT C, FORT COLLINS; CASE #2014-10128, DATE FILED: 1/8/2014

EDWARD ALLEN GARCZYNSKI. 2611 W 44TH STREET, LOVELAND: CASE #2014-10135, DATE FILED: 1/8/2014

Chapter 11

GK GYMNASTICS. 2026 LOWE. FORT COLLINS; CASE #2014-10101, DATE FILED: 1/7/2014

Chapter 13

ROBERT W HERR, 1656 MARILYN COURT, LOVELAND; CASE #2014-10044, DATE FILED: 1/4/2014

ANDREW SCOTT TAGGART, 1806 VALLEY FORGE AVE, FORT COL-LINS: CASE #2014-10108. DATE FILED: 1/8/2014

Weld County

Chapter 7

DOUGLAS E DEMERCURIO, 829 PANORAMA PLACE. WINDSOR: CASE #2013-31128, DATE FILED: 1/1/2014

SAM HAYZLIP. 4726 TITAN AVE-NUE, FIRESTONE; CASE #2014-10005, DATE FILED: 1/3/2014

TIMOTHY JAMES COBB. 15760 COUNTY ROAD 12, FORT LUPTON; CASE #2014-10006, DATE FILED: 1/3/2014

LESLIE J WILSON, PO BOX 147, MEAD; CASE #2014-10008, DATE FILED: 1/3/2014

MARGARET L ANGELL, 3776 PONDEROSA CT #4, EVANS; CASE #2014-10010. DATE FILED: 1/3/2014

CHELSEA LYNN SACKSCHEWS-KY, 3912 W 22ND STREET, GREE-LEY; CASE #2014-10049, DATE FILED: 1/4/2014

SHERYL MCHUGH, 627 19TH AVE, GREELEY; CASE #2014-10107, DATE FILED: 1/8/2014

JERALD B REINHARDT, 196 N 60TH AVE. GREELEY: CASE #2014-10129 DATE FILED: 1/8/2014

JUSTIN DANIEL KELLEY, 1136 GLEN CREIGHTON DR, DACONO; CASE #2014-10140 DATE FILED: 1/8/2014

SAMUEL NEVAREZ, 1010 STAR-DUST LANE. DACONO: CASE #2014-10141, DATE FILED: 1/8/2014

MARIO ARISPE JR SALDIVAR. PO BOX 183, PIERCE: CASE #2014-10196, DATE FILED: 1/10/2014

KELLY ARLENE BREWER, 980 JUNIPER DR. WINDSOR: CASE #2014-10207, DATE FILED: 1/10/2014

Chapter 13

RALPH MICHAEL VOEGELY, 5514 MUSTANG DRIVE, FREDERICK; CASE #2013-31150, DATE FILED:

MICHAEL JAMES RAMBAT. 22094 CITY RD 15, HUDSON; CASE #2014-10056, DATE FILED: 1/4/2014

AMBER MARIE WIGHAM. 902 NORTH 7TH PLACE, JOHNSTOWN; CASE #2014-10118, DATE FILED:

FORECLOSURES

Larimer County

BORROWER: DUSTIN B LOCK-LER, 1718 PALM DR APT 1, FORT COLLINS. LENDER: FIRST NATL BK OMAHA, AMOUNT DUE: \$23509. CASE #92212, 12/24/2013

BORROWER: MARK J WEIHMAN, 2002 FALCON RIDGE DR. FORT COL-LINS LENDER: FIRST NATIONAL BANK OMAHA, AMOUNT DUE: \$213172. CASE #92214. 12/24/2013

BORROWER: FLORDELIZA R MON-ZON, 1862 E 11TH ST, LOVELAND. LENDER: PENNYMAC HOLDINGS LLC, AMOUNT DUE: \$222908, CASE #92215. 12/24/2013

BORROWER: ROBERT B & LINDA D MCCREERY, 2725 DEVILS GULCH RD. ESTES PARK, LENDER: US BANK, AMOUNT DUE: \$594906. CASE #92216. 12/24/2013

BORROWER: JAMES D & KELLEY S JOHNSTON, 341 GREEN TEAL DR, LOVELAND. LENDER: BANK

AMERICA, AMOUNT DUE: \$210578. CASE #92271. 12/24/2013

BORROWER: MARGARET S MAI-ZEL. 1810 LINDEN LAKE RD. FORT COLLINS. LENDER: FIRST NATION-AL BANK OMAHA, AMOUNT DUE: \$462066. CASE #92487. 12/25/2013

BORROWER: CHRISTINA & BRA-DLEE BABCOCK, 810 S OURAY DR, LOVELAND, LENDER: BANK AMER-ICA, AMOUNT DUE: \$180124, CASE #92913. 12/28/2013

BORROWER: DAN ANDERSON. 5550 CORBETT DR UNIT A1, FORT COLLINS. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$167367. CASE #92914. 12/28/2013

BORROWER: JOSEPH WAYDE & TERRI LYNNE KRUEGER, 970 S FDINBURGH DR. LOVELAND, LEND-ER: BAC HOME LOANS SERVICING LP, AMOUNT DUE: \$161600. CASE #92918. 12/28/2013

