



Doctors, insurers collaborate on reform

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Northern Colorado BUSINESS REPORT

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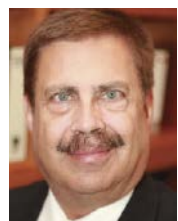
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FOR THE RECORD

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Railway on track to cut traffic

By Molly Armbrister
marmbrister@ncbr.com

Fewer trains could be rumbling through Windsor soon under plans by Great Western Railway to make \$10 million in upgrades.

The changes will mean fewer delays for motorists waiting for trains to clear tracks and fewer nights of sleep interrupted by trains heading in or out of the Great Western Industrial Park just east of town.

But first the company needs to find the money.

The Windsor Town Council agreed earlier this month to act as the lead applicant for a grant from the U.S. Department of

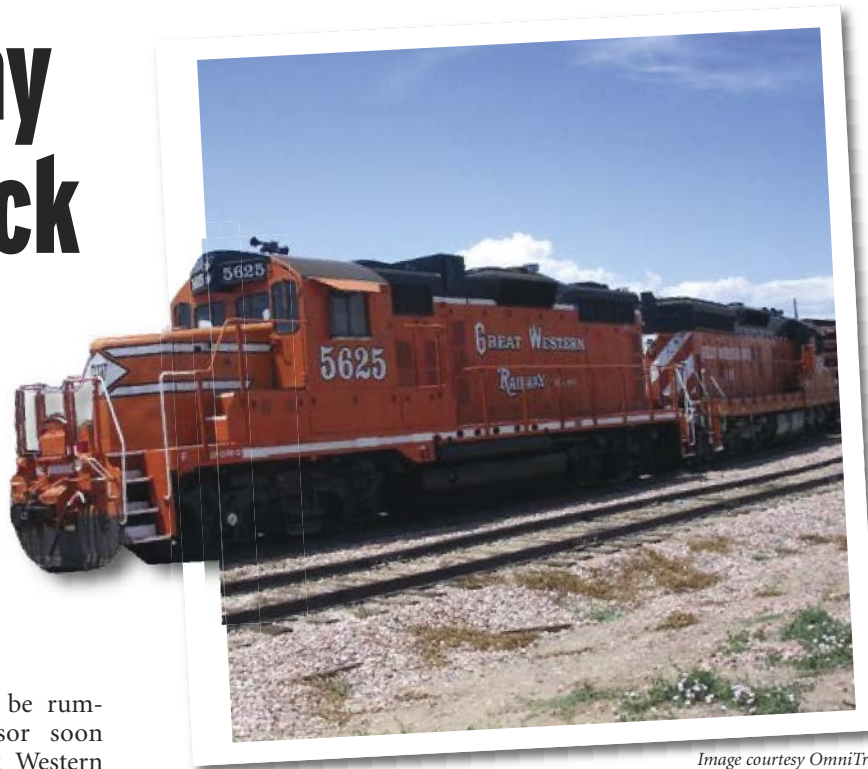


Image courtesy OmniTrax, illustration by Business Report

Transportation. The grant would provide Great Western affiliate OmniTrax, which manages the short-line railway, with the dollars it needs.

Part of the plan includes constructing a three-track switching yard inside the industrial park, moving the yard from its current location within town limits.

Doing so would reduce rail-related congestion in Windsor by 50 percent, according to Mike Ogborn, managing director of

OmniTrax.

At the moment, the majority of the problem occurs near the intersection of Highways 257 and 392. A bypass constructed with the grant money would help ease the issue, Ogborn said.

Rail traffic has been on the rise in Windsor over the past five years, according to Town Manager Kelly Arnold.

"Prior to that, we had kind of

See RAILWAY, 19

Weld sees boom in industrial space

By Molly Armbrister
marmbrister@ncbr.com

The industrial real estate business is booming in Weld County, thanks to the Niobrara shale play and growth in other sectors of the economy.

Industrial vacancy rates in the

county have dropped from 8.4 percent just before the discovery of the Niobrara in September 2009 to 6.5 percent in the fourth quarter of 2011, according to data from CoStar.

CoStar's data also shows that of the total 18.6 million square



KAWULOK

See INDUSTRIAL, 10

Putting Hughes Stadium to good use

By Molly Armbrister
marmbrister@ncbr.com

Every day, new questions seem to arise surrounding the potential construction of an on-campus stadium for the Colorado State University Rams. One big question: What will happen to Hughes Stadium?

Hughes, situated more than two miles from the main CSU campus on the far west edge of

Fort Collins, seats 30,000 and has been home to the Rams since 1968.

In 1970, structural issues were discovered that affected the south concourse, creating large cracks in the concrete that are still visible today. In spite of those problems, Hughes remains a viable venue that has the potential to serve a variety of purposes. The *Business*

See HUGHES, 12



Courtesy CSU

NEW APPLICATIONS — If CSU builds a new stadium, the current home of the Rams could play host to any number of events.

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AWARDS

March 8, 2012

Union Colony Civic Center - Greeley

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DAILY IN REVIEW

Home sales up across region in latest report

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

Sales of detached homes were up in Fort Collins, the Loveland-Berthoud area and the Greeley-Evans area through January, according to a report from Loveland-based Information Real Estate Services.

Loveland-Berthoud saw the largest increase, with the number of homes sold increasing 9.5 percent from 74 in January 2011 to 81 last month.

The median sales price in the Loveland-Berthoud area was \$255,000, up 6.3 percent from the \$240,000 median home sales price in January 2011.

Home sales in January were also up in Fort Collins and in the Greeley-Evans area, bucking recent downward trends in both metropolitan statistical areas.

A total of 107 homes were sold in Fort Collins January, up 3.9 percent from the 103 sold in January 2011. However, the median home price decreased, from \$246,000 in January 2010 to \$238,500 in January.

In the Greeley-Evans market, a total of 65 homes were sold in January, a 6.6

percent increase from the 61 homes sold in January 2011. Greeley-Evans median home prices increased from \$130,000 to \$150,000 in the same period.

Pilgrim's net loss is \$500M

Pilgrim's Pride reported net losses of more than \$85 million in the fourth quarter, pushing the company's 2011 net income to a loss of almost \$497 million.

The Greeley-based company, whose majority stockholder is JBS USA Holdings Inc., reported fourth-quarter sales of \$1.83 billion vs. \$1.81 billion during the same period in 2010. Sales for 2011 increased 9.5 percent to \$7.5 billion.

Pilgrim's Pride reported \$22.6 million in earnings before interest, taxes and depreciation. However, volatility in grain prices and increased costs presented challenges for the company in 2011, Chief Executive Officer Bill Lovette said in a statement.

"The industry had burdensome levels of finished goods inventories and over-production in the first half of the year," Lovette said. "Additionally, very weak chicken prices relative to costs continued throughout the year."

The company's fourth-quarter net losses translated to a 40-cent loss per share. Pilgrim's stock closed at \$5.52

Thursday on the New York Stock Exchange. The stock has lost a third of its value from its 52-week high of \$8.20 about a year ago.

Operating in several U.S. states as well as Puerto Rico and Mexico and employing nearly 40,000 people, Pilgrim ranks as the world's second-largest chicken producer. The company exports products to 95 countries and can process more than 38 million chickens weekly.

Dellenbachs give \$100,000 to Discovery museum

The Dellenbach family, owners of auto dealerships in Fort Collins, has donated \$100,000 to the Museum of Discovery Capital Campaign.

"We continually strive to build long-term relationships based on mutual trust and respect and remain active in many local endeavors," Mike Dellenbach said in a statement. "The Fort Collins Museum of Discovery is such a project. Destined to be the highlight of our generation in the area, my brothers, sisters and I are proud to be a part of the campaign with a commitment of \$100,000, so our children and grandchildren can enjoy the amazing experiences that are coming."

Dellenbach Motors has been in the automobile business since R.W.

Dellenbach moved here in 1965 with his wife, Pat, and 11 children.

In one of the largest commitments received by the museum, Woodward Charitable Trust pledged \$1 million to the campaign in late 2010. The goal of the campaign is to raise \$24 million.

Construction of the new 47,000-square-foot Discovery Museum is complete and staff has been moving into the building at the intersection of North College Avenue and Cherry Street.

VanDyne raises \$8 million in equity round

VanDyne SuperTurbo Inc., a Fort Collins-based company developing fuel-efficient engine turbochargers, has raised \$8 million in financing.

The round was led by Northwater Capital's Intellectual Property Fund with participation by existing investors.

The money, VanDyne said, will help drive its growth initiatives and speed up the commercialization of its technology.

"Thanks to Northwater we are going to be able to take the SuperTurbo from a prototype to a product in the next two years," said Ed VanDyne, founder and CEO of the company.

"This round of funding will allow the company to put the SuperTurbo through the rigorous durability testing required by the automotive industry."

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THE EYE

Fort Collins' documented crazy trip

Did you happen to catch the National Geographic documentary, "American Weed," Feb. 22 about medical marijuana in Colorado? The Eye did and is already totally addicted – to the show.

The 10-part series, airing at 8 p.m. on Wednesdays, follows both sides of the MMJ dispensary debate and Fort Collins' decision to ban them or not.

Keep an eye out for former Fort Collins mayor Ray Martinez who proposed the ban, which went to a vote as Proposition 300.

How did the vote turn out? Well, you'll just have to tune in and find out.

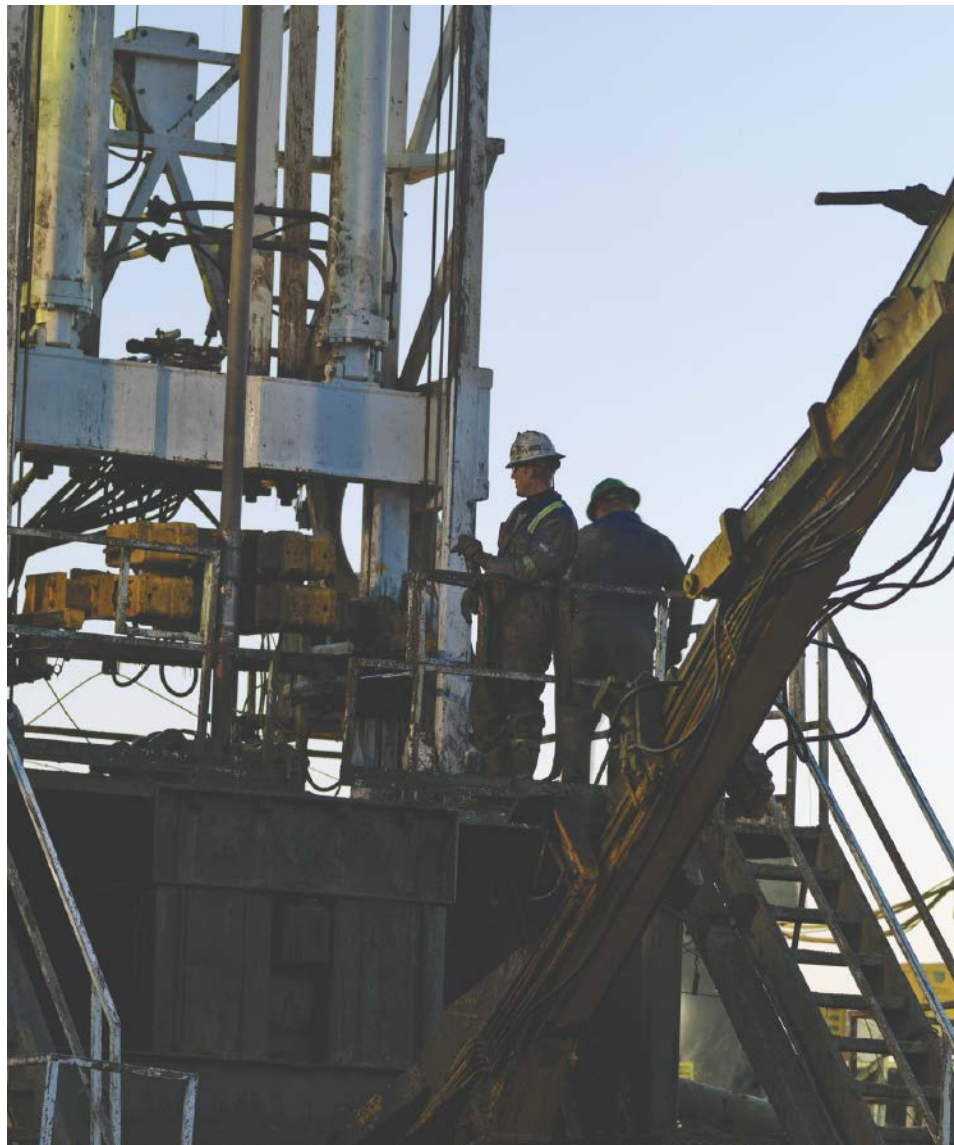
Oh. Right. Sometimes, the space-time continuum really should come with a spoiler alert.

Well, still tune in anyway – the probability of seeing someone you know could be pretty high no matter which side of the debate they happen to fall.

Something else The Eye spotted: a job posting from the State of Colorado Department of Revenue seeking a criminal investigator for its Medical Marijuana Enforcement Decision in Fort Collins. Position requires, among other things, certification as a peace officer and submitting to random drug tests.

Seeing as how Fort Collins passed Prop. 300 by a 52 percent margin, this position is probably about making sure MMJ dispensaries stay stubbed out.

The application deadline closed Feb. 21.



Courtesy Encana

IN FULL SWING – Encana workers drill a natural gas well in Weld County near Erie.

Obama budget could hurt Niobrara oil, gas production

By Steve Lynn
slynn@ncbr.com

President Barack Obama's proposal to end tax breaks for oil and natural-gas companies could hurt the industry's operations in Northern Colorado.

Submitted to Congress earlier this month, Obama's fiscal 2013 budget seeks to repeal more than \$4 billion in annual tax subsidies to oil, gas and other fossil fuel producers. At the same time, Obama's budget provides important incentives for renewable energy, including for the development of advanced vehicles, biofuels and electricity generation.

While it's unlikely the current Congress will approve the rollback of these credits, little of the president's proposal was sitting well with the oil and natural-gas companies.

Increasing the industry's tax burden as it faces record-low natural gas prices imperils jobs at a time of high unemployment,

See OIL, 21

CommunityFunded.com hopes to fill funding gaps

By Andrew Carrera
Rocky Mountain Collegian

Anyone seeking funding — whether they're students, businesses, schools, nonprofits or neighbors — now has a platform to ask for help from the Northern Colorado community through a newly established website.

"We have invented a platform that has shape, but is limitless. It is adaptable to the user's needs and offers the education and tools necessary to fund anything that is a good idea," said co-founder McCabe Callahan, who's also the owner of both

local Mugs coffee shops in Fort Collins.

The name of this "platform?" CommunityFunded.com.

Callahan discussed his hopes for the site in a recent interview with the Collegian.

Question: How would you sum up CommunityFunded.com in a few sentences?

Answer: CommunityFunded.com is a website designed to help people and organizations with projects find the ideas, funding and resources they need to be successful. Our platform connects the com-

See COMMUNITY, 20

Finalists named in Bravo! awards

NCBR staff

Finalists have been selected for the Northern Colorado Business Report's 2012 Bravo! Entrepreneur awards.

The finalists include one entrepreneur from each major city in the Business Report's coverage area — Fort Collins, Greeley and Loveland — and one from the surrounding areas, as well as an Emerging Entrepreneur.

As always, a Regional Spirit Award and a Lifetime Achievement Award will also be presented in recognition of those who have contributed to Northern Colorado's business community. The finalists are:

Fort Collins

- Sunil Cheria, Spirae
- Bob Wilson, Columbine Health Systems
- Cliff Buchholz, Miramont Lifestyle Fitness

Greeley

- Byron Bateman, Cache Bank & Trust
- Bruce White and Dale Butcher, Conquest Oil Co.
- Chalice Springfield, Sears Real Estate



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Lawmakers weigh 3 tech bills

By Steve Lynn
slynn@ncbr.com

The state legislature this year is considering funding for technology-transfer offices, the creation of a venture capital board and an effort to retain the technology industry.

Goals of the measures range from job-creation to growth of the technology sector, though a projected budget deficit could hinder lawmakers' efforts.

"A lot of times, if there's a fiscal impact, it's going to die pretty quickly," said Loren Furman, senior vice president of state and

See BILLS, 19



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All events are hosted by 9News Business Reporter Gregg Moss.

Congratulations to our finalists!

- **FirstLine Safety Trailers**, a maker and seller of safety trailers equipped to protect users and the environment in the event of a job-site accident or hazardous materials incident.
- **Branch Out Cider**, a craft cidery that will produce apple-based wine from apple trees belonging to Northern Colorado residents.
- **UNC Ride Away**, a pedi-cab service for the student population on the UNC campus.
- **Bedside Solutions**, a firm providing a disposable medical device that inexpensively and effectively delivers low-flow oxygen therapy to patients.
- **Lockers on Wheels**, a mobile locker service that provides individual storage for attendees of concerts, festivals and events to safely store their belongings.

For full details, visit www.mcb-echallenge.com.



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Courtesy Boulder Creek Builders

GOING UP – A home is constructed in the recently resurrected Quarry Lake development near the Rocky Mountain Center for Innovation and Technology in Loveland. Quarry Lake is located on Taft Avenue between First Street and Carlisle Drive.

Developers plan homes near Loveland tech park

By Molly Armbrister
marmbrister@ncbr.com

There is no precise timeline for progress in the Rocky Mountain Center for Innovation and Technology project, but the area surrounding the business campus has sparked hope among residential developers.

Two housing developments are under way in the area next to the former Agilent Technologies campus, and the developers are anticipating that the hundreds, if not thousands, of new jobs created by the project will help them find buyers.

Boulder Creek Builders will begin building homes in the Quarry Lake development, located along Taft Avenue

between First Street and Carlisle Drive. Quarry Lake was formerly named The Quarry, and was originally developed by Loveland developer Jeryl Benner beginning in 2006.

The Great Recession hit the development hard, and Loveland-based Advantage Bank eventually foreclosed.

Boulder Creek Builders purchased the property in mid-2011 and has sold two homes so far, according to David Sinkey, principal at Boulder Creek Builders. Two more model homes are under construction and are expected to be ready for showing in April.

The development will eventually contain 20 patio-style homes with prices starting at \$350,000, Sinkey said.

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C O R R E C T I O N S

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

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New Belgium sets goal to cut water use

Craig Skinner, plant engineer for New Belgium Brewing Co., sees the craft brewer's rapid growth as an opportunity to use technology to help the environment.

"As you grow, your impact grows and trying to keep that at the same level is difficult," Skinner said. "But it also provides more opportunity for new ideas and innovation for sustainable practices."

Among its newest approaches: a more environmentally friendly canning line and a better water-use monitoring system.

New Belgium has grown substantially through the years since its beginning in a Fort Collins basement in 1991. Last year, the company brewed 712,000 barrels of beer, an 8 percent increase from the year before. New Belgium expects similar growth this year.

To its credit, environmental stewardship is among the company's core values, and it has used technology to achieve that objective. New Belgium pays more for its power generated by fossil fuels to fund wind farms in Wyoming and Colorado. The company also installed a 200-kilowatt-hour pho-



TECHNOLOGY
Steve Lynn



Courtesy New Belgium

THINKING ABOUT SUSTAINABILITY – New Belgium's new water meters are designed to help it reduce the amount of water it uses to make its beers.

tovoltaic solar array and maintains a fleet of about 40 hybrid vehicles.

In addition, it coordinated with the U.S. Department of Energy and multiple tech firms to develop a smart grid that monitors company generators burning methane-rich biogas.

Waste from the brewing process discharges biogas, which the company captures in balloons. When burned by a blended-fuel generator, the biogas produces electricity. And the exhaust generates heat that New Belgium uses for brewing.

"It's just another great example of

grabbing waste heat that would just otherwise go out to the atmosphere," Skinner said.

As New Belgium grows, brewing will lead to more waste. But that means the company will produce more biogas to replace more of its natural-gas use.

In the most recent development on this front, New Belgium has installed a new canning line with the environment in mind.

The old line used more oxygen, which makes beer taste bad. To get rid of the oxygen, New Belgium throws away some beer that took energy to

brew in the first place. The brewer also reduced the oxygen content by spraying its beer cans with carbon dioxide, which, of course, is a greenhouse gas.

The new line uses less oxygen, so the company will toss less beer and spray less carbon dioxide, Skinner said.

New Belgium is looking at how it could do even better.

It currently uses about 4.2 hectoliters of water for every hectoliter of beer produced, Skinner said. A hectoliter is 100 liters.

Water is central to New Belgium's operation: It's used in everything from brewing to cleaning. The company maintains a goal of reducing its water usage to 3.5 hectoliters for every hectoliter of beer.

At the moment, "we're getting farther and farther away from that goal," Skinner said.

He explained that new equipment accommodating the brewer's growth uses more water. Currently, it is less efficient because it has yet to run at capacity.

That's where technology can assist. The company will soon use two kinds of water meters that more precisely measure its water use.

With that information recorded in a database, the company hopes eventually to determine what steps it can take to reduce its water use.

Steve Lynn covers Technology for the Northern Colorado Business Report. He can be contacted at slynn@ncbr.com.

LOVELAND, from 4

He hopes to capitalize on the activity surrounding RMCIT, and is not concerned about any uncertainty about when the technology park might open and bring employees to the area.

"I believe Cumberland and Western's investment (in RMCIT) is a positive economic indicator," he said.

Glen Cos., a Loveland-based developer, is working on a project that initially began in 2009, a development near the intersection of 14th Street Southwest and Wilson Avenue, just two miles from the RMCIT campus. The location, according to Glen Cos. principal Scott Bray, is ideal for potential employees at the technology park.

Fifteen homes are completed in the Dakota Glen development and five are under construction. The development is about two-thirds complete, Bray said, with 62 of 205 lots completed. Dakota Glen homes will start at \$395,000 and come in a variety of styles.

Bray believes the impact of the RMCIT will reach the rental market first, with new employees of the companies that locate on the campus renting homes while they get settled in their new job in a new city.

"In my opinion, people that are moving from 50 or 100 miles away will want to take their time finding a home they want to buy but won't want to commute, so they'll find rental space," Bray said.

And then, once transplants get comfortable, the hope is that they will begin looking for a home of their own.

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New student housing debate headed for council

The controversy that was The Grove student housing project is behind us, but a new student housing debate may be on the horizon.

Earlier this month, the Fort Collins planning commission denied a request for a student housing project from Catamount Properties, a Longmont-based developer that is also building the Pura Vida student housing development at 518 Laurel St. in Fort Collins, just steps from CSU.

Catamount would like to demolish two existing single-family homes at 1305 and 1319 S. Shields St. in Fort Collins in order to construct what it's calling Carriage House Apartments.

The project would include five buildings with approximately 10 units in each.

Problem is, according to city documents, the residence at 1305 S. Shields is eligible for local landmark designation on State and National Registers of Historic Places, and because of the potential historic significance of the building, cannot be demolished.

If it ends up being preserved, two of the proposed apartment buildings would not be able to be built, equating 40 percent of the project, which would jeopardize the viability of the project, according to the city.

The house was the boyhood home of

William Carlson, longtime Fort Collins resident and CSU veterinary medicine graduate who served as the president of the University of Wyoming from 1968 to 1979, after time spent as a professor of radiology at CSU, serving as the first chairman of the Department of Radiology beginning in 1964.

Carlson lived in the 1305 S. Shields



REAL ESTATE
Molly Armbrister

residence until he finished his undergraduate work, but lived elsewhere while he finished his Ph.D. and when he began work as a professor. Chuck Bailey, principal at Catamount Properties, argues that because Carlson no longer resided in the house in question at the time he was doing those things that make him "historically significant," there is no evidence that the house itself should be preserved.

According to Bailey, there are seven standards a property must meet in order to be considered as eligible for historic designation, and the home at 1305 S. Shields does not meet any of them.

The city disagrees. When buildings are evaluated for potential historic eligibility, they go through a very transparent process, according to City Planner Courtney Levingston, who prepared the recommendation for denial of Carriage House.

"The property meets the national standards for historical significance set forth by the Secretary of Interior Standards," she said. Also, Levingston said, the commission's decision in no way places historic preservation over the importance of student housing.

The city is now preparing an action plan based upon the results of a study commissioned in early 2011 to assess the need for student housing.

Fort Collins' population is expanding, as is CSU's enrollment. Vacancy rates are tight, and a city-enforced rule that restricts the number of unrelated residents in a home or apartment to three make finding housing even more difficult for CSU students.

With the city so aware of the need for student housing, it might seem odd that it would place the arguably slight historical significance of this home ahead of the need for more space. But Levingston points to another provision of the city code requiring that projects attempting to receive an exemption from the code "alleviate a substantial citywide need."

Because the proposed development would include between 30 and 50 units, it does not meet the city's definition of substantial when compared to other multifamily housing projects, such as the Presidio Apartments in southeast Fort Collins, which houses 240 units, or even the ire-inducing Grove, with its 218 units.

Catamount's other project, the 50-unit Pura Vida, did not require the same modifications as Carriage House because it did not require razing what might be a historically significant property, Levingston said.

Bailey and Catamount Properties are not finished yet. Bailey intends to appeal the planning commission's decision to the city council. The appeal needs to be filed within 14 days from the initial decision, which took place Feb. 16, according to Levingston. The matter should come before council this spring, she said.

Windsor available lot records to be fine-tuned

The Town of Windsor's planning department will soon have a new type of report available to its users, based

See HOUSING, 16

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Jonathan Castner, Northern Colorado Business Report

DOING NO HARM – Dr. Kelly Lowther is being paid more today for spending more time with her patients as part of a big shift in the way doctors and insurers view their patients.

Doctors, insurers collaborate on care reforms

Physicians paid bonuses to reduce hospitalizations

By Steve Lynn
slynn@ncbr.com

FORT COLLINS — Her patients — two young sisters — could easily have ended up in the emergency room.

Instead, Dr. Kelly Lowther, a Miramont Family Medicine primary-care physician in Fort Collins, was able to closely monitor their recurring urinary system infections, bring in other professionals in the practice, and prescribe treatments that spared them a trip to the hospital.

“When you have children with medical problems, that’s a pretty stressful and frightening situation,” Lowther said. The mother “was happy that we were intimately involved.”

Restoring a patient’s health is rewarding, of course. But because she was also able to save the insurance carrier money, Lowther also received another sort of reward — a monetary bonus.

This new way of paying doctors has

health care reformers excited. They say it’s an approach that has the potential to finally make a real difference in the drive to control health care inflation.

The program “truly has the potential to transform primary care in this country,” said Dr. David Abbey of Internal Medicine Clinic of Fort Collins.

“If there’s not a solid primary-care foundation for health care delivery in the U.S., we’re not going to have any fix of the health care system,” he added.

Spending time with patients sounds like what doctors are supposed to do. Few, however, seem able to do so. The typical doctor visit in U.S. today lasts just a few minutes, with physicians treating an assembly line of the ill where it might be easy to miss something critical or simply refer a patient to a more costly specialist.

A deeper, more involved level of care was not common before Miramont became one of 17 primary-care practices in the state to participate in a test program that recently ended after three years.

The program helped doctors in primary-care practices find ways to enhance communication among themselves and spend more time with patients, leading to improved care.

The effort also led to an 18-percent decrease in acute inpatient admissions and a 15 percent reduction in total ER visits, according to Anthem Blue Cross and Blue Shield, one of seven insurance companies that participated in the pilot.

In return, the practices received higher reimbursement fees from the insurers. Physicians said they had to fundamentally change their practices to make it work. That included additional training, hiring new employees and learning new technology.

Because it saw health care costs fall and a rise in healthier patients, Anthem said it planned to expand the program in some Colorado markets later this year. Anthem, a national insurer, also plans to make the program available throughout its primary-care network by the end of 2014.

Anthem said primary-care physicians who participate may earn 30 to 50 percent more than they earn today. By 2015, the program could reduce medical costs by as much as 20 percent.

For the pilot program, local practices received training and guidance from HealthTeamWorks, a Lakewood-based health care consulting company.

In addition to treating patients with ailments such as diabetes or heart dis-

ease, the primary-care practices began to spend more energy on the preventative care front. That meant promoting smoking cessation, weight loss and exercise with patients, HealthTeamWorks CEO Dr. Marjie Harbrecht said.

Doctors also focused more on their patients’ past medical problems to preempt illnesses from recurring.

At the Internal Medicine Clinic, huddles among staffers became a part of the morning routine. Rather than simply seeing patients, they now review, collaborate and coordinate.

“This little flow of communication can have some big wins as far as patient care,” Abbey said.

Oftentimes, the solutions don’t require advanced medicine.

For example, thanks to one conversation, staffers solved the problem of a patient who could not take regular blood tests because his jobs took him to rural locations without laboratories nearby for extended periods. So they had the patient test himself with a machine and report the results back to the clinic.

The results at some practices have been dramatic.

Miramont, which serves 25,000 patients, has reduced its hospital re-

See **BONUSES, 10**

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Quality Care for Life

HEALTH CARE

Kaiser picks two sites, eyes a third in NoCo

Firm to have offices in Fort Collins, Loveland, Greeley

By Molly Armbrister
marmbrister@ncbr.com

Kaiser Permanente, which announced its entrance into the Northern Colorado market in December, has selected two specific locations for its Fort Collins and Loveland offices, and has set the anticipated open date for both offices as Oct. 1.

In Fort Collins, the health care giant will lease a 21,000-square-foot space at 2950 Harmony Road. In Loveland, Kaiser has purchased the 30,000-square-foot space currently inhabited by Eheart Interior Solutions at 4901 Thompson Parkway. Eheart is expected to close at that location by the end of March before relocating to Fort Collins.

Both locations will offer family and internal medicine, pediatrics, a draw station and testing area, routine radiology services and a fully stocked pharmacy. The Loveland location will also offer mammography services.

Kaiser is also planning a Greeley facility, expected to be open by 2014.

The Loveland and Fort Collins locations will each employ approximately two-dozen health care professionals. Kaiser is projecting that its expansion over the next two years will add approximately 100 health-care jobs to Northern Colorado.

The buildings will both need to be renovated to include patient rooms, a pharmacy and other necessities for a medical office.

Kaiser is making its foray into Northern Colorado by partnering with Banner Health, the Arizona-based health system that operates McKee Medical Center in Loveland and North Colorado Medical Center in Greeley.

Kaiser currently serves more than 526,000 Colorado residents with its health plans, 6,000 of whom reside in Northern Colorado and travel to the

Denver-Boulder area to access care. Kaiser also has a presence in Colorado Springs and Pueblo, with 24 medical clinics statewide.