BORROWER: WANDA L ADAM-SON, 3500 SWANSTONE DR UNIT 11, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$181251, CASE #92919, 12/28/2013

BORROWER: KAILEE A NEWTWI-ESE, 5019 RIDGEWOOD DR. JOHN-STOWN, LENDER: PENNYMAC LN SERVICES LLC, AMOUNT DUE: \$292513. CASE #93208. 12/31/2013

BORROWER: OMA K JR & MIL-DRED H GILBRETH, 2700 HARVARD ST, FORT COLLINS. LENDER: ONE-WEST BANK FSB, AMOUNT DUE: \$129010. CASE #93209. 12/31/2013

BORROWER: AMY J KINDER, 1416 GLENDA CT, LOVELAND. LENDER: PENNYMAC HOLDINGS LLC, AMOUNT DUE: \$141335. CASE #93210. 12/31/2013

BORROWER: ANDREW KALAMEN. 3815 CELTIC LN UNIT D, FORT COL-LINS. LENDER: NATIONSTAR MORT-GAGE LLC, AMOUNT DUE: \$151855. CASE #93211. 12/31/2013

BORROWER: BRANDON E&TRACY A DEPPERSCHMIDT, 2526 ABEYTA CT. LOVELAND, LENDER: JPMOR-GAN CHASE BANK, AMOUNT DUE: \$227616. CASE #93212. 12/31/2013

BORROWER: EDWARD LEE MILL-ER, 3512 CHESTNUT AVE, LOVE-LAND. LENDER: GE LLC, AMOUNT DUE: \$163913. CASE #93213. 12/31/2013

BORROWER: JOHN C BURNS, 3608 KENYON DR, FORT COLLINS. LENDER: PNC BANK, AMOUNT DUE: \$153092, CASE #93604, 1/1/2014

BORROWER: ROBERT S & JENEA M POYSTI, 1301 LUCAS AVE, LOVELAND LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$156487. CASE #93605. 1/1/2014

BORROWER: CONNIE A JONES, 2319 NYSSA DR, LOVELAND. LENDER: GREEN TREE SERVICING LLC, AMOUNT DUE: \$123064. CASE #93606. 1/1/2014

BORROWER: ARTHUR C & REBEC-CASTEAFF, 628 24TH ST SW. LOVE-LAND. LENDER: US BANK, AMOUNT DUE: \$183764. CASE #1033. 1/8/2014

BORROWER: TAMMY JASMIN. 3908 LA MESA DR, FORT COLLINS. LENDER: J P MORGAN MORT-

GAGE ACQUISITIO, AMOUNT DUE: \$321920. CASE #1034. 1/8/2014

BORROWER: FLOYD & STEPHANIE EBERHARD, 1903 DOVE CREEK CIR, LOVELAND, LENDER: SASCO 2007 RF2, AMOUNT DUE: \$152652, CASE #1035. 1/8/2014

BORROWER: OSPREY INVEST-MENT LLC, , . LENDER: CITYWIDE BANKS, AMOUNT DUE: \$387631. CASE #1037. 1/8/2014

Weld County

BORROWER: SUSAN L HOLLO-WAY, 14515 COUNTY ROAD 16, FORT LUPTON. LENDER: EDWIN C & MICHELLE K BYDALEK, AMOUNT DUE: \$96662. CASE #3985775. 12/24/2013

BORROWER: PAUL BOBBITT, 505 1ST AVE, LASALLE. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$188175. CASE #3985776. 12/24/2013

BORROWER: RONALD & MALENE STOECKEL, 3620 CARSON CT, EVANS. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$109597. CASE #3985777. 12/24/2013

BORROWER: MICHAEL MER-CHANT, 1706 BUCKSKIN AVE, LOCHBUIE. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$207833. CASE #3985778, 12/24/2013

BORROWER: LYNDE M & JOSHUA L REED. 2715 CHESAPEAKE BAY. EVANS, LENDER: NATIONSTAR MTG LLC, AMOUNT DUF: \$116487, CASE #3986246. 12/27/2013

BORROWER: HOWARD LEE & NANCY VOLNER, 116 SHAFER AVE, PIERCE. LENDER: NATIONSTAR MTG LLC. AMOUNT DUE: \$164937. CASE #3986247, 12/27/2013

BORROWER: DAMIEN LUCERO, 3517 WATERMANS LANDING DR, EVANS LENDER: COLO HOUS-ING FIN AUTHORITY, AMOUNT DUE: \$131287. CASE #3986248. 12/27/2013

BORROWER: NICOL A ELDER, 150 CLEVELAND AVE, NUNN. LENDER: COLO HOUSING FIN AUTHOR-ITY, AMOUNT DUE: \$100556, CASE #3986249. 12/27/2013

BORROWER: CHAD & TRACEY TJEERDSMA, 827 STAGECOACH DR, LOCHBUIE. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$172508. CASE #3986250. 12/27/2013