This fall, Kaiser expects its commercial health plans to become available for both large and small groups, according to company spokesperson Amy Whited. Individual and family coverage is expected to become available in 2013, and after that, pending government approval, Kaiser will be able to offer Medicare and Medicaid advantage plans in the Northern Colorado market.

Kaiser filed its expansion plan with the Colorado Division of Insurance in December, and the plan is currently under actuarial review, according to Marianne Goodland of the Division of Insurance. The actuarial review period gives regulators 60 days to approve plans submitted by insurance providers.

A decision on the matter is expected before the end of March, and Kaiser fully expects approval. The company is still putting together plans for what rates will be and what the coverage offered will look like, Whited said.

The partnership with Banner will allow Kaiser policyholders to receive care at either Kaiser or Banner facilities, Whited said, a departure from the way the company operates in other parts of the state, where Kaiser plans can only be used at Kaiser clinics.

"The Northern Colorado market will operate under a different model than Denver-Boulder," Whited said. Working with Banner will allow Kaiser to capitalize on the reputation Banner has built in the community, she said.

Patients who visit any of the Kaiser medical clinics will go to either McKee or NCMC in the event that hospital care is needed. In addition to the two hospitals, Banner Health operates clinics in Fort Collins, Windsor, Berthoud, Eaton and Johnstown.

The Fort Collins office location, on Harmony, is in the southeast part of town, just minutes from Interstate 25, while the Loveland location at the intersection of I-25 and Highway 34.

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RANK	PREV RANK	PRACTICE NAME ADDRESS PHONE/FAX	EMPLOYEES 2012/ NO. OF MD 2012/ NO. LICENSED PROVIDERS 2012	NO. OF PHYSICIANS ASSISTANTS/ NO. OF NURSES	PRODUCTS AND SERVICES	WEBSITE	PERSON IN CHARGE TITLE NO OF LOCATIONS
1	2	SUNRISE COMMUNITY HEALTH 2930 11th Ave. Evans, CO 80620 970-353-9403	279 16 13	N/A 9	Community health center providing family practice, pediatrics, dental, mental health and pharmacy.	www.cchn.org	Mitzi Moran President, CEO 8
2	1	ORTHOPAEDIC & SPINE CENTER OF THE ROCKIES 2500 E. Prospect Road Fort Collins, CO 80525 970-493-0112/970-493-0521	253 24 9	0 0	Orthopaedic, spine, sports medicine, and podiatry care.	www.orthohealth.com	Michael A. Bergerson CEO 2: Fort Collins, Loveland
3	5	GREELEY MEDICAL CLINIC - POUVRE VALLEY MEDICAL GROUP 1900 16th St. Greeley, CO 80631 970-353-1551/970-350-2473	202 32 9	N/A 1	Internal medicine, gastroenterology, nephrology, urology, OBGYN, general surgery, oral surgery, urgent care, rheumatology, orthopedic surgery, occupational medicine.	www.pvhs.org/clinics	Russ Branzell Linda Tellez CEO, Poudre Valley Medical Group Practice administrator
4	4	ASSOCIATES IN FAMILY MEDICINE 3702 Automation Way, Suite 103 Fort Collins, CO 80525 970-224-1670/970-495-6218	140 29 8	0 1		www.afmfc.com	Dr. James Sprowell Executive director 7: 5 in Fort Collins, 1 in Loveland, 1 in Windsor
5	6	THE WOMEN'S CLINIC OF NORTHERN COLORADO 1107 S. Lemay Ave., Suite 300 Fort Collins, CO 80524 970-493-7442/970-493-2990	104 15 3	6 2	Obstetrics, gynecology, uro-gynecology, in-office procedures and permanent birth control; ultrasound, mammography, bone density, genetic counseling.	www.fcwc.com	Helene Stout Director of business operations 2, Fort Collins and Loveland
6	NR	CENTERS FOR GASTROENTEROLOGY 3702 Timberline Road, Bldg. A Fort Collins, CO 80525 970-207-9773/970-207-1893	70 12 N/A	N/A N/A	Internal medicine and gastroenterology.	www.digestive-health.net	Robin Langowski Executive director 3, Greeley, Fort Collins, Loveland
7	7	FAMILY PHYSICIANS OF GREELEY - CENTRAL 2520 W. 16th St. Greeley, CO 80634 970-356-2520/970-356-6928	70 21 N/A	N/A N/A	Family practice, OB, bone density scans, X-ray, endoscopy, lab, etc.	www.fpgreeley.com	Kyle Lynch Administrator 3
8	9	HEART CENTER OF THE ROCKIES - POUVRE VALLEY MEDICAL GROUP 2121 E. Harmony Road, Suite 100 Fort Collins, CO 80526 970-624-1800/970-221-1544	60 22 1	N/A 2	Cardiology, electrophysiology.	www.pvhs.org/clinics	Todd Whitsitt President 4 in Northern Colorado: Estes Park, Fort Collins, Greeley, Loveland
9	NR	CARDIOVASCULAR INSTITUTE OF NORTH COLORADO 1800 15th St., Suite 310 Greeley, CO 80631 970-392-0900/970-506-3796	58 14 4	0 1	Cardiology, interventional cardiology, electrophysiology.	www.bannerhealth.com/cvi	Tonya Creech Practice senior manager 2 in Northern Colorado: Greeley, Loveland
10	3	SALUD FAMILY HEALTH CENTERS - FORT COLLINS 1635 Blue Spruce Drive Fort Collins, CO 80524 970-494-4040/970-494-4076	58 7 2	0 2		www.saludclinic.org	Stanley J. Brasher President/CEO 9
11	NR	UROLOGY CENTER OF THE ROCKIES 2315 E. Harmony Road, Suite 140 Fort Collins, CO 80528 970-484-6700/970-484-5723	58 8 1	0 0	Medical and surgical urologic care. Robotic surgery. Medical and surgical options for impotence and incontinence.	www.urologycenteronline.com	Thomas Engel CMPE, Administrator 2: Fort Collins (Harmony & Timberline) and Loveland (Boyd Lake Village)
12	8	MIRAMONT FAMILY MEDICINE - FORT COLLINS 4674 Snow Mesa Drive, Suite 140 Fort Collins, CO 80528 970-482-0213/970-482-9646	52 8 5	0 1	Family medicine, laboratory, physical therapy, psychology, X-ray.	www.miramont.us	John Lumir Bender CEO 4
13	NR	MEDICAL CLINIC AT CENTERRA - POUVRE VALLEY MEDICAL GROUP 2500 Rocky Mountain Ave. Loveland, CO 80538 970-203-7000	45 23 N/A	N/A N/A	Audiology, ENT, internal medicine, general surgery, orthopedic surgery, rheumatology, family medicine, oncology and hematology, gastroenterology.	www.pvhs.org/clinics	Donna Lankford Russ Branzell Director, Practice management services CEO, Poudre Valley Medical Group 1
14	NR	HARMONY URGENT CARE 2127 E. Harmony Road Fort Collins, CO 80528 970-297-6250	41 6 5	N/A N/A	Urgent care services: Providing immediate care for sprains and strains; colds, flu, H1N1; strep and sore throat; headaches; stomach aches; minor infections and wounds; and other non-life-threatening cuts requiring treatment.	www.pvhs.org/clinics	Jan Huff Manager, Practice services 1
15	10	PEAKVIEW MEDICAL CENTER - POUVRE VALLEY MEDICAL GROUP 5881 W. 16th St. Greeley, CO 80634 970-313-2700/970-313-2727	33 12 1	N/A N/A	Audiology, ENT, family medicine, pediatrics, dermatology.	www.pvhs.org/clinics	Julie Netherton Russ Branzell Office manager CEO of Poudre Valley Medical Group 1
16		FRONT RANGE CANCER SPECIALISTS 2315 E. Harmony Road, Suite 110 Fort Collins, CO 80528 970-212-7600/970-212-7637	32 4 N/A	N/A 1		www.frontrangeoncology.com	2: Fort Collins, Loveland
17	NR	CANCER CENTER OF THE ROCKIES - POUVRE VALLEY MEDICAL GROUP 2121 E. Harmony Road, Suite 150 Fort Collins, CO 80528 970-493-6337/970-493-3528	25 5 1	N/A N/A	Cancer services.	www.pvhs.org/clinics	Theresa Maxwell Office manager 1
18	16	INTERNAL MEDICINE CLINIC OF FORT COLLINS 1100 Poudre River Drive Fort Collins, CO 80524 970-224-9508/970-224-1210	24 4 1	0 0	Internal medicine.	www.internalmedicinefc.com	Debbie Childress Administrator 1
19	19	WESTLAKE FAMILY PHYSICIANS 5623 W. 19th St. Greeley, CO 80634 970-353-9011/970-353-9135	24 6 0	0 0	OB, endoscopy.	www.bannerhealth.com	Cindy McDowell Practice manager 1
20	11	BANNER HEALTH MOUNTAIN VISTA ORTHOPAEDICS 5890 W. 13th St., Suite 101 Greeley, CO 80634 970-348-0020/970-348-0044	22 7 3	N/A N/A		www.bannerhealth.com	1
21	20	FAMILY PRACTICE ASSOCIATES 914 W. Sixth St. Loveland, CO 80537 970-667-3976/970-667-8177	22 5 N/A	N/A N/A	Family medicine all ages.	www.bannerhealth.com	Linda Beninga Practice senior manager 1
22	12	OCCUPATIONAL HEALTH SERVICES - POUVRE VALLEY MEDICAL GROUP 4674 Snow Mesa Drive, Suite 200 Fort Collins, CO 80528 970-495-8450/970-624-3392	22 N/A N/A	N/A N/A	Occupational medicine.	www.pvhs.org/clinics	2
23	NR	POVRE VALLEY MEDICAL GROUP - OBSTETRICS AND GYNECOLOGY 1136 E. Stuart St., Suite 2100 Fort Collins, CO 80525 970-493-5904/970-493-5973	22 4 N/A	N/A N/A	Obstetrics; gynecology; women's health.	www.pvhs.org/clinics	Laura Prati Manager, Practice services 1
24	NR	POVRE VALLEY INTERNISTS / POUVRE VALLEY MEDICAL GROUP 4674 Snow Mesa Drive, Suite 100 Fort Collins, CO 80528 970-482-3712/970-482-4057	20 5 N/A	N/A 1	Internal medicine; primary care; adult medicine; diabetes clinic.	www.pvhs.org/clinics	Marta Wray Manager, Practice services
25	15	JOHNSTOWN FAMILY PHYSICIANS 222 Johnstown Center Drive Johnstown, CO 80534 970-587-4974/970-587-5466	19 6 N/A	N/A 1		www.bannerhealth.com	Debbie Bollig Practice manager 1

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Based upon responses to Business Report survey researched by Mariah Gant
To be considered for future lists, e-mail research@ncbr.com

INDUSTRIAL, from 1

feet of rentable building area in Weld County, only 1.2 million square feet is vacant.

Steve Kawulok, managing director at real estate brokerage Sperry Van Ness said the few industrial spaces that are available in Weld County don't meet the specifications of the oil and gas servicers that want to set up shop in the area.

"There is virtually no supply for what the market is demanding," Kawulok said.

Oil and gas giants Anadarko and Noble moved into the market in 2010, and the trickle-down has brought suppliers, servicers and distributors related to the energy industry in droves.

The influx has been a saving grace for Weld County real estate, with new companies picking up where others left off.

"What the construction industry left behind during the recession has been almost entirely backfilled by oil and gas," Kawulok said.

For developers, building new is an option, Kawulok said, but finding financing for speculative properties is difficult. Because no one is sure how long the Niobrara will continue to produce oil, or at what rate, potential tenants are interested in shorter leases, something that makes financiers uneasy.

In addition, because of the irregular size specifications required by oil industry-related companies interested in the area, lenders are unlikely to support construction without a tenant ready to occupy the property.

Two of the biggest priorities for companies moving into industrial space in Weld are outside storage and easy access to the highway, according to Mark Bradley, managing broker of the Greeley

location of Realtec Commercial Real Estate.

While the Niobrara has played a big role in influencing this trend, so have Weld's other industries.

For example, Guy Metals, headquartered in Hammond, Wis., moved into 30,000 square feet of industrial space at 401 17th St. in Greeley last year.

The company, a stainless-steel distributor, chose Greeley for its expansion because of the presence of companies such as meat-packing plant JBS and the Leprino cheese plant, and, of course, the Niobrara.

"There's a lot going on in Northern Colorado," said Scott Ficcaro, general manager of the Greeley location. "We're looking forward to the increase in herd count that's coming to Weld County."

A combination of Leprino's operations in Greeley and an ordinance passed by Weld County Commissioners

in August will mean an influx of tens of thousands of dairy cows in the next few years.

Kawulok and Bradley said the need for industrial space will eventually make its way into Larimer County, and that other sectors of commercial real estate are likely to see an uptick, too.

Case in point, according to Kawulok, is the construction of Noble Energy's new office in the Highpointe Business Park just outside of Greeley. The 66,520-square-foot office will eventually hold 300 employees and is just one example of the kind of space needed to house administrative staffs associated with drilling operations.

Residential real estate has already begun to pick up in Weld County, Bradley said, and as more employees move into the region to take jobs that afford them disposable income, more retail and other industries far removed from oil and gas will get a jolt as well, in turn creating more jobs.

"Industrial real estate is the base of the pyramid as far as job-creation," Bradley said.

It's also a good time to be a landlord, with industrial rents at \$6.08 in Weld at the end of 2011, according to CoStar. That is an increase of about 20 percent over the previous year, Bradley said.

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VISIONARY HEALTHCARE

A BLOG BY RULON STACEY

Helping others in the world: Medical Center of the Rockies clinicians on Rwandan medical mission

by Rulon Stacey

This is one of those opportunities when I'm reminded that our world of health care is much larger than what happens in Colorado, the Rocky Mountain West and the United States. And our health care is so much better than most places around the world.

Two Medical Center of the Rockies clinicians—Dr. Thomas Matthew and Julia Jones—have been on a medical mission treating severe heart patients in Rwanda since Feb. 6.

Before I continue on with their story, let me tell you a bit about Rwanda, one of the world's poorest countries. Its per capita income is \$370 compared to \$39,000 in the U.S.

Rwanda has had national health insurance for 11 years. About 92 percent of the citizens are covered. Premiums are \$2 a year. But, because of the nation's impoverishment, the national health insurance program can afford to spend only about \$32 a year per person, which doesn't buy much. Certain common illnesses are the main ones tackled, such as infected cuts, malaria, diarrhea, pneumonia, and malnutrition, according to the Cato Institute.

Major medical care that we take for granted in the U.S.—dialysis and treatments for cancer, strokes and heart attacks—are generally unavailable in Rwanda.

So, with this information as the backdrop, a group of clinicians and non-clinicians from Harvard Medical School, Brigham and Women's Hospital, Massachusetts General Hospital—medical centers with cardiac surgery and cardiology programs consistently top-rated in the U.S.—founded Team Heart in 2007. Participants volunteer their time and pay their own expenses. Medical equipment and supplies are donated.

Team Heart works in partnership with the Rwanda Heart Foundation and Ministry of Health to assist Rwanda in building a program in cardiac surgery.

This year's medical mission of 40 volunteers—cardiac surgeons, ICU RNs, anesthesiologists, and others—is the first time a team from Colorado joined in. The Colorado team: Julia and Thomas.

Julia is the nurse manager for MCR's perioperative services—care given to patients before, during and after surgery—while Thomas is a cardiovascular surgeon who recently joined our Poudre Valley Medical Group.

Thomas sent me an email earlier this week saying that, so far, with this medical mission in Rwanda, 12 open heart cases have been performed where Team Heart is stationed in Kigali. The procedures included single valve, double valve and triple valve operations. The patients range in ages from 14 to 37, and all suffer from post-rheumatic valve disease, a degenerative disease that leads to leakage in a heart valve. Rheumatic heart disease is common in developing countries like Rwanda.

Thomas reported in the email that the patients are doing well and most have already been moved out of the ICU and into the nursing care area. He and Julia are remaining in Rwanda until all of the patients are out of the ICU, probably sometime this weekend.

I cannot begin to say how impressed I am with Thomas and Julia. Like other Team Heart members and other good-hearted people in the world, they saw a great need and they didn't let time or distance or international boundary lines stand in their way to help others.

We should all be grateful to have such two fine souls as part of the healthcare endeavors in our region.

Rulon



Dr. Thomas Matthew and RN Julia Jones with one of their open-heart surgery patients in Rwanda

BONUSES, from 7

admission rates by 83 percent, CEO Dr. John Bender said.

ER admissions by Miramont fell by 219 percent below the state average among Medicaid patients.

Bender recently testified before the U.S. House Committee on Ways and Means in a hearing on whether Congress should order Medicare to adopt a similar program.

According to their preliminary data, patients have appreciated the attention, Harbrecht said.

Practices also can spread the workload among staffers, giving patients better access to everyone from receptionists to nurses to doctors.

The team approach also helped relieve doctors of their central role in care, giving other staffers additional input over treatment. In other words, the doctor's not alone in watching over the patient's health.

"Patients really feel like they have a relationship with several members of the team," Harbrecht said.

The program has helped practices find new revenue, as well. Miramont generated more than \$100,000 in additional revenue last year, Bender said.

"It's allowed us to offer more services without having to increase prices, which is a consumer benefit as well," he said.

All of this should be encouraging news for primary-care practices, which historically have struggled in Larimer County and elsewhere. More than 30 primary-care physicians have abandoned their practice in the past decade; eight of those went bankrupt, Bender said. Meanwhile, the number of ER doctors has increased 50 percent and emergency department beds have doubled.

"What it hopefully will do is bring some cost-containment," he said. "And for practices that wish to remain independent, give them an economy to do so. But they have to meet the quality standards and they have to be willing to transform their model."

HEALTH CARE — COMMENTARY

How health-care reform will save business money

Affordable Care Act includes tax credits of up to 35 percent

Small business is the lynchpin of Colorado's economy. With nearly a half-million small businesses in operation in Colorado, it's important they're given every opportunity to grow and succeed.

Unfortunately, many small business owners cite rising health-care costs as the No. 1 issue they face. Luckily, the Affordable Care Act is changing that.

The small-business health-care tax credit helps small businesses and small tax-exempt organizations afford the cost of covering their employees. It's specifically targeted for those businesses with low- and moderate-income workers. Four million small businesses nationwide are eligible for these tax credits, which are meant to encourage small employers to offer health insurance coverage for the first time or



**GUEST
OPINION**
Tyler Chafee

maintain the coverage they already have.

A business that employs up to 25 people, pays average annual wages below \$50,000, and provides health insurance may qualify for the tax credit of up to 35 percent (up to 25 percent for nonprofits) to offset the cost of insurance. The credit goes up to 50 percent for small business employers (35 percent for nonprofits) beginning in 2014.

Beginning in 2014, individuals, families and businesses with fewer than 100 employees can take a new premium tax credit to help them afford health insurance coverage purchased through what will be known as an exchange. Exchanges are meant to lower health-care costs by increasing competition among private insurance plans and giving small businesses the same purchasing power as large corporations; make it easier for consumers to purchase a plan by having comparable options in one place; and offer coverage to more Americans who may not already have it. Colorado's exchange was the first in the country to be created with bipartisan support and the process to get it up and running is already fully underway. Small businesses create 70 percent of new jobs, so lower insurance costs means the small businesses can focus on helping their local economies expand.

Another insurance protection for small employers is the Medical Loss

"Lower insurance costs means a small business can focus on helping their local economies expand."

Ratio which requires insurance companies to spend at least 80 percent of small employer premium dollars on medical costs. Small businesses pay 18 percent more than large companies so MLR will help create a level playing field.

Additionally, the Affordable Care Act requires health insurers that want to increase their rates by 10 percent or more to submit their request to, in Colorado's case, the Division of Insurance, in order to determine whether the rates are reasonable. Insurance companies also have to publicly justify unreasonable premium rate increases. These provisions have brought greater transparency, accountability, and, in many cases, lower costs for families and small business owners who struggle to afford coverage. The

Affordable Care Act has provided a \$4 million grant to Colorado to help Colorado's efforts to enhance the rate review process as well as the consumer education efforts.

Business owners and their covered employees will also benefit from provisions in the Affordable Care Act that prevent insurance companies from taking coverage away from children with pre-existing conditions, offer policy holders preventive benefits like flu shots, cancer screenings, wellness exams often with no cost-sharing, and put an end to lifetime limits on policies.

MIT economist Jonathan Gruber conducted research that demonstrated that without health-care reform, small businesses would pay nearly \$2.4 trillion in health-care costs over the next 10 years. His analysis also found that \$52.1 billion in small business profits, \$834 million in wages and 178,000 small business jobs would be lost by 2018 as a direct result of high health-care costs. The Affordable Care Act is already helping businesses in Colorado and will continue to do so as the law continues to be implemented and more and more individuals and businesses see the benefits of the recent changes firsthand.

Chafee is with Know Your Care Colorado, a nonprofit focused on educating the public about the Affordable Care Act.



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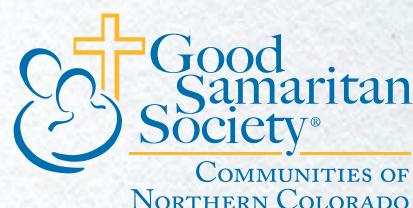
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602 23rd Street, Greeley, CO 80631

Water Valley Senior Living Resort • (970) 686-2743
805 Compassion Drive, Windsor, CO 80550

Loveland Village • (970) 624-5465
2101 S. Garfield Ave., Loveland, CO 80537



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HUGHES, from 1

Report dug into the question of what might be next for the stadium. Here are four potential new uses:

High school sports

Poudre School District is home to four high schools: Fort Collins, Poudre, Fossil Ridge and Rocky Mountain.

Each of these four is home to more than football teams when it comes to outdoor sports. Lacrosse, field hockey and soccer are just a few examples of outdoor sports that could be played on the turf at Hughes. Each of these schools currently plays on its own field, but Hughes would provide ample seating and locker room space for both home and visiting teams.

It may seem like overkill to some, but a high school team playing in a full-

blown stadium would provide the team with the ultimate home-field advantage. Fort Collins could play host to playoffs and state championship games, bringing thousands of players and parents from other parts of the state to spend money on hotels, dining and more.

One drawback: deciding who would have access to the stadium and at what times. High school football, for example, is typically played on Friday nights. With four high schools in town, who would get the chance to play in the stadium?

Summer events

Fort Collins is full of events in the summer, including Taste of Fort Collins and BrewFest. Currently, both of those events are held in Civic Center Park, and they spill over into surrounding streets, snarling traffic for a couple of days.

The location of BrewFest has been especially controversial in recent years,

after the decision was made to relocate the 2010 festival to Civic Center Park from its former location in Old Town Square. Some business owners in the square felt that the two-day celebration of Fort Collins' favorite libation was bad for business, so it was located in an area that is business-free.

Relocating summertime festivals, which range in size and scope throughout the summer months, may be a good use for Hughes. However, its distance from the rest of town would be both a strength and a weakness. Because the stadium sits removed from the rest of Fort Collins, the likelihood that businesses and residents would be bothered by the presence of such festivals is much lower than with any in-town location.

However, because alcohol is served at many of the summer festivities, some may balk at the increased chance for drunken driving. Organizers of summer

"In the first 20 years of Hughes' existence, it hosted legends like The Rolling Stones, The Beach Boys and Bob Dylan."

festivals have taken steps to minimize this issue. BrewFest, for example, offers free admission to those who agree to serve as a designated driver.

Farmers' markets

As the demand for local products grows in Fort Collins, so will the demand for farmers' markets. There are currently four farmers' markets that operate in different parts of town all year long.

The markets are well-attended, as evidenced by BeLocal, a winter market held in the Opera Galleria in downtown Fort Collins, which sees between 1,500 and 2,500 shoppers and between 50 and 60 vendors every weekend.

While all four markets do well and serve their customers on their own, they are each managed by a different group, making it difficult for customers to find easy information about all of the markets, which all run on different schedules and offer different products.

Moving all of Fort Collins' farmers' markets into one place, such as Hughes Stadium, would create synergy among the groups that organize the markets and create the benefits of a "one-stop-shop" for customers while still providing the best in local products.

Concerts

Staging concerts at Hughes Stadium is not a new idea. In the first 20 years of Hughes' existence, it hosted legends like The Rolling Stones, The Beach Boys and Bob Dylan. In the 1980s, it became clear that the added income from using the stadium for concerts was not worth the increasing noise complaints from neighbors and the noticeable wear on the field.

One of these two problems would be easily remedied in the event of the Rams getting a new home. If no one is playing football on the turf, its condition matters much less, meaning that it is much more justifiable to allow rock gods access to the field.

The noise issue, as always, will remain a problem, with residents' insistence on their peace and quiet working against rock acts' insatiable need to be loud. This may have something to do with Fort Collins' shortage of outdoor event venues, which are limited to parks and small gardens.

Fort Collins' indoor event venues, such as the Lincoln Center and the Midtown Arts Center, are not to be brushed aside, as both are newly remodeled and are capable of playing host to a wide variety of acts, but Hughes offers something a little different. The stadium seats 30,000, far more than the maximum 1,180 that can fit in the Lincoln Center's largest performance hall.

Beyond that, Hughes' concrete floors and ceilings are far more conducive than the sophisticated surroundings of our local indoor venues to teeming masses of college students excited to watch their favorite artist perform.

Entrepreneurs make a difference.

March 8, 2012

Bravo! Entrepreneur

On March 8 join host Gregg Moss of Channel 9 News at Union Colony Civic Center as seven individuals and companies will be honored for their business success at the Northern Colorado Business Report's 12th Bravo! Entrepreneur Celebration.

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

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

Monfort College of Business Entrepreneurial Challenge

On the same stage that night Mr. Moss continues as the evening's host as the Monfort College of Business Entrepreneurial Challenge awards cash prizes totaling \$36,000 to the three winners of the 2012 competition.

In its third year the Entrepreneurial Challenge attracted 42 entrants. The list was narrowed to 18 semifinalists, and from the five finalists who will make presentations to the selection committee three will be awarded prizes of \$18,000, \$10,000 and \$8,000 for 1st, 2nd and 3rd place.

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

Seating is limited. Reservations may be made now online at NCBR.com. Tickets are \$45. Corporately hosted table reservations may be made by calling De Dahlgren, NCB Marketing Director, at 970-232-3132. Tables seat eight. The price is \$450.

The Nominations are in. The finalists have been selected.

The awards will be presented at Bravo! Entrepreneur, March 8, 2012, at the Union Colony Civic Center in Greeley.

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

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

New in 2012

Monfort College of Business Entrepreneurial Challenge Joins Bravo!

Entrepreneurs drive the engine of business. On March 8, two organizations, the Northern Colorado Business Report and the Monfort College of Business, come together to honor successful entrepreneurs and encourage the development of new ventures. Above all the evening is a celebration of business and the Northern Colorado entrepreneurial spirit that drives success.



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FOR THE RECORD

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Tips on working with your lawyer

Recently, I reread an article by an attorney titled, "Fifty Things I Wish I Would Have Learned in Law School." As I read it, I remembered one of my client's advice to his employees about working with lawyers. To the best of my memory, here are his ideas on what clients should know; the explanations are mine.

1. Nothing is as simple as it seems.

Whether it's a contract that needs to be drafted, an idea patented, a dispute resolved, it usually seems relatively clear-cut. But remember, if it involves the law, it involves at least one other person with different perspectives, desires, needs. Even if everyone agrees on the goal at the outset, the details complicate the simplest matters.

2. Lawyers are objective advocates. Well, we are supposed to be, anyway. Even though clients are emotionally involved in the situation, our job is to remain objective and not only give the client our objective evaluation and advice but also work professionally and pleasantly with the other attorneys or the other parties involved. Sometimes our



KEEP IT LEGAL

Alan Blakely

What every business client should know to get more out of their legal counsel.

advice may not be what the client wants to hear, but we need to give it and hope the client listens. But, in the final analysis it is the client's decision.

3. Try to let go. While the particular matter is the most important thing in the world to the client, the attorney has others to whom he or she is responsible. So, if you don't get your call returned immediately, try not to worry. This is exactly the opposite of what I told my students when I taught in law school – I told them, and stand by it – return client's calls immediately! But, from the client's perspective, let the lawyer take over as much of the problem as possible. Let

go and let the lawyer do the job.

4. Every lawyer doesn't know everything about the law. Sometimes we have to research the point; sometimes it is a field (like family law, for me) that we have no clue about. So, don't always expect an instant answer. Sometimes, "we'll have to find someone else to help you with that," is the best advice a lawyer can give.

5. Filtering is good for water; not for law. The lawyer knows the law and what is needed. When clients, in giving information to lawyers, try to figure out what is important and what is not, they typically filter out something that is very important. How many times have I said, "Why didn't you tell me that before, that's a great fact for us!" And, each time, the response is, "I didn't think it was important." Oddly, most clients tell all the facts that are bad for them, but often filter out the ones that are good.

6. Courts and government agencies set their own schedules. As much as I would like to be able to get a court or a government agency to decide something for my client, I can't. They will take their time and decide when they want to. So, "No," is the answer to the question, "We filed that document months ago, can't you make them go any faster?" Asking them will either slow them down while they answer or annoy

See LEGAL, 14

Choreography in your marketing strategy



SMALL BUSINESS ADVISER

Carl Dierschow

An elderly lady just walked into your shop, looking to buy some shoes. Her daughter is with her, and both have questions they'd like you to answer.

Who's the customer?

As you've guessed, it's not just the older woman. She may be the one making the final decision, but she's looking for advice from her daughter. It doesn't stop there. She's also been talking to her friends and family, which is one reason why she's even in your shop today. And perhaps she's received some advice from her podiatrist.

All of these people are potentially helping you to sell your shoes. Or not.

This is a powerful concept, because it helps you to create a marketing strategy which will grow your business. The podiatrist may have a need for different kinds of

information than the consumer, including the results of research studies. They'll be less concerned, perhaps, with style and price.

This customer's family may just want to know that your shop exists and what kinds of products you carry, unless they are also part of your target market. Perhaps they are worried about Mom getting ripped off, so they're sensitive to an honest and trustworthy relationship.

This was just a simple example. Yes, I know, your business is probably more complicated.