BORROWER: CORRIE A KIENAST, 426 1ST ST. FREDERICK. LENDER: COLO HOUSING FIN AUTHOR-ITY. AMOUNT DUE: \$102075. CASE #3986251. 12/27/2013

BORROWER: ANDREW CHART-IER, 1035 BIRCH AVE, FORT LUPTON. LENDER: COLO HOUS-ING FIN AUTHORITY. AMOUNT DUE: \$159178. CASE #3986252. 12/27/2013

BORROWER: DREW MICHAEL WATSON, 100 SUNFLOWER DR. WINDSOR. LENDER: COLO HOUS-ING FIN AUTHORITY, AMOUNT DUE: \$177759. CASE #3986603. 12/28/2013

BORROWER: ELENO MURGUIA, 815 35TH AVENUE CT, GREE-LEY. LENDER: MID AM MTG INC, AMOUNT DUE: \$136930. CASE #3986604. 12/28/2013

BORROWER: DREW MICHAEL WATSON, 100 SUNFLOWER DR, WINDSOR. LENDER: COLO HOUS-ING FIN AUTHORITY, AMOUNT DUE: \$177759. CASE #3986605. 12/28/2013

BORROWER: DANIELLE S TOR-RES. 410 SUNDANCE CIR. DACONO. LENDER: COLO HOUS-ING FIN AUTHORITY, AMOUNT DUE: \$131010. CASE #3986805. 12/31/2013

BORROWER: TIMOTHY D & KIM-BERLY RUDDY, 3885 VALE VIEW LN. MEAD. LENDER: FIRSTBANK.

AMOUNT DUE: \$290816. CASE #3986806. 12/31/2013

BORROWER: IRENE M BETZ, 2652 51ST AVE, GREELEY. LENDER: ONE-WEST BK, AMOUNT DUE: \$141416. CASE #3986807. 12/31/2013

BORROWER: PATRICK & JENNIFER LORANCE, 3625 29TH ST UNIT 5. GREELEY. LENDER: FIRST NATL BK OMAHA, AMOUNT DUE: \$132235. CASE #3987078. 1/1/2014

BORROWER: PATRICK & JENNIFER LORANCE, 3641 29TH ST UNIT 2, GREELEY. LENDER: FIRST NATL BK OMAHA, AMOUNT DUE: \$105491. CASE #3987806. 1/4/2014

BORROWER: DANIEL S KLINGEN-BERG, 20232 COUNTY ROAD 51, KERSEY. LENDER: BK AM, AMOUNT DUE: \$171461. CASE #3987807. 1/4/2014

BORROWER: SARAH & ERIC MAYER, 8068 RASPBERRY DR, FREDERICK. LENDER: BK AM, AMOUNT DUE: \$261140. CASE #3987808. 1/4/2014

BORROWER: TROY A & DIANE M MCCORD, 552 WYCOMBE CT, WINDSOR. LENDER: BK AM, AMOUNT DUE: \$298704. CASE #3987809. 1/4/2014

BORROWER: GALEN L & AMY L HAUGLAND, 460 KATTELL ST, ERIE. LENDER: ELEVATIONS CREDIT UNION, AMOUNT DUE: \$50000 CASE #3987813. 1/4/2014

BORROWER: GARY GOMER, 4507 W 14TH ST, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$407303. CASE #3987814. 1/4/2014

BORROWER: SCOTT G SCAGGS. 908 49TH AVENUE PL, GREELEY. LENDER: GREEN TREE SERVICING LLC, AMOUNT DUE: \$78356. CASE #3987969. 1/7/2014

BORROWER: ROBERT & DEE-ANN HAMPTON, 10408 BUTTE DR. LONGMONT, LENDER: BK AM. AMOUNT DUE: \$159157. CASE #3987970. 1/7/2014

BORROWER: NICHOLE L GRAHAM. 5551 29TH ST UNIT 423, GREELEY. LENDER: BK AM, AMOUNT DUE: \$121388. CASE #3987971. 1/7/2014

BORROWER: ASHLEY M NEWT, 437 PARK AVE, PIERCE. LENDER: BK AM, AMOUNT DUE: \$65503. CASE #3988246. 1/8/2014

BORROWER: MARGARITO II GAR-CIA, 2424 DOCK DR, EVANS. LEND-ER: FREEDOM MTG CORP. AMOUNT DUE: \$167546. CASE #3988247. 1/8/2014

BORROWER: CIRINO R GUEVARA VILLADO, 13260 COUNTY ROAD 106, CARR. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$201310. CASE #3988248. 1/8/2014

JUDGMENTS

Larimer County

DEBTOR: RACHEL KNORR, CREDITOR: CREDIT ACCEPTANCE CORP. AMOUNT: \$5491.68. CASE #C-13C-030638. DATE: 12/21/2013

DEBTOR: ANGELA R PURDY, CREDITOR: WAKEFIELD ASSOCING AMOUNT: \$3199.02. CASE #C-09C-010870. DATE: 12/21/2013

DEBTOR: STEVEN D MILACEK. CREDITOR: LVNV FUNDING LLC. 033354. DATE: 12/24/2013

DEBTOR: GREG N RYE. CREDI-TOR: PENNSYLVANIA HIGHER EDU-CATION. AMOUNT: \$10275.08. CASE #C-13C-030833. DATE: 12/24/2013

DEBTOR: LINDA CORDOVA, CREDITOR: ACTIVE COLLECTION AGENCY INC. AMOUNT: \$1697.13. CASE #C-12C-030032. DATE: 12/24/2013

DEBTOR: DAMION & DAMION LEE FAUVER. CREDITOR: ACTIVE COLLECTION AGENCY INC.