Suppose you sell telephone services to large and small companies. By now, you've adapted your approach to the fact that large companies will have myriad layers, approval processes, and decision-makers who are hard to

See SMALL BUSINESS, 21



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2012 Audi A6 3.0
\$745mo

36 month lease tax not included

\$745 first month payment plus \$1999 cap reduction plus tax due at lease signing. \$1000 Audi loyalty cash* due at lease signing. MSRP \$57,945, 10K miles per year. Stk#39693. Security deposit waived by A.F.S. Expires 2.29.2012



2012 Audi TT Coupe
\$489mo

36 month lease tax not included

\$489 first month payment plus \$1999 cap reduction plus tax due at lease signing. \$750 Audi loyalty cash* due at lease signing. MSRP \$42,520, 10K miles per year. Stk#30000. Expires 2.29.2012




2012 Audi A8 L
\$1235mo

36 month lease tax not included


\$1235 first month payment plus \$3000 cap reduction plus tax due at lease signing. \$1500 Audi loyalty cash* due at lease signing. MSRP \$91,525, 10K miles per year. Stk#39849. Expires 2.29.2012





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BRIEFCASE

KUDOS

The **Women's Professional Rodeo Association** recognized **Greeley Stampede** with the Justin Best Footing Award for providing superior arena conditions in the Mountain States ProRodeo Circuit. The award recognizes 12 committees across the country that put in extra effort to ensure the most consistent and safe ground for barrel racing. The award includes \$1,000 cash award, a plaque and a pair of Justin boots.

Windsor-based **Motorcycle Armor**, producers of precision-cut paint-protection-film kits for motorcycles, received a Nifty 50 Award from **Powersports Business** magazine. Motorcycle Armor's Bagger Lid Kit in matte film was named a 2012 award winner by the magazine's editors. The two-piece Hard Bag Lid Kit provides owners with a copyrighted design that covers the entire top of hard side saddle bag lids, as well as all side edges.

Burns Marketing Communications garnered two industry awards at "The Fifty" event hosted by Ad Club Denver, which designates the best 50 ideas to come out of the past 12 months. Burns Marketing Communications was recognized for the "Cut the Cord" campaign for **Plugless Power** and the "Thank You for Not Sitting" internal campaign.

The **Loveland Chamber of Commerce** announced the winners of its 2nd annual Sweetheart City Valentine Business Decorating contest. **Coldwell Banker Residential Brokerage** won in the best overall category; **Home State Bank** won in the large business category; **Lighthouse Chiropractic** won in the small business category; **Elevations Credit Union** won in the nonprofit category; **Van Buren Elementary** won in the school category and **Sugar Mill Productions** received an honorable mention. The contest showcased Loveland businesses and their ability to decorate their organization to the theme of The Sweetheart City.

The Fort Collins **Homewood Suites** took home five awards at the annual Hilton Homewood Suites Leadership Conference held earlier this month in New Orleans. Among the awards was the Connie Pride Award given to the top 5 percent of all Homewood Suites nationally. The award is based on occupancy, customer survey scores, and Hilton's quality assurance inspections.

DEADLINES

The **Education & Life Training Center** is inviting Larimer County community members and businesses to donate their used, 2004 or newer, PCs and laptops March 10. ELTC rebuilds donated computers, then resells them at a significant discount to low-income students and to the public. Donations can be made from 9 a.m. to 1 p.m. at 401 Linden St. in Old

Nonprofit notes

More than 500 people turned out on Jan. 28 in support of the 23rd annual **NMC Foundation Gala**. The Carnivale Rio De Janeiro-themed event raised \$185,000 to support the CardioVascular Institute of North Colorado at **North Colorado Medical Center**.

Neighbor to Neighbor received \$47,000 in flexible grant dollars from **NeighborWorks America**, which will support the Larimer County organization's portfolio of housing programs. The grant will be used to provide counseling for homeowners on the brink of foreclosure; stabilizing areas hard-hit by the foreclosure and economic crisis; empowering consumers through financial and homeownership education and counseling; creating homeownership opportunities for low- and moderate-income families; and producing and managing affordable, high-quality rental properties.

Town Fort Collins. For additional information, contact Shane Greenwood at 970-482-4357.

ANNIVERSARIES

Mack Web Solutions in Fort Collins celebrated nine years in business by throwing a birthday party and unveiling its new logo and website. Mack Web Solutions specializes in custom website design and development, search engine marketing including SEO, email marketing, social media and navigation development.

MISCELLANEOUS

Be Local Northern Colorado welcomed new and renewing members **The Wright Life, La Creperie & Bakery, Shaw & Associates CPA's & Financial Advisors, Old Town Yoga, Bas Bleu Theatre Company, Colleen Scholz D.D.S., Fort Collins Nursery, Fish, Equinox Brewing Co., Hops & Berries Homebrew Supply, Crankstein, Odell Brewing Co., On the Vine at Richmond Farms, Quatrix Aquaponics, Mary's Mountain Cookies, Native Hill Farm, Cheryl Fox CPA, The Waffle Lab, and Paul Wood Florist**. For more information, visit www.BeLocalFirst.org.

If you have an item to share about name changes, new products or business news of note, e-mail it to Mariah Gant at mgant@ncbr.com, or mail it to Briefcase at NCBR, P.O. Box 270810, Fort Collins, CO 80527.



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LEGAL, from 13

them – and no one wants someone with their future in their hands annoyed.

7. Lawyers have overhead. Some clients think that the hourly rate a lawyer charges is his or her take-home pay. But, just like everyone else, we have overhead – rent, insurance, employee salaries, books, office equipment. It can be an expensive business. Most lawyers would be happy to charge less – we don't like talking about money, either – but we have to pay the bills and have some left over for a cup of coffee.

8. Sometimes the best tactic is to sit and wait. This was a lesson I had to learn as a lawyer, too. Waiting not only

gives me time to think, but if the other party or attorney hasn't learned this, often they will agree or withdraw a demand they've made because they think we are up to something. I taught legal writing once and told students to finish writing every project, then let it rest a day, go back to it and revise it. I could always tell who took my advice.

9. Anything that looks easy looks that way due to preparation.

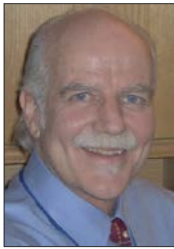
10. It takes time. These last two go together. It takes time to think through the situation, to analyze it, to plan the proper approach and to modify the plan as others get involved.

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

ON THE JOB

NONPROFIT

Timothy O'Neill, executive director of Foothills Gateway, attended and graduated from The National Leadership Institute on Developmental Disabilities through the University of Delaware. The institute is a partnership of national developmental disabilities organizations that offers intensive week-long leadership institutes, short-term learning opportunities relevant to nonprofit leadership and management, mentoring programs, all aimed at improving the lives of people with developmental disabilities and their families.



O'NEILL

FINANCE

Matt Phillips, an independent financial adviser at Phillips Financial in Fort Collins, was recognized as a top financial adviser and named to the LPL Financial Freedom Club. This distinction is based on an annual production ranking of the approximately 12,800 registered advisers nationwide who are supported by LPL Financial LLC.

REAL ESTATE

Katlynn Kidd joined The Group Inc. Real Estate as a broker associate/partner at the Horsetooth Road office. Kidd has a Bachelor of Science Degree in Business Administration with a concentration of Finance/Real Estate and Marketing in 2009 from Colorado State University. She obtained her real estate license in 2009.



KIDD

CONSTRUCTION

Scott Ternasky of Above Board Home Inspections, a Fort Collins firm that conducts inspections of new and existing homes, was honored by the American Society of Home Inspectors for eight years of membership. Ternasky conducts existing and new construction pre-purchase, pre-listing and maintenance inspections in the Northern Colorado and Wyoming areas.



TUFTE

John Tufte, PE, LEED AP, joined Lamp, Rynearson & Associates as a senior project manager for the civil engineering and surveying firm. Tufte's experience includes public infrastructure design, design of improvements and coordination associated with land development, and development of Geographic Information Systems. His signature Northern Colorado projects include Centerra Marketplace, Harmony Technology Park and MINI of Loveland.



REWERTS

Brinkman Construction hired **Steve Rewerts** as a project manager and **Mike Tonniges** as a superintendent. Rewerts brings seven years of construction experience with expertise as a project engineer, manager and estimator. Tonniges has been in the construction industry for 12 years and is LEED Green Associate. He has worked on projects throughout the Midwest ranging from senior housing facilities and schools to sports parks and recreation centers.



TONNIGES

TECHNOLOGY

Loveland-based Numerica Corp. made some additions to its staff. Research Scientist **Daniel Lingenfelter** will develop algorithms for tracking objects and debris in Earth's orbit to improve space situational awareness. **Laura A. Lundberg** is a part-time office manager and administrative assistant. **Laura E. Lundberg** shares part-time office manager and administrative assistant responsibilities with Laura A. Lundberg. **Sean Sudduth**, a paid accounting intern, performs general accounting tasks and provides special project support in Numerica's accounting department.



LINGENFELTER



LUNDBERG, L.A.



LUNDBERG, L.E.



SUDDUTH

ACADEMICS

The Wildlife Society awarded its highest honor, the Aldo Leopold Memorial Award, to **Kenneth P. Burnham**, professor emeritus from the Department of Fish, Wildlife, and Conservation Biology at Colorado State University. The award recognizes individuals who have made significant contributions to wildlife conservation. CSU's Department of Fish, Wildlife, and Conservation Biology has the distinction of now having four faculty honored with this award.



BURNHAM

The Institute of Business & Medical Careers welcomed **Mary Matsutani** to the position of faculty manager at the Greeley campus. Matsutani will be responsible for managing the daily duties of the faculty, mentor, train, observe classes and manage support staff personnel at IBMC. She holds a Master's of Education in Administration and Leadership from Colorado State University, a Bachelor of Science in Elementary Education from Chadron State College and a Bachelor of Arts in Journalism and English from the University of Nebraska.



MATSUTANI

GOVERNMENT

Firestone Town Manager **Wesley LaVanchy** has been appointed to the National League of Cities' 2012 Community Economic Development Steering Committee. The committee is responsible for developing policy positions on issues involving housing, community and economic development, land use, recreation and parks, historic preservation and international competitiveness.



LAVANCHY



INGRAM

MISCELLANEOUS

Graham's Carpet Network hired **Katie Ingram**

as office manager and **Mark Chaput** as its newest project manager.



CHAPUT

ACCOUNTING

Jim Woodward, senior accountant at Shaw & Associates CPAs & Financial Advisors received the designation of Certified Public Accountant. **Cassy Nittmann** has recently joined the accounting, tax services and financial planning team as office manager. Nittman brings six years of high level administrative experience.

Kristi Arnold has joined Soukup, Bush & Associates, CPAs, P.C. in Fort Collins as tax and audit consultant. Arnold will receive her bachelor's

degree in Business Administration with an emphasis in Accounting from Colorado State University in May, 2012, and will graduate with distinction. **Jarrold Ashida** joined the team as tax and audit accountant. Ashida will be serving clients' needs in tax compliance and planning during 2012.

INSURANCE

Doug Wills has been named a member of the 2011 Chairman's Council with New York Life Insurance Co. Members of the Chairman's Council are among the most successful of New York Life's sales force. Wills has been a New York Life agent since 1994.

If you have an item to share about a promotion, job change or career news of note, e-mail it to Mariah Gant at mgant@ncbr.com, or mail it to On The Job at NCBR, P.O. Box 270810, Fort Collins, CO 80527.

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CALENDAR

Feb. 27 - 1099 Start Up Class, from 12:30 to 4:30 p.m., Larimer County Workforce Center, 5th floor, 200 W. Oak St., in Fort Collins. Cost: \$49. Register online at www.larimerworkforce.org at the Workshops page.

Feb. 29 - Environmental Program Series - Beauty and Bugs in Urban Streams, from 7 to 9 p.m., Fort Collins Senior Center, 1200 Raintree Drive, in Fort Collins.

March 2 - April 28 - Christopher Capozziello "The Distance Between Us," from 11 a.m. to 7 p.m., The Center for Fine Art Photography, 400 N. College Ave., in Fort Collins.

March 3 - North Colorado Medical Center Spirit of Women hosts Day of Dance, from 9 a.m. to 1 p.m., Greeley FunPlex, 1501 65th Ave., in Greeley. For more information, visit www.BannerHealth.com/NCMCspirit or call 970-

392-2222.

March 6 - Dinner with a Specialist, from 7 to 8:15 p.m., Aims Corporate Center, 5590 W. 11th St., in Greeley. Cost: \$10/person. Pre-registration is required by calling 970-350-6633.

March 6 - Front Range PC Users Group, from 7 to 9 p.m., Fort Collins Senior Center, 1200 Raintree Drive, in Fort Collins.

March 6 - Money Matters: The Board's Role in Nonprofit Financial Sustainability, from 11 a.m. to 1 p.m., National Board of Chiropractic Examiners, Horace C. Elliott Center, 909 54th Ave., in Greeley. Cost: Free. Contact Lauren Weber at 970-304-9970 or lauren@cfsgwc.org by March 2, to reserve a spot.

March 8 - 2012 Bravo! Entrepreneur Awards, from 5:30 to 8:30 p.m., Union Colony Civic Center, 701 10th Ave., in Greeley. Bravo! Entrepreneur recog-

nizes the outstanding accomplishments of Northern Colorado business men and women. This year Bravo! is paired with the Monfort College of Business E-Challenge Awards. Along with the seven Bravo! honorees, the winners of the E-Challenge will be announced at the event with an honoree reception to follow.

March 9 - Boomers & Beyond/Seminar for Job Seekers Over 50, from 8 a.m. to 5 p.m., Larimer County Courthouse Offices, 200 W. Oak St., in Fort Collins. Cost: \$64. Preregister at www.LarimerWorkForce.org.

If you have an event announcement to share, submit it online at http://www.ncbr.com/apps/pbcs.dll/section?Category=event_submit.

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HOUSING, from 6

upon data provided by developers themselves.

Local developers noticed that the number of buildable lots recorded by the town was different than the number they considered available. The town records all lots that are "permit ready," but does not account for those lots that may be reserved by the developer for some reason.

This means that the number of lots reported by the town is much larger than the number that developers actually have available, which can deplete the sense of urgency on the part of a builder, according to Moira Bright, marketing director for Water Valley Land Co.

In order to fine-tune the reporting system, Windsor developers met recently with town planning officials to discuss mutually beneficial solutions.

To remedy the situation, the town will add a quarterly report to its records, compiled from information provided by the developers that illustrates the number of lots that are on the market and available for builders to purchase. The additional report will enhance the town's records, according to Joe Plummer, director of planning for the Town of Windsor.

The town's data is still correct, Plummer said, but does not show lots that are under contract or not on the market.

The town reports the lot figures monthly, and will provide a link on the reporting page to the developers' quarterly numbers.

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

Nominations Open

SCAN HERE TO NOMINATE



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TIME OUT



ALL SMILES – 1. The Business After Hours hosted by John Elway Chrysler Jeep Dodge Ram on Jan. 26, allowed those in attendance a chance to socialize. Jean Morrell, UNC Foundation, and Gene Haffner, North Colorado Medical Center, pose with Todd Maul of John Elway Dealerships. **2.** Greeley Young Professionals, hosted by Peake Wellness Center on Feb. 2, offered the younger set a chance to network. Josh Bell, left, of Spradley Barr Greeley, Luis Holguin and Mandy Cruz of U.S. Bank, and Ryan Haines of Payment Solutions smile for the camera. **3.** The Boys & Girls Clubs of Larimer County hosted its annual Youth of the Year Breakfast Feb. 7. Pictured are Lisa Cortese, vice president of the Northern Colorado market at Elevations Credit Union, and Charlie Jackson, sales manager at CorKat Data Solutions.

Email your event photos to Mariah Gant, mgant@ncbr.com. Include complete identification of individuals.



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Making sure people will come to your website

Exploring the direct, referral and search-engine routes

Where does a company's website fit in the overall marketing puzzle? Smack dab in the middle.

Everything you create to generate leads should point to your website for the full story. Think of a website as a silent salesperson, working 24/7 – not needing breaks and never putting in a workers' comp claim. It's there for you, round the clock – for credibility, sure — but often for leads and sales as well.



MARKETING
Laurie Macomber

Nearly 350 million websites exist today, but just because you build one doesn't mean they'll come. How will prospects find your website?

People may be exposed to your message, say, driving by a big billboard, but they don't visit websites unless there's a reason to. You have to give them a good reason to click to your site.

There are just three ways a prospect will have arrived at your site. He or she either:

- Knew your URL. It was on your business card, a direct mailer, or that big drive-by billboard, so they came directly to it.
- Saw your ad or post somewhere, perhaps from an ad on Google, the local paper's online version, or a mention on a blog or a posting that included your URL in Twitter or Facebook.
- Found your listing on the Google results page when doing a search.

How do you gather the most people possible using any or all of these three methods? That will be our answer to "how to drive traffic to your website."

Direct

To get more people to just type in your URL in their browser window, think about ways you can get that website address front and center. Let's start with your business card. Is the Web address on it? What about in your signature on your emails? Is it on your printed literature? What about your vehicle wrap? Have fun thinking of ways to promote your Web address.

Referrals

This is where other websites point to your website. We also call them "inbound links." Besides driving traffic to your website directly, having inbound links, if they are relevant to your business, is a strong signal to Google that you are a popular site worthy of ranking by a search engine.

What other ways can you think of to get websites to send people (and Google) to yours?

Here are some examples of ways other websites might come to link to your website on their pages – providing a URL that's clickable:

- Your ads appear as a banner or button on a publication's website (you pay to run ads there) and they click through to your website;
- You run Pay Per Click ads on Google or Facebook;
- You issue a press release and an online publication picks up your story, complete with a live link to your website for more information;
- You pursue free listings on Yelp, Manta, or other such directories;
- You pursue free listings on directory sites for your particular niche business;
- Your site is listed in the Better Business Bureau's website as a member;
- Your site is listed in the local Chamber of Commerce's website as a member;
- Your college alumnae group lists you as a past graduate;
- Your URL is mentioned on YouTube, LinkedIn, Twitter, Facebook, Pinterest or any number of social media sites';
- Your products are on Etsy.

Search engines

This is the third way you can drive traffic to your website – via your "natural" or "organic" listing in the search-engine result pages. This is where your website is shown when someone types a query into the Google search bar. How does your website magically come up in the non-advertising section of Google?

Well, there are at least 200 ranking factors Google uses to determine which lucky 10 sites (typically) appear in a top results page. But of those 200 plus, four are crucial:

- Having lots of content (words on the page);
- lots of relevant websites are pointing to your website;
- having key-worded tags, meaning using words in your meta keywords that you imagine people will use to find your site.
- providing updates to your content regularly.

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

BILLS, from 3

federal affairs for the Colorado Association of Commerce and Industry.

There are three key bills that those in the tech sector hope will survive.

The first, a bill sponsored by House Minority Leader Mark Ferrandino, of Denver, and Rep. Dave Young, D-Greeley, would give technology-transfer offices like CSU Ventures as much as \$750,000 in state funding apiece. The measure has passed the House Economic and Business Development Committee.

The money would help tech-transfer offices with the laborious process of finding promising technologies, securing venture capital funding, performing legal services and other tasks, Young said.

“The goal is to generate primary jobs in Colorado,” Furman said.

The grant program would establish a fund with up to \$5 million, with the goal of accelerating commercialization of technologies developed at Colorado universities.

RAIL, from 1

forgotten what it was like to have active rail,” Arnold said. But then, in 2007, Vestas Blades moved into the industrial park and began shipping out massive wind turbine blades using the 80-mile Great Western Railway, which was founded in 1901.

The town has invested in ensuring its residents remain safe, making improvement to crossings over the last three years.

Great Western has also worked to minimize the impact of its trains. The railway, which connects to both Union Pacific and Burlington Northern Santa Fe lines, has attempted to avoid trains moving through neighborhoods at night, given that noise is one of the complaints most often heard from residents, according to Arnold.

The improvements envisioned will go a long way in helping, Ogborn said, but rail traffic will not disappear from Windsor altogether.

“There will still be some traffic from Fort Collins making its way through town,” he said.

The plan also includes the rehabilitation of two bridges, one spanning the Cache la Poudre River between Windsor and Greeley, and the other near the Water Valley development in Windsor along Highway 257, according to Clay Drake, director of business development for the Great Western Industrial Park.

The 10 companies within the park, which use the rail for shipping everything from crude oil to blades for wind turbines, will see increased efficiency in their deliveries. Companies within the park, which include Vestas, Owens-Illinois and Hexcel, collectively employ approximately 1,300 people.

The money for the project would come from the Transportation Investment Generating Economic Recovery, or TIGER, program, which is part of the 2009 American Recovery and Reinvestment Act.

The Town of Windsor’s cooperation is needed because applicants for the grant must be governmental entities.

Great Western applied for a TIGER grant in its third round in the fall of 2011, Drake said, but the amount requested exceeded \$30 million, much more than the \$10 million to \$15 million awards that were awarded at the time.

“We pared it down,” Drake said.

Word on whether the town and the railroad get the money is expected in April. If they do, construction would be completed by the end of 2013.

The bill would send a message to venture capitalists that the state is serious about helping move technology out of universities’ labs and into the marketplace, said Sandra Hagen Solin, a lobbyist for the Northern Colorado Legislative Alliance and the Colorado Technology Association.

“It’s not a whole lot of money, but it’s meaningful,” Solin said.

The state Office of Economic Development and International Trade would administer the program. Officials would prioritize technology-transfer projects that create jobs and those with available matching funds.

The technology association and legislative alliance, which consists of board members associated with Northern Colorado chambers of commerce, support the bill.

Another bill known as the Colorado Entrepreneur Act would establish a venture capital advisory board to review obstacles facing the state and develop

methods to increase access to capital. Sponsored by Sen. Rollie Heath, D-Boulder, the bill was headed to the House after passing the Senate.

The measure aims to address Colorado’s shortage of seed and venture capital funding, a critical part of technology startup development. It would create a board that reports to state leaders on current venture capital levels and similar programs in other states. That could help lawmakers determine steps that can be taken to support investment in Colorado companies.

“It doesn’t present a solution necessarily to what we see as limited access to capital, but at least begins a process by which we can identify the sources of the problem,” Solin said.

The governor would appoint five members to the board and the state Senate president and House speaker would select two members apiece. The volunteer members

must live in Colorado and possess experience in venture capital or other areas of the financial industry.

The technology association and legislative alliance are backing the bill.

Heath has sponsored another bill that seeks to recruit and retain key industries in Colorado, including the technology sector. The legislation has bipartisan House support from Rep. Su Ryden, D-Aurora, and Ken Summers, R-Lakewood.

The bill would direct state economic development officials to work with groups of business leaders to form strategies to grow important industries. State officials and industry leaders would create a three-year business plan and report progress to the Legislature annually.

The measure passed the Senate Business, Labor and Technology Committee. The technology association supports the bill; the legislative alliance has not yet taken a position.



Northern Colorado BUSINESS REPORT



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—Ann Yanagi, MD
*Occupational Health Services, Poudre Valley Health System
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COMMUNITY, from 3

munity and all of its resources to people with ideas.

Q: How will you judge its success?

A: Well, I would say for me personally, successfully funded projects that have positive impacts on communities would make me feel Community Funded is a success.

Q: Do you see this reaching outside of Fort Collins?

A: It will be impossible for it not to reach outside of Fort Collins. "Our Project" is the first project that hosted on the site. It aims to raise \$1 billion in funding for projects by Dec. 12, 2012. This may seem ambitious, however, the numbers are pretty amazing. If one person pledges \$10 to a project on the site and asks two people to do the same, and then those people follow suit, each asking two more people to do the same and so on, technically in 27 days 100,000,000 people will have pledged \$1 billion. Now, this rate of growth has never been seen by any site. However, we have 11 months to accomplish our goal, and we hope the community is behind us. I applied to the Guinness Book of World Records for the record of "Fastest Billion Dollars Raised for Community Projects." I hope they accept our nomination!

Q: What's been the hardest part of putting CommunityFunded.com together?

A: We are trying to create something the world has never seen, something that

is completely amazing with no capitalization. We want to see if our sweat equity can build something that resonates with people so easily that it becomes wildly successful in its message alone. Each of us is working 50-plus hours a week on our day jobs while still trying to complete the website.

Q: Is there anything in particular about Fort Collins that you think will make CommunityFunded.com successful?

A: Absolutely! Fort Collins is a melting pot of good ideas and innovation. We are so excited that out of all communities, we are able to launch here in our hometown. (The co-founders) and I are all CSU graduates, and each of us have businesses here in Fort Collins already. We could not have asked for a more perfect scenario.

Q: What need in the community is your organization filling?

A: We are providing a place for people to showcase ideas and find the resources they need to be successful. We are filling the need of giving people easier access to the power of their community by all of us sharing in the community. Our site will make the fundraising of organizations and people much easier by uniting the masses to collectively share what they have to offer. This website could not come at a better time as we can all agree now, more than ever, there is a better way to do things. Anything is possible when it is Community Funded.

Q: People are going through hard times financially. With that in mind, do you think people are still going to be able to participate in a platform that asks them to be financial donors and volunteers?

A: I think the point you make is exactly why we have created this site. Community Funded makes giving easier

"Big ideas motivate individuals."

McCabe Callahan, co-founder
CommunityFunded.com

and more realistic for everyone. If someone knows that they can help a project creator do something really cool in their community for \$10 or \$20, it becomes much more manageable than feeling like you have to open your checkbook and write a big check. By offering a tool that can create mass participation, everyone only has to share in a little bit. As well, when you give, most projects will offer a "Gift-back" as an easy way to say, "Thanks for supporting my idea!" It is a win-win for everyone.

Q: How is Community Funded different from other organizations that are vaguely similar? Kickstarter.com comes to mind.

A: This is probably the most commonly asked question. The answer will be most obvious when we launch our full site in the end of February. However, the biggest difference is that we are not a platform just designed to simply raise money for projects. Rather, CommunityFunded.com is a tool that provides communities the ability create larger impacts uniting around the core value of doing things better by sharing resources.

Q: How many people do you have ready to put their projects on the website?

A: We are trying to determine the perfect blend of projects and people for the

full launch. At this point, we have pulled together around 25 potential projects. ... We are fairly certain that the "viralness" we expect will lead to many new projects submissions.

Q: Where did you find these people?

A: As silly as it may sound, serendipity has been a theme throughout this project. Almost every connection to individuals and organizations with projects seems to have crossed our path at appropriate times throughout the development of this site. The Mugs Community has also offered a wide spectrum of people with creative ideas. I am sure there are so many communities in Fort Collins that will soon offer that many more projects.

Q: What makes you confident that (this concept will) take off?

A: We have witnessed other similar sites that already exist have huge impacts. However, each of these examples does not compare to the quality or functionality that Community Funded will boast. Our website is an evolutionary leap forward in how resources are shared in a community and intends to offer a unique and easy way to fund your "it"!

Q: What kind of preparation went into this idea?

A: Well, my friend Blue Hovatter and I got the idea in June of last year. We immediately invited our friend Ryan Stover, because we valued his creative genius. We spent the next three months developing the concept and building the amazing team we have today. Matt Price was added in the end of September and we began website development in October. Needless to say we have made tremendous progress in a short amount of time. What can I say? Big ideas motivate individuals. Hopefully a theme in our website.



CALLAHAN



Todd Heenan,
Managing Partner
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SMALL BUSINESS, from 13

reach.

Just because another company is smaller, though, doesn't mean these don't exist. Your sales process may be easier just because fewer people are involved, but that doesn't mean that the customer's decision is easier. In fact, decision-making in a large company can sometimes be more straightforward because it's actually been turned into a defined process, and isn't being invented anew for every purchase.

For your telephone services, you'll first focus on the decision-maker. Many times this will include a tight group of advisers – people who think it's their job to help make the decision. Beyond that may be others who have an opinion which is valued, people who are known

to have useful information and viewpoints. In a case like this, it's quite possible that there may be representatives of people who will actually use your service, whose productivity may be affected by what you provide.

It certainly doesn't stop there. Next are industry sources who have some weight of authority. Perhaps they test your products and develop ratings and reports. In some cases they might even be hired by this company for their expertise, creating recommendations that are specific to the customer's needs.

Going further afield, there will be less-authoritative sources. The company may find out about you via news articles and word-of-mouth. If they don't know about you, you'll never have the chance to be evaluated for a purchase.

This is an awful lot of people, with a wide range of different needs.

Does it get simpler just because you're targeting phone services for small businesses? Only because there's fewer people in number, but most of these roles still exist. And worse: It may be harder to identify the people, because they're not acting in well-defined jobs, and information flow is more chaotic. If you're looking for the person responsible for purchasing your services, you might get a lot of puzzled looks and guesses.

What does this mean to your marketing efforts?

When you can identify a clear role for someone, then you can create a targeted message to them. This gives them the information they need, at the right time, and helps them in their role as decision-maker, recommender, or other adviser. The recommender needs to build personal comfort that they can

stand behind a decision, while another adviser will focus more on analyzing data but not taking responsibility for the decision itself.

Recommenders and advisers will look for information in certain places, and in certain ways. A well-coordinated marketing program for these telephone services will include different kinds of information on the website and other sales materials, working closely with magazines and analysts who keep on top of the industry, and campaigns which are coordinated with others' announcements of new technology.

If you choreograph these into a beautiful dance, you've made it easy for your customers to make the purchase.

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

OIL, from 3

Encana spokesman Doug Hock said. Encana drills natural gas wells near Erie in the D.J. Basin.

"We need all the sources of energy," Hock said. "This is in a sense using the tax code to pit one source against another. It inhibits overall development of domestic energy."

The natural-gas industry provides nearly 138,000 direct and indirect jobs in Colorado, according to America's Natural Gas Alliance, an industry advocacy organization. The state ranks No. 5 in natural-gas employment with almost 31,000 workers within the industry.

Oil and gas producers benefit greatly from the intangible drilling cost tax credit enacted in 1913. Aimed at attracting investment to the high-risk industry, the credit allows independent producers like Encana tax deductions on some costs related to drilling.

The credit has become more important considering the high costs of services related to hydraulic fracturing, said Matt Marshall, manager of crude oil analysis for Evergreen-based analyst BENTEK Energy.

As an example, if a company drills a \$4 million horizontal well in the Niobrara formation in the D.J. Basin, it could immediately deduct more than \$2 million of the intangible costs that include expenses related to services such as trucking.

"That means you can knock down your taxable income," he said.

If the tax credit were repealed, oil and gas companies would owe more income tax and stop drilling marginally profitable wells, he said.

"You would risk slowing down devel-

opment of unconventional oil plays, such as the Niobrara shale," he added.