AMOUNT: \$2840.68. CASE #C-12C-010376. DATE: 12/24/2013

DEBTOR: RONALD G HAINES, CREDITOR: AM EXPRESS BK. AMOUNT: \$314.0. CASE #D-13CV-030939. DATE: 12/25/2013

DEBTOR: RONALD G HAINES, CREDITOR: AM EXPRESS BK. AMOUNT: \$43632.89. CASE #D-13CV-030939. DATE: 12/25/2013

DEBTOR: LINDA & MARK GOD-DING, CREDITOR: PUBLIC SER-VICE CREDIT UNION. AMOUNT: \$1350.52. CASE #C-13C-035767. DATE: 1/1/2014

DEBTOR: DONALD L SAM-MONS, CREDITOR: DISCOVER BK. AMOUNT: \$9758.0. CASE #C-13C-031055, DATE: 1/3/2014

DEBTOR: MARK A & ROXINE B FOSTER, CREDITOR: DON LEON-ARD. AMOUNT: \$21470.95. CASE #D-13CV-030075. DATE: 1/3/2014

DEBTOR: SHAWN M BARRI-ENTOS, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$844.03. CASE #C-04C-105790. DATE: 12/21/2013

DEBTOR: TRISTA L STIENIKE, CREDITOR: MILLENNIUM 2000 RECOVERY INC. AMOUNT: \$859.38. CASE #C-98C-102975. DATE: 1/1/2014

DEBTOR: CHARLENE ROME-RO, CREDITOR: CAVALRY PORT-FOLIO SERVICES LLC. AMOUNT: \$8639.41. CASE #C-09C-007651. DATE: 1/1/2014

DEBTOR: JENNIE & MICHAEL BROWN, CREDITOR: ALFORD MEADOWS COMMUNITY ASSN. AMOUNT: \$1411.56. CASE #C-11C1516. DATE: 1/3/2014

DEBTOR: JACK VAIL. CREDI-TOR: GEORGE GREEN. AMOUNT: \$24129.47. CASE #D-07CV-001505. DATE: 1/4/2014

DEBTOR: BRIAN N DEFON-SEKA, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$235904.0. CASE #D-12CV-802797. DATE: 1/7/2014

Weld County

DEBTOR: JUAN G CAMPBELL, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2094.51. CASE #C-13C-035464. DATE: 12/24/2013

DEBTOR: KRISTI R & FELIX MURO, CREDITOR: CAPITAL ONE BK. AMOUNT: \$5404.18. CASE #C-08C-001849. DATE: 12/24/2013

DEBTOR: JANINE L JONES, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1586.44. CASE #C-11C-001793. DATE: 12/24/2013

DEBTOR: JENNIFER L BAUDER,

CREDITOR: LVNV FUNDING LLC.

AMOUNT: \$1728.74. CASE #C-13C-

034387. DATE: 12/24/2013 **DEBTOR: BEVERLY FEIT. CREDI-**TOR: DISCOVER BK. AMOUNT: \$982.76. CASE #C-09C-005452.

DATE: 12/24/2013

12/24/2013

DEBTOR: ALLISON SALAZAR, CREDITOR: PROTFOLIO RECOVERY ASSOCIATES. AMOUNT: \$1708.04. CASE #C-13C-034097. DATE:

DEBTOR: STEVEN C RYAN, CREDITOR: AM FAMILY MUTUAL INS CO. AMOUNT: \$122869.26. CASE #D-13CV-030142. DATE: 12/24/2013

DEBTOR: KARELIA FERNANDEZ. CREDITOR: INTEGRITY PROPERTY MGT LLC. AMOUNT: \$1313.85. CASE #C-13C-034307. DATE: 12/27/2013

DEBTOR: JOHN VIGIL, CREDI-TOR: SALLY S MORTON. ÁMOUNT: \$1885.78. CASE #C-11C-002215. DATE: 12/27/2013

DEBTOR: BONIFASIA ACEVE-DO, CREDITOR: CORNERSTONE QUARRY 2010 A TRUS, AMOUNT \$32533.23. CASE #D-13CV-030549. DATE: 12/27/2013

FOR THE **RECORD**

DEBTOR: PATRICIA ANN RUFINO, CREDITOR: LOBEL FNCL, AMOUNT: \$7313.47. CASE #D-13CV-034481. DATE: 12/27/2013

DEBTOR: MICHELLE & MICHELLE M HANNAH, CREDI-TOR: CAPITAL ONE BK. AMOUNT: \$8855.23. CASE #C-06C-005214. DATE: 12/31/2013

DEBTOR: CHRISTOPHER BEA-MAN, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$2639.33. CASE #C-08C-007018. DATE: 12/31/2013

DEBTOR: REBECCA L TREJEL-LAS. CREDITOR: APOLLO CREDIT AGENCY INC. AMOUNT: \$569.17. CASE #C-13C-000107. DATE: 1/1/2014

DEBTOR: YOLANDA AUTOBEE, CREDITOR: ASSET ACCEPTANCE LLC. AMOUNT: \$5628.8. CASE #C-13C-030678, DATE: 1/3/2014

DEBTOR: GLEN & CONNIE EAS-TIN. CREDITOR: BONDED BUSI-NESS SERIVCES LTD. AMOUNT: \$1111.62. CASE #C-13C-034784. DATE: 1/3/2014

DEBTOR: LESLIE M & JOSEPH BRAVO, CREDITOR: EOS CCA. AMOUNT: \$1939.04. CASE #C-13C-049409. DATE: 1/7/2014

DEBTOR: TRACY DAVIDSON, CREDITOR: EOS CCA. AMOUNT: \$547.99. CASE #C-13C-049942. DATE: 1/7/2014

DEBTOR: MELVIN R & CORY L BURTIN, CREDITOR: EOS CCA. AMOUNT: \$3218.76. CASE #C-13C-049723. DATE: 1/7/2014

DEBTOR: CAROL J & CAROL JEAN ARCHER, CREDITOR: MID-LAND FUNDING LLC. AMOUNT: \$7309.45. CASE #C-13C-031442. DATE: 1/7/2014

DEBTOR: CRAIG ADAMS, CREDI-TOR: TOWN COUNTRY FENCE CO INC. AMOUNT: \$10277.99. CASE #C-13C-031572. DATE: 1/8/2014

DEBTOR: CAMERON & VERON-ICA SILBAUGH, CREDITOR: DEX MEDIA INC. AMOUNT: \$10547.92. CASE #C-07C-005141. DATE: 12/24/2013

DEBTOR: ROBERT MCCALLUM & ROB HOGG, CREDITOR: SUSAN E HOGG. AMOUNT: \$1932.0. CASF #D-07DR000030. DATE: 12/24/2013

DEBTOR: JARED NICHOLAS PISANO, CREDITOR: FLORINDA N VARGAS, AMOUNT: \$114.0, CASE #D-13JV000915. DATE: 12/24/2013

DEBTOR: MARCOS COLIN, CREDITOR: GEORGINA MARIA COLIN. AMOUNT: \$1944.0. CASE #D-94JV000111. DATE: WE JDGSAT

DEBTOR: JUDITH M & JUDITH GUADAGNOLI, CREDITOR: WELLS FARGO BK. AMOUNT: \$17418.33. CASE #D-12CV639. DATE: 12/24/2013

DEBTOR: MARK ALLEN MCCOR-MACK, CREDITOR: TAILWAGGERS LLC. AMOUNT: \$32606.35, CASE #D-12CV-000750. DATE: 12/24/2013

DEBTOR: MELISSA BLEDSOE, CREDITOR: WOODSIDE VIL-LAGE APAGEMENTS. AMOUNT: \$852.4. CASE #C-13C30727. DATE: 12/27/2013

DEBTOR: APOLONIO J QUIROZ, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$0.0. CASE #C-11C-9314. DATE: 12/27/2013

DEBTOR: RON L PHILLIPS. CREDITOR: MONTGOMER KOLOD-NY AMATUZIO DUS. AMOUNT: \$31356.58, CASE #D-08CV-001057. DATE: 12/28/2013

DEBTOR: KIRK & AMY KALL-HOFF. CREDITOR: COLEMANS CAPCO SERVICES. AMOUNT: \$1896.35. CASE #C-13C-033448. DATE: 12/28/2013

DEBTOR: MARK EUGENE DEU-LEN, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$1892.45. CASE #C-09C-004902, DATE: 12/31/2013

RELEASE OF JUDGMENT

Larimer County

DEBTOR: KORT & ROBERTA A ANDERSON, CREDITOR: INTE-GRAL RECOVERIES INC. AMOUNT: \$0.0. CASE #C-12C6878. DATE: 12/21/2013

DEBTOR: SEAN M GILFOYLE. CREDITOR: PROFESSIONAL FIN CO. INC. AMOUNT: \$0.0. CASE #. DATE:

DEBTOR: THOMAS JOSEPH TEXEIRA, CREDITOR: DISCOV-ER BK. AMOUNT: \$1000.0. CASE #D-07CV862. DATE: 12/31/2013

DEBTOR: DENA & DAVID HIL-DRETH, CREDITOR: AUTO OWN-ERS INS CO. AMOUNT: \$0.0. CASE #. DATE: 1/7/2014

Weld County

DEBTOR: NATHAN D & AMBER MARI DAVIS, CREDITOR: PROFES-SIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 12/24/2013

DEBTOR: ANGELA M & GARRY E KOHLER, CREDITOR: ACCOUNT BROKERS LARIMER COUNTY. AMOUNT: \$0.0. CASE #C-2009C-4663. DATE: 12/27/2013