A loss of another deduction known as the domestic manufacturing tax credit also would hurt the industry. Enacted in 2004 by Congress, the credit is supposed to keep manufacturers inside the United States.

It's unclear exactly how much companies like Encana have to lose, but Hock estimated losses of "thousands of dollars" per well in addition to job cuts.

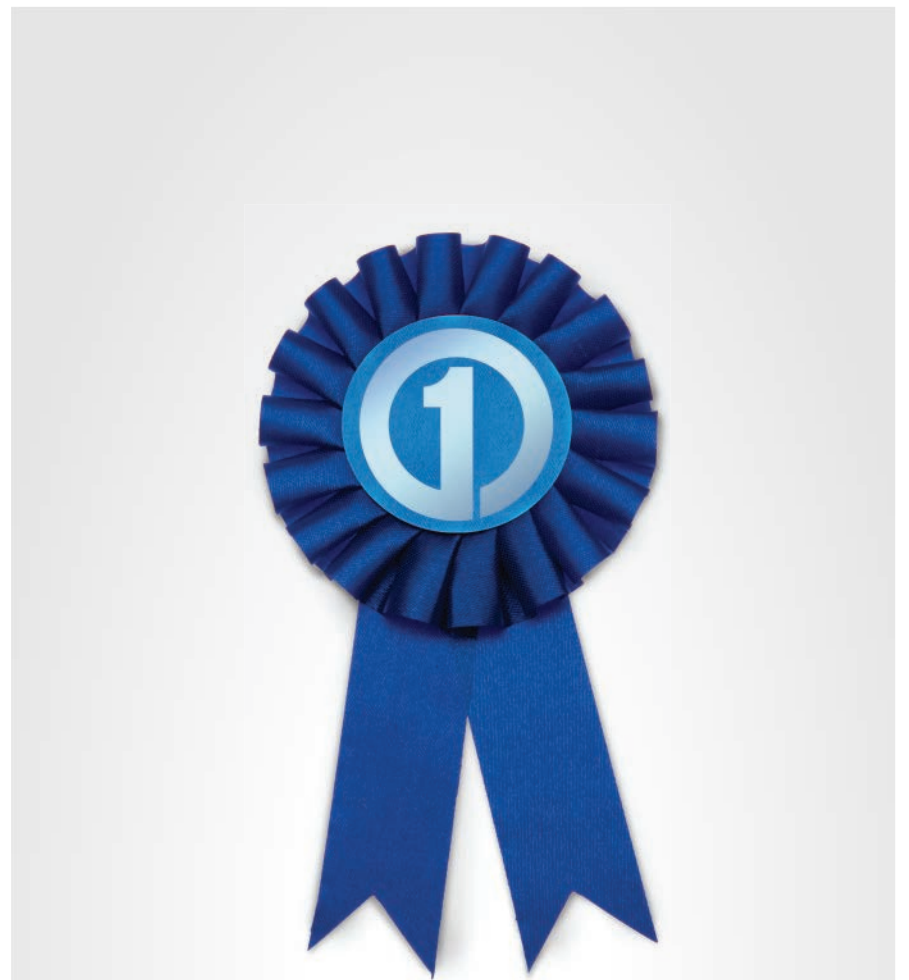
The loss of the tax credits particularly would affect independent oil and gas producers, or those that participate only in exploration and production of oil. Unlike major oil and gas producers like ConocoPhillips and Exxon, which also are involved in refining and marketing, independents like Encana lack "downstream" assets.

A lot is at stake for them. Independent producers develop 95 percent of domestic oil and gas wells and produce 68 percent of domestic oil and 82 percent of domestic natural gas, according to the Independent Petroleum Association of America.

Despite the proposed elimination of fossil fuels subsidies, the White House said another \$12 million would fund research to reduce environmental, health and safety risks of hydraulic fracturing.

In addition, Obama's budget increases the Pipeline and Hazardous Materials Safety Administration Budget by \$76 million to \$248 million "to ensure the highest safety standards for the U.S. pipeline system." The spending will double the number of federal pipeline safety inspectors, modernize pipeline data collection and analysis, improve investigations of pipeline accidents and enhance a public education program.

Obama's budget also offers \$770 million for the Office of Nuclear Energy.



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Chapter 13 indicates filings that enable petitioners to pay off their creditors over three to five years.

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BANKRUPTCIES

Larimer County Chapter 7

JOHN M SHULER, 1012 PONDEROSA DR. FORT COLLINS; CASE #2012-11570, DATE FILED: 2/1/12.
LAURA ANN BROWN, 2602 W 44TH ST, LOVELAND; CASE #2012-11577, DATE FILED: 2/1/12.
RICHARD EDWARD KING, 5151 BOARDWALK DR L3, FORT COLLINS; CASE #2012-11609, DATE FILED: 2/1/12.
VIRGINIA ALICE DEMROW, 4327 GEMSTONE LANE, FORT COLLINS; CASE #2012-11643, DATE FILED: 2/1/12.
SCOTT DOUGLAS BUTOW, 2500 E HARMONY RD LOT 417, FORT COLLINS; CASE #2012-11673, DATE FILED: 2/1/12.
DALE EDWARD DANIEL, 6365 SEASIDE DRIVE, LOVELAND; CASE #2012-11716, DATE FILED: 2/1/12.
TAMARA LYNN HANSEN, 1955 CONNECTICUT DR, FORT COLLINS; CASE #2012-11754, DATE FILED: 2/2/12.
JOSHUA D LARA, 557 S 9TH ST, BERTHOUD; CASE #2012-11757, DATE FILED: 2/2/12.
MICHAEL DOUGLAS DRIETH, 1205 E 16TH ST, LOVELAND; CASE #2012-11760, DATE FILED: 2/2/12.
BRIAN LOUIS MILLER, 324 NEBRASKA AVE, BERTHOUD; CASE #2012-11771, DATE FILED: 2/2/12.
TRAIL INN LLC, PO BOX 3222, ESTES PARK; CASE #2012-11787, DATE FILED: 2/2/12.
GARON EUGENE MARSH, 354 E 41ST STREET, LOVELAND; CASE #2012-11793, DATE FILED: 2/2/12.
MARC D LEVERETTE, 519 WALDEN WAY, FORT COLLINS; CASE #2012-11817, DATE FILED: 2/3/12.
MICHELE L DALBERG, PO BOX 212, BELLVUE; CASE #2012-11820, DATE FILED: 2/3/12.
RANDALL BAYNE MORRISON, 2037 PRAIRIE VIEW CT, FORT COLLINS; CASE #2012-11824, DATE FILED: 2/3/12.
WAYNE RAY HARRIS, 2500 E HARMONY RD, FORT COLLINS; CASE #2012-11873, DATE FILED: 2/5/12.
MAGNOLIA H NIKO, 440 MARCELLINA DR, LOVELAND; CASE #2012-11901, DATE FILED: 2/7/12.
JOHN K KITCHEN, PO BOX 142, MASONVILLE; CASE #2012-11911, DATE FILED: 2/7/12.

JERRY CHRISTOPHER CHILSON, 2333 WINDROW DRIVE, FORT COLLINS; CASE #2012-11952, DATE FILED: 2/8/12.
JEROME TORRES, 4015 BOULDER DRIVE, LOVELAND; CASE #2012-12010, DATE FILED: 2/9/12.
GREGORY M COLE, 120 RILEY COURT, LOVELAND; CASE #2012-12012, DATE FILED: 2/9/12.
THEODORE DALE HASTY, 517 E TRILBY RD #112, FORT COLLINS; CASE #2012-12032, DATE FILED: 2/9/12.
ROBERT WILLIAM WAWRO, 1917 SOUTH CRESTMORE COURT, FORT COLLINS; CASE #2012-12048, DATE FILED: 2/9/12.
JOSHUA HENDRIX, 5130 BRANDYWINE DRIVE, LOVELAND; CASE #2012-12049, DATE FILED: 2/9/12.
LISA IRENE DREILING, 4049 ROCKY FORD DR, LOVELAND; CASE #2012-12078, DATE FILED: 2/10/12.

Chapter 13

JUNE ALBERTA SCHMIDT, 3516 N CTY RD 13, LOVELAND; CASE #2012-12040, DATE FILED: 2/9/12.
MARYANN MECHEM, 909 WEST 5TH STREET, LOVELAND; CASE #2012-12093, DATE FILED: 2/10/12.

Weld County Chapter 7

DAVID HUGH MACKEY, 873 SOUTH 12TH AVENUE, BRIGHTON; CASE #2012-11593, DATE FILED: 2/1/12.
MICHAEL KEITH ORR, 413 14TH STREET, WINDSOR; CASE #2012-11621, DATE FILED: 2/1/12.
RAFAEL ANDRADE, 2922 HAWK DR, EVANS; CASE #2012-11628, DATE FILED: 2/1/12.
CINDY LEE KAY, 1514 WATERFRONT DRIVE, WINDSOR; CASE #2012-11655, DATE FILED: 2/1/12.
RYAN EUGENE KLINE, 168 CALABRIA DR, WINDSOR; CASE #2012-11694, DATE FILED: 2/1/12.
DOUGLAS JON SCHMIDT, 27551 COUNTY ROAD 49 1/2, GREELEY; CASE #2012-11703, DATE FILED: 2/1/12.
ADAM CHENEY, 42094 WCR 43, AULT; CASE #2012-11715, DATE FILED: 2/1/12.
SANDRA K JOHNSON, 819 S 13TH AVE, BRIGHTON; CASE #2012-11819, DATE FILED: 2/3/12.

ROBB ALLEN NELSON, 7755 VALLEY VIEW CIR-CL, WINDSOR; CASE #2012-11834, DATE FILED: 2/3/12.
KARI LYNN WERTZ, 2189 35TH AVE CT #2, GREELEY; CASE #2012-11849, DATE FILED: 2/4/12.
LYNNETTE J ARD, 12025 KRAMEA STREET, BRIGHTON; CASE #2012-11858, DATE FILED: 2/4/12.
ELIZABETH MAY SHIMADA, 5151 W 29TH STREET UNIT 1010, GREELEY; CASE #2012-11872, DATE FILED: 2/5/12.
NANCY LOUISE MITCHELL, 4860 KINGS CANYON DRIVE, GREELEY; CASE #2012-11882, DATE FILED: 2/7/12.
JAMES E RAVENNA, 427 13TH ST, GREELEY; CASE #2012-11893, DATE FILED: 2/7/12.
JOSHUA B ANDERSEN, PO BOX 959, FIRESTONE; CASE #2012-11894, DATE FILED: 2/7/12.
JEREMY CLARK STENDEL, 4914 EAGLE CREST BOULEVARD, FIRESTONE; CASE #2012-11895, DATE FILED: 2/7/12.
JANICE LEONE HAWLEY, 1605 39TH ST CT, EVANS; CASE #2012-11972, DATE FILED: 2/8/12.
KATHERINE MARY KLOBERDANZ, 314 EAST 29TH STREET ROAD, GREELEY; CASE #2012-11985, DATE FILED: 2/8/12.
JOAQUIN G GARCIA, 3701 27TH AVE, EVANS; CASE #2012-11988, DATE FILED: 2/8/12.
GERARDO JIMENEZ BENZOR, 311 SOUTH FRANCES AVENUE, MILLIKEN; CASE #2012-11991, DATE FILED: 2/8/12.
DANIEL E ALCAZAR, 1424 RED TAIL ROAD, EATON; CASE #2012-11995, DATE FILED: 2/8/12.
BARRY CHARLES KIRBY, 217 VISTA BLVD, BRIGHTON; CASE #2012-12042, DATE FILED: 2/9/12.
CHALESE M NELSON, PO BOX 124, NUNN; CASE #2012-12050, DATE FILED: 2/9/12.
SHERI ANN LOWE, 10962 EBONY ST, FIRESTONE; CASE #2012-12057, DATE FILED: 2/9/12.
GLEN LEON SCHUMACHER, 1571 RED TAIL ROAD, EATON; CASE #2012-12086, DATE FILED: 2/10/12.
CURTIS ALAN MCFARLAND, 2609 ARBOR AVENUE, GREELEY; CASE #2012-12087, DATE FILED: 2/10/12.

Chapter 13

JOHN ROBERT BRANCH, 7105 W 12TH STREET, GREELEY; CASE #2012-11586, DATE FILED: 2/1/12.

JILL REBECCA HEHR, 17677 PALOMINO STREET, BRIGHTON; CASE #2012-11733, DATE FILED: 2/1/12.
MICKEY MADALINO, 3803 PONDEROSA DRIVE, EVANS; CASE #2012-11734, DATE FILED: 2/1/12.
JOSE GABRIEL ROCHA, 5280 GOSHAWK STREET, BRIGHTON; CASE #2012-11836, DATE FILED: 2/3/12.
CRYSTAL LEIGH FUENTES, PO BOX 1231, AULT; CASE #2012-11853, DATE FILED: 2/4/12.
CATHERINE FRANCES MOSCISKI, 16961 POTTS PL, MEAD; CASE #2012-11969, DATE FILED: 2/8/12.
EUGENIA LENORA LANIER, 11205 COAL RIDGE ST, FIRESTONE; CASE #2012-11971, DATE FILED: 2/8/12.
MICHAEL E BENSON, 223 EAGLE AVE, MEAD; CASE #2012-12018, DATE FILED: 2/9/12.