DEBTOR: MICHAEL RALPH SETTE, CREDITOR: WELD CO DEPT SOC SERVICES. AMOUNT: \$5910.0. CASE #D-94JV-000093. DATE: 1/3/2014

STATE TAX LIENS

Larimer County

BRENTLEYS ASPHALT LLC, \$8391.0, CASE #92880, 12/28/2013

CH HART CONSTR CO INC. \$2418.64, CASE #542, 1/4/2014

CHUCKS PROTOTYPE MACHIN-ING INC, \$575.0, CASE #541, **COLO FROZEN FEEDERS** \$10981.0. CASE #92882, 12/28/2013

DAKOTA RIDGE IND INC, \$5016.0, CASE #92878, 12/28/2013

GEMINI FITNESS GROUP INC. \$12047.0, CASE #92883, 12/28/2013

JK HOLDINGS INC, \$116.0, CASE #92881. 12/28/2013

PIXELS PRESS LLC, \$506.0, CASE #92879. 12/28/2013

JOHN MICHAELPRIBESH. \$464.61, CASE #540, 1/4/2014

PRIMAL ECHO LLC. \$6804.0. CASE #92877. 12/28/2013

SAGGEZZA INC. \$335.21. CASE #92127, 12/24/2013

SKINNERS LLC, \$2674.79, CASE #996, 1/8/2014

UNIVERSAL COMMUNICA-TIONS CO, \$69.83, CASE #92501, 12/25/2013

Weld County

ADEN INC, \$287.29, CASE #3986744, 12/28/2013

EPIC MOTOSPORTS. \$6783.0. CASE #3986745, 12/28/2013

GILLEN WIRING AUTOMATION \$1695.75 CASE #3988425, 1/8/2014

INNOVATIVE CONSTR CAPITAL INC, \$524.72, CASE #3988428, 1/8/2014

PLATTVILLE GLASS LLC, \$2377.0, CASE #3986747, 12/28/2013

STARTEK USA INC, \$9788.44, CASE #3986743, 12/28/2013

YOUR ODDS ENDS LLC. \$897.0. CASE #3986746, 12/28/2013

RELEASE OF STATE TAX LIENS

Larimer County

CELESTINE COLO LLC. \$2598.94. CASE #93067, 12/31/2013

CORESTAFF SUPPORT SERVICE INC, \$2108.96, CASE #997, 1/8/2014

LYDIA DHUNTER, \$0.0, CASE #92680, 12/27/2013

J STROH MASONRY INC, \$0.0, CASE #543, 1/4/2014

SHREINER ENTERPRISES INC. \$1252.64, CASE #92126, 12/24/2013

UNIVERSAL COMMUNICA-TIONS CO, \$92.65, CASE #92500, 12/25/2013

Weld County

ANIMAL HEALTH INTNL INC, \$0.0, CASE #3986486, 12/27/2013

FIRE DEFENSE INC, \$0.0, CASE #3988426, 1/8/2014

JOHNSTOWN BREEZE CO. \$0.0.

CASE #3987868, 1/4/2014

RAY GROVES MASONRY INC. \$0.0. CASE #3986094, 12/24/2013

WARRANTY DEEDS

Larimer County

Seller: FIRST NATL BK SANTAFE **Buyer, Buyer's Address:** AIRPARK IND DEVLLLC, 4621 EAGLE LAKE DR Address: MULT PROP. Price: \$2000000 **Date Closed:** 11/19/2013

Seller: 960 DEVELOPMENT LLC Buyer, Buyer's Address: BRAD-LEY & ASHLEY FORBES, 982 E CON-STITUTION DR Address: TBD, Price: \$200000 **Date Closed:** 12/11/2013

Seller: NATHAN K & ANGELA M

Buyer, Buyer's Address: JASON ADAM & JENNIFER GLENNIE EMMENEGGER, 1105 TEN MILE CYN Address: 1105 TEN MILE CYN,

Price: \$417500 Date Closed: 12/11/2013

Seller: DONALD R & ROBERTA **BFI FW**

Buyer, Buyer's Address: SAL-LOMI INVESTMENTS LLC, 7520 S SHINGLE RD

Address: 1630 MONUMENT GULCH WAY, BELLVUE

Price: \$325000 Date Closed: 12/17/2013

Seller: JAMES A JANICE W PIPP LIVING T

Buyer, Buyer's Address: KIMBER-LY MCCARTHY, 5102 CORBETT DR Address: 5102 CORBETT DR. FORT **COLLINS**

Price: \$280500

Date Closed: 12/18/2013

Seller: NANCY H SCHROEDER

REVOCABLE TR Buyer, Buyer's Address: LABER LIVING TRUST, 357 MEDINA CT Address: 357 MEDINA CT, LOVE-

Price: \$234000

Date Closed: 12/18/2013

Seller: J J CONSTRUCTION NORTHERN COLO

Buver. Buver's Address: BEVERLY & RALPH CHIAVELLI, 7266 OCEAN RIDGE ST

Address: 7266 OCEAN RIDGE ST. WELLINGTON Price: \$215900

Date Closed: 12/18/2013

Seller: SYLVIA M KELLEY REVO-CABLE TRUS

Buyer, Buyer's Address: DELBERT F WELLS, 4901 HILLTOP DR Address: 1131 SILVER FIR DR,

Price: \$247000 Date Closed: 12/19/2013

Seller: HELMUT RETZER Buyer, Buyer's Address: EASTER SEALS COLORADO, 5755 W ALAM-EDA AVE

AG LANDS from 3

LLC in Loveland, said companies that have enjoyed increased profits have been willing to buy land at higher prices in the past few years. That has contributed to the increased land values.

However, Claussen, an agribusiness specialist, believes that farm land values will continue to climb, but at a slower rate.

"It doesn't appear that (growth rate) can continue for the foreseeable future," he said.

Meanwhile, investors interested in farmland have included private equity firms, hedge funds and university endowments, according to a 2012 report from the Oakland Institute, a policy think tank in Oakland, Calif.

According to 2012 estimates from the International Institute for Environment and Development, 190 private equity firms invested in agriculture and farmland. Investors own an estimated 1 percent of farmland nationwide, said Anuradha Mittal, executive director of the Oakland Institute.

"The financial sector is taking a very active interest in farmland as never seen before," she said. "They're all very eager to capitalize on this farmland."

A number of factors have driv-

en investment, Mittal said, including population growth, food price increases, water shortages, speculation and increased interest in natural assets among investors. Investors also have sought profits from renting highvalue land to farmers.

High land prices driven partly by real estate investment pose a barrier for farmers and ranchers wanting to start in the industry, she added.

The investors also include farmers themselves after raking in profits from lucrative corn crops.

"It isn't just the speculators," Koontz said. "It's your neighbors that are buying some of that ground and looking for income."

High land prices may cause sticker shock for young farmers and have become an increasing problem in recent years, Koontz said. But many young farmers start with equipment and land owned by their parents because the costs of starting new in the business are too high and the challenges posed by newcomers' inexperience too great.

"More than ever in my career, I've seen kids out of college going back to the farm and ranch," he said. "They're not going and buying an operation, but becoming part of it and then working their way into it."

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CODES from 3

City staffers are working now on presentations to make to the city council with updated requirements, Phelan

Builders and developers had to undergo training when the new rules were imposed, said Bob Peterson, president of ABD Design/Build in Fort Collins.

"There were superintendents and project managers who had to relearn, and frankly there had to be some do-overs, but builders have adapted," said Peterson, whose company already was building to some of the new code requirements when the amendments were passed.

Now that the education piece of the puzzle is out of the way, builders just have to worry about increased cost, said Peterson, who was part of the panel that formed the amendments in 2011.

How much more it costs builders to construct buildings under the new code hasn't been pinned down, Peterson said, but the added costs are just one of many higher expenses builders face. The cost of basic materials such as drywall has gone up 30 percent in the past year, he said.

In the end, Peterson said, all of these additional costs are passed along to the consumer, driving up the cost of housing.

Over time, reductions in utility bills caused by energy-efficient products and systems can mitigate the cost for consumers, but that does not help with the up-front costs of buying a home built to green standards, or renovating an existing home.

The cost of including green elements in a building varies, but the added price can be prohibitive, especially for smaller buildings. Ryan Schaefer, principal at Chrisland Commercial Real Estate Inc., recalled a 4,000-square-foot building his company was working on near the end of 2011.

After estimates that the project's cost could be increased by as much as \$20,000 by adhering to the new requirements, Chrisland moved quickly to submit the building permit in 2011, avoiding the extra expense of the new standards.

The additions to the code have helped the city move toward its goals of raising the bar on sustainability, according to Peterson, but those goals only can go so far.

"I'm not sure how much further they can take those goals," Peterson said. "I'm concerned about green codes getting ridiculous."

The houses that have been built to the new code are very "tight," Peterson said, meaning that there is very little air flow that isn't conditioned by an HVAC system. At some point, he said, running the systems needed to condition the air in a home becomes counterproductive, from an energyonsumption and cost standpoint

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Buyer, Buyer's Address: ALAN CLAYTON & DELORES FAYE JUDD, 550 MOUNT HARVARD RD

Address: 550 MOUNT HARVARD RD, LIVERMORE

Price: \$196500 Date Closed: 12/20/2013

Seller: MELODY HOMES INC.