FORECLOSURES

Larimer County

BORROWER: LONE CACTUS CAPITAL GROUP LLC, 4800 WHEATON DR, FORT COLLINS, 80525-9483. LENDER: FIRSTIER BANK. AMOUNT DUE: \$5860511. CASE #2008-2941. DATE: 2/2/12.
BORROWER: TRAIL INN LLC, 165 VIRGINIA DR, ESTES PARK, 80517. LENDER: FIRST STATE BANK. AMOUNT DUE: \$1361072. CASE #2005-91848. DATE: 2/1/12.
BORROWER: WAYNE R & DEBRA R DORBAND, 928 S CNTY R 31, BERTHOUD, 80513. LENDER: HOME STATE BANK. AMOUNT DUE: \$1181849. CASE #2008-33879. DATE: 1/23/12.
BORROWER: FARA J MAWHINNEY, 6076 WATERFRONT DR, FORT COLLINS, 80524-9454. LENDER: CITIBANK. AMOUNT DUE: \$1046990. CASE #2006-78807. DATE: 1/27/12.
BORROWER: DONALD D DEBEY, 2625 MARYS LAKE RD UNIT 11B, ESTES PARK, 80517-7168. LENDER: BANK MIDWEST. AMOUNT DUE: \$827657. CASE #2007-86191. DATE: 2/1/12.
BORROWER: RAMS HORN DEVELOPMENT CO LLC, 206 MARYS LAKE RD, ESTES PARK, 80517. LENDER: BANK MIDWEST. AMOUNT DUE: \$827657. CASE #2010-84676. DATE: 2/1/12.
BORROWER: GREGG A & DEBORAH A KNOLL, 5963 BALLESTEROS CT, FORT COLLINS, 80528-8876. LENDER: AURORA BANK FSB. AMOUNT DUE:

\$415761. CASE #2004-97644. DATE: 1/23/12.
BORROWER: ROBERT W & N GAIL HERD, 324 VIVIAN ST, FORT COLLINS, 80525-4131. LENDER: BANK AMERICA. AMOUNT DUE: \$409050. CASE #2006-70778. DATE: 1/31/12.
BORROWER: KEVIN W FRAZIER, 1000 N TIMBERLINE RD, FORT COLLINS, 80524-1401. LENDER: BANK AMERICA. AMOUNT DUE: \$395301. CASE #2007-53952. DATE: 1/31/12.
BORROWER: ANTHONY M BARTON, 1821 GLOBE CT, FORT COLLINS, 80528-6394. LENDER: US BANK. AMOUNT DUE: \$358505. CASE #2005-92308. DATE: 1/23/12.
BORROWER: ROBERT J JR & RUTH E SMITH, 614 STONEHAM CT, FORT COLLINS, 80525-7089. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$325246. CASE #2007-66905. DATE: 1/27/12.
BORROWER: SIDNEY E PRATT, 553 GRAND ESTATES DR, ESTES PARK, 80517-8913. LENDER: PATRICK J & BONNIE J GERLEMAN. AMOUNT DUE: \$289941. CASE #2004-69509. DATE: 1/25/12.
BORROWER: RONALD & JILL PATTERSON, 2072 W RIVER DR, WINDSOR, 80550. LENDER: US BANK. AMOUNT DUE: \$282237. CASE #2006-79524. DATE: 1/31/12.
BORROWER: DAVID M & DAWN M FOSKET, 1926 BOWSPRIT DR, FORT COLLINS, 80524-6728. LENDER: LXS 2006 16N. AMOUNT DUE: \$270792. CASE #2006-45442. DATE: 1/23/12.
BORROWER: KINNEY L & TERESA GENE NEEL, 1600 WATERFORD LN, FORT COLLINS, 80525-2948. LENDER: BANK NEW YORK MELLON. AMOUNT DUE: \$264004. CASE #2007-6551. DATE: 1/25/12.
BORROWER: KENNETH E & MELISSA M MERRITT, 2701 MAROON CT, FORT COLLINS, 80525-6148. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$258523. CASE #2010-44993. DATE: 1/23/12.
BORROWER: JOHN L & JOANNE M CRAWFORD, 3111 THUNDERING HERD WAY, WELLINGTON, 80549-3001. LENDER: US BANK. AMOUNT DUE: \$253852. CASE #2008-12026. DATE: 1/27/12.
BORROWER: DAVID D BYERLY, 2908 PADDINGTON RD, FORT COLLINS, 80525-9079. LENDER: EVERBANK. AMOUNT DUE: \$243039. CASE #2009-67541. DATE: 1/24/12.
BORROWER: CHARLES E & ALEXANDRA M PERRY, 1425 CAPE COD CIR, FORT COLLINS, 80525-3393. LENDER: WELLS FARGO BANK. AMOUNT DUE:

\$223817. CASE #2006-37589. DATE: 1/23/12.
BORROWER: LUIS ALBERTO JR & CAT SANCHEZ, 401 BLUEJAY ST, FORT COLLINS, 80526-2806. LENDER: RALI 2007 QSI. AMOUNT DUE: \$206430. CASE #2006-92447. DATE: 1/23/12.
BORROWER: REBECCA R SNAVELY, 1550 RAVEN CIR UNIT M, ESTES PARK, 80517-9464. LENDER: BANK AMERICA. AMOUNT DUE: \$206358. CASE #2005-110487. DATE: 1/23/12.
BORROWER: DONALD V & ALETA M BOUSQUET, 3136 HOLYOKE CT, LOVELAND, 80538-4932. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$202916. CASE #2004-42476. DATE: 1/23/12.
BORROWER: ANGELA L RICHENDIFERKER, 1225 BRUMAL CT, FORT COLLINS, 80525-1213. LENDER: SUNTRUST MORTGAGE INC. AMOUNT DUE: \$195327. CASE #2003-109508. DATE: 1/23/12.
BORROWER: RAGAN R EVANS, 2914 N OVERLAND TRL, LAPORTE, 80535. LENDER: NATIONSTAR MORTGAGE LLC. AMOUNT DUE: \$194779. CASE #2007-94650. DATE: 1/27/12.
BORROWER: FERMIN L MAESTAS, 204 SIOUX DR, BERTHOUD, 80513-1365. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$193882. CASE #2006-70782. DATE: 2/2/12.
BORROWER: DANIEL HUESCA VASQUEZ, 826 E 8TH ST # 1/2, LOVELAND, 80537-4916. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$192670. CASE #2001-77776. DATE: 1/23/12.
BORROWER: NEHEMIAH D & LEONA J LUNA, 596 SUNWOOD DR, LOVELAND, 80538-1984. LENDER: BANK NEW YORK MELLON. AMOUNT DUE: \$186000. CASE #2004-32317. DATE: 1/23/12.
BORROWER: JEFFREY A & APRIL R HIXENBAUGH, 345 PLOWMAN CT, FORT COLLINS, 80526-6345. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$177895. CASE #2004-119799. DATE: 1/24/12.
BORROWER: ARTHUR H BAILEY, 2215 MARSHFIELD LN, FORT COLLINS, 80524-6771. LENDER: PHH MORTGAGE CORP. AMOUNT DUE: \$176681. CASE #2009-62794. DATE: 2/2/12.
BORROWER: THOMAS A & MELANIE P SUTTON, 1646 TRACY DR, LOVELAND, 80537-8096. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$167754. CASE #2004-79414. DATE: 1/24/12.
BORROWER: SARAJOE & RAYMOND GARZA, 1907 SOUTHDOWN CT, FORT COLLINS, 80526-1109. LENDER: COLORADO HOUSING FINANCE AUTHO.



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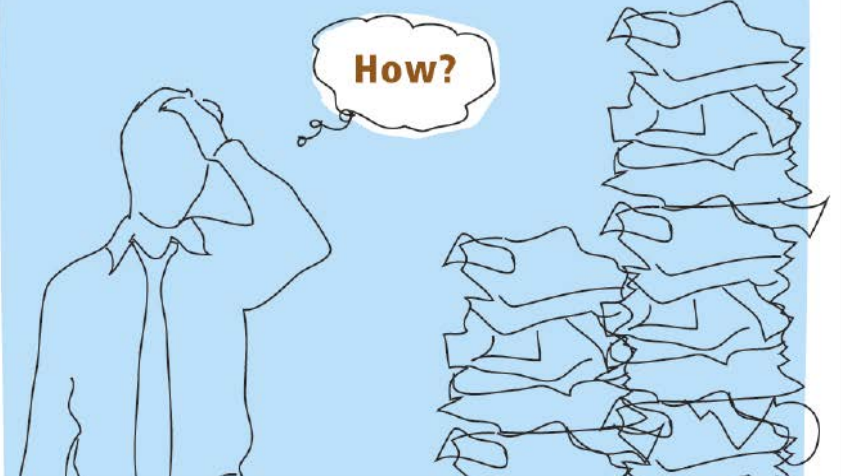
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FOR THE RECORD**Date closed:** 1/23/12

Seller: WELLS FARGO BK
Buyer, buyer's address: HUD, 3090 NUNN PL
Address: 3090 NUNN PL
Price: \$
Date closed: 11/15/11 LR

Seller: FANNIE MAE
Buyer, buyer's address: DELON BARBER, 8508 PO BOX 271664
Address: 8508 SAWTOOTH CT
Price: \$25500
Date closed: 1/20/12

Seller: CAROL L ETTINGER
Buyer, buyer's address: CEDAR REAL ESTATE LLC, 2513 MCKEAG CT
Address: 1040 DRIFTWOOD DR
Price: \$513500
Date closed: 1/24/12

Seller: HSBC BK USA
Buyer, buyer's address: MELANIE G NIEDRINGHAUS, 1707 PO BOX 2808
Address: 1341 KORAL CT
Price: \$510000
Date closed: 1/13/12

Seller: COLO HOUSING FIN AUTHORITY
Buyer, buyer's address: HUD, 6924 CARLYLE LN
Address: 6924 CARLYLE LN
Price: \$
Date closed: 3/1/11 LR

Seller: TODD WRIGHT
Buyer, buyer's address: RAMS HORN VILLAGE OWNERS ASSN, 1565 PO BOX 3197
Address: 1565 STATE HIGHWAY 66 # 17
Price: \$
Date closed: 1/19/12

Seller: PAUL S & ASHLYN H WNEK
Buyer, buyer's address: CASEY J & CINDY J WRIGHT, 2925 W STUART ST APT 7
Address: 2925 W STUART ST APT 7
Price: \$164000
Date closed: 1/9/12

Seller: EDWARD C & ANNE F ELLIOTT
Buyer, buyer's address: MICHAELA CAMPBELL & JEANBAPTISTE CLAUDE VARNIER, 427 WHEDBEE ST
Address: 427 WHEDBEE ST
Price: \$216300
Date closed: 12/30/11 LR

Seller: DOROTHY A PUMPHREY
Buyer, buyer's address: STEVEN L & DEANNA L COLEMAN, 3670 S SHERMAN ST
Address: 102 CATAMOUNT WY
Price: \$50000
Date closed: 1/21/12

Seller: MELODY HOMES INC
Buyer, buyer's address: CHAD M & RICHELLE A SHRYOCK, 5773 CLARET ST
Address: 5773 CLARET ST
Price: \$438300
Date closed: 1/24/12

Seller: MARK S VANDERVELDE
Buyer, buyer's address: JAMES G JR & YVONNE B ZACK, 3539 PINWOOD CT
Address: 3539 PINWOOD CT
Price: \$309000
Date closed: 1/25/12

Seller: LINDA A GERARD
Buyer, buyer's address: LINDA A GERARD, 1685 10TH ST SW
Address: 1685 10TH ST SW
Price: \$
Date closed: 1/23/12

Seller: CLAUDIA E HUNSAKER
Buyer, buyer's address: CLAUDIA E & RICHARD M HUNSAKER, 5506 BITTERBUSH WAY
Address: 5506 BITTERBUSH WAY
Price: \$
Date closed: 1/25/12

Seller: PROVIDENT FUNDING ASSOCIATES L
Buyer, buyer's address: FEDERAL HOME LN MORTGAGE CORP, 5000 PLANO PKWY
Address: 6331 SEA GULL CIR
Price: \$
Date closed: 1/5/12

Seller: PREO HARMONY RIDGE LLC
Buyer, buyer's address: MARK S & ELIZABETH M ANDREW, 1809 PRAIRIE RIDGE DR
Address: 1809 PRAIRIE RIDGE DR
Price: \$303700
Date closed: 12/27/11 LR

Seller: NELDA CORIA
Buyer, buyer's address: FOUNDATION TRUST #12304, 304 PO BOX 2165
Address: 304 N LOOMIS AVE
Price: \$105000
Date closed: 1/25/12

Seller: JASON L PEIFER
Buyer, buyer's address: R M HOLDINGS LLC, 1076 OSPREY CT
Address: 2300 W ELIZABETH ST
Price: \$190000
Date closed: 1/26/12

Seller: ANNA & PAOLO BRANDIS
Buyer, buyer's address: LORI LYNN GREENING, 2502 TIMBERWOOD DR UNIT 84
Address: 2502 TIMBERWOOD DR UNIT 84
Price: \$163900
Date closed: 1/23/12

Seller: ROD HOLLAND
Buyer, buyer's address: RODNEY R HOLLAND TRUST NO 1, 907 MILAN TERRACE DR

Address: 907 MILAN TERRACE DR
Price: \$
Date closed: 1/21/12

Seller: HARMONY EXECUTIVE PARK LLC
Buyer, buyer's address: HARMONY EXECUTIVE PARK II LLC, 144 N MASON ST UNIT 4
Address: 2310 E HARMONY RD
Price: \$
Date closed: 1/24/12

Seller: RALI 20030S13
Buyer, buyer's address: MIGUEL BLANCO, 2653 HAXTUN CT
Address: 2653 HAXTUN CT
Price: \$125000
Date closed: 1/10/12

Seller: CASEY L MILLER
Buyer, buyer's address: DWAYNE & AMY WATSON, 2113 BARNWOOD CT
Address: 2113 BARNWOOD CT
Price: \$236000
Date closed: 1/25/12

Seller: NORTHERN ENTERPRISES INC
Buyer, buyer's address: STEWART & MARY ANN PARK, 7110 DIAMOND TAIL DR
Address: 7110 DIAMOND TAIL DR
Price: \$566400
Date closed: 1/27/12

Seller: ROY E & CORY W NOLAN
Buyer, buyer's address: GOLD PROPERTY I LLC, 2809 BRUSH CREEK DR
Address: 1225 W PROSPECT RD APT P2
Price: \$89000
Date closed: 1/26/12

Seller: WALTER G & HELGA HANTSCHO
Buyer, buyer's address: ARLEN K & CAROL W SARIAN, 6508 HALF MOON BAY DR
Address: 6508 HALF MOON BAY DR
Price: \$455000
Date closed: 1/24/12

Seller: NINA MEHL BUNKER
Buyer, buyer's address: JOHN A STROMBERGER, 1413 CENTENNIAL RD
Address: 1413 CENTENNIAL RD
Price: \$237000
Date closed: 1/26/12

Seller: DANIEL L & LESLIE A HOY
Buyer, buyer's address: LEROY JEKER, 9 BERWYN DR
Address: 1520 RAVEN CT UNIT F
Price: \$215000
Date closed: 1/27/12

Seller: PARKER E PREBLE
Buyer, buyer's address: MICHAEL J & ELIZABETH A HARDISTY, 5000 BOARDWALK DR UNIT 9
Address: 5000 BOARDWALK DR UNIT 9
Price: \$307200
Date closed: 1/26/12

Seller: RONALD L & SHELBY A HAYS
Buyer, buyer's address: ALEXANDER W & ELIZABETH A CHANG, 2069 DOYLE DR
Address: 2069 DOYLE DR
Price: \$540000
Date closed: 1/23/12

Seller: TERRY E & LYNN CREEKMORE
Buyer, buyer's address: TERRY E & LYNN CREEKMORE, 375 SARA LN
Address: 375 SARA LN
Price: \$
Date closed: 1/27/12

Seller: ALPINE LUMBER CO
Buyer, buyer's address: LUKE COMPANIES LLC, 3321 N GARFIELD AVE
Address: 3915 N GARFIELD AVE
Price: \$865000
Date closed: 1/20/12

Seller: JACKIE M & JEREMY J MEYER
Buyer, buyer's address: JACKIE M & JEREMY J MEYER, 1414 SHALLOW POND DR
Address: 3414 SHALLOW POND DR
Price: \$
Date closed: 1/25/12

Seller: ROBERT J TWAROGOWSKI
Buyer, buyer's address: RUSSELL J GOLDFAIN, 1921 ADRIEL CT
Address: 1921 ADRIEL CT
Price: \$123500
Date closed: 1/12/12

Seller: RAMON C & BETTY L REUTINGER
Buyer, buyer's address: JOE W DOWDEY, 4319 ALLANT HWY
Address: 1220 PROSPECT MOUNTAIN RD
Price: \$399000
Date closed: 1/27/12

Seller: CONSTRUCTOR I UNICI LLC
Buyer, buyer's address: RANDALL S & CAROLYN C CURTIS, 2755 WHITE WING RD
Address: 8635 BLACKWOOD DR
Price: \$55500
Date closed: 1/13/12

Seller: RYAN DAVID & CHRISTA DAVIS BLUTH
Buyer, buyer's address: JENNIFER BYLUND, 4003 CELTIC LN
Address: 4003 CELTIC LN