Buyer, Buyer's Address: BRADFORD A & LINDA L RAGA-

ZZO, 5798 GRAPHITE ST Address: 5798 GRAPHITE ST, TIMNATH

Price: \$492400 Date Closed: 12/20/2013

Seller: MELODY HOMES INC

Buyer's Address: MICHAEL P & ERIN E RUFFNER, 968 CAMPFIRE DR

Address: 968 CAMPFIRE DR, FORT COLLINS Price: \$315200

Date Closed: 12/20/2013

Seller: ERIC D & LESLIE PHILLIPS ROSS

Buyer, Buyer's Address: BENJAMIN D & BARBARA E

HAGER, 3608 BIG DIPPER DR

Address: 3608 BIG DIPPER DR, FORT COLLINS

Price: \$375000 **Date Closed:** 12/20/2013

Seller: STONYBROOK HOMES INC

Buyer, Buyer's Address: NATHANAEL & CATHERINE

SHINN, 7116 DIAMOND TAIL DR

Address: 7116 DIAMOND TAIL DR, FORT COLLINS

Price: \$702300 Date Closed: 12/20/2013

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2613 HANOVER DR

Address: 2613 HANOVER DR, FORT COLLINS Price: \$220000

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BRUNER, 7325 DUNES ST Address: 7325 DUNES ST, WELLINGTON

Price: \$233400 **Date Closed:** 12/20/2013

Seller: JOURNEY HOMES LLC

Buyer, Buyer's Address: ANDREAS M AMBUHL, 2532

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Address: 2532 SUNBURY LN, FORT COLLINS Price: \$224000

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Seller: DALE F GASSMAN

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Address: 2277 NYSSA CT, LOVELAND Price: \$238000

Date Closed: 12/20/2013

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5201 LARIAT DR

Address: 427 JACQUELINE DR, LOVELAND

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Date Closed: 12/20/2013

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Date Closed: 12/20/2013



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

> - Curt Richardson Founder and Chairman OtterBox



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Northern Colorado BUSINESS REPORT











Entrepreneurs make a differance.

Ease banking restrictions on pot industry

Federal law that makes it difficult for the marijuana industry to access the banking system should be rethought. That's the message from members of Colorado's congressional delegation, which has sent a letter to officials at the U.S. Treasury and Justice departments.

At issue is the Banking Secrecy Act of 1970, which determines how banks must handle and report transactions thought to have derived from illegal activity. Sales of medical marijuana have been legal in Colorado since 2000, and about 20 other states also

allow medical marijuana. As of Jan. 1, recreational marijuana is legal in Colorado, and soon will be in Washington state. Despite changes in state law, marijuana remains illegal under the federal Controlled Substances

Although the feds are – so far – taking a "hands-off" approach to these state legalization initiatives, more clarity is needed, especially in

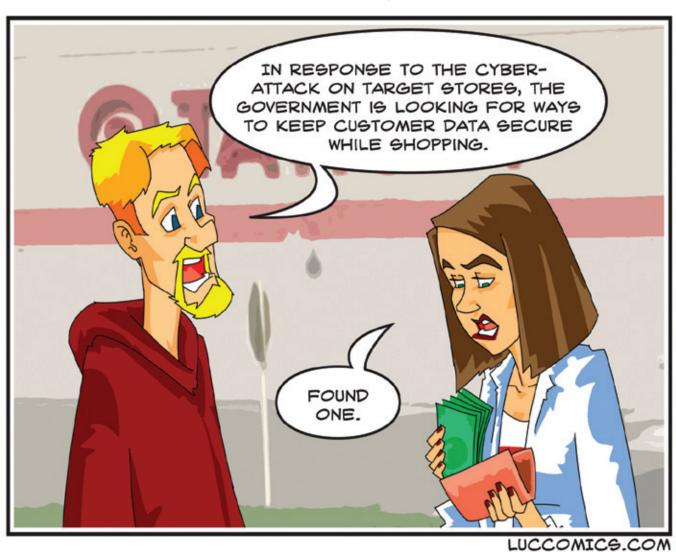
the banking system. Some marijuana businesses access banking services by not revealing the source of their funds. But it's a dangerous game, with businesses dealing largely in cash.

This creates a danger for customers, proprietors and bankers, making them a target for robbers. It also makes it more difficult to enforce Colorado's hefty sales tax on marijuana sales, the letter argues.

The letter was signed by Sens. Michael Bennet and Mark Udall, and Reps. Ed Perlmutter, Jared Polis and Diana DeGette.

The merits of legalization of marijuana can be debated, but the fact remains that legalization has occurred. Colorado state officials have worked hard to create a retail and regulatory system that allows the transactions, with ample local and state oversight.

But federal banking restrictions make it difficult to assess how these regulations are working. We urge federal officials to accept the logic of the congressional delegation and allow banking by the marijuana sector, at least where it is legal under state law.



NCBR Opinion Poll Our online question: High-speed broadband service is considered critical to a healthy economy. Is your broadband service fast enough to meet your needs? 38.9%

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Research Deadline: March 15, 2014 Advertising Deadline: April 30, 2014 Julie Constance 970.232.3144; jconstance@ncbr.com Publishes: May 2014

.....jnuttall@ncbr.com Direct: 232-3131

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

Chief Researcher Mariah Tauer..... Direct: 303-630-1961 mtauer@nchr.com Editorial intern

. news@ncbr.com

WEB MANAGER

.. cmiller@bcbr.com

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

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PRODUCTION

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Bernie Simon Direct: 232-3140 **Art Director**

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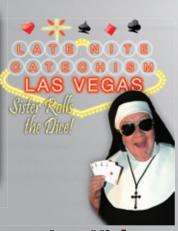


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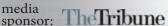
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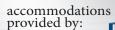
















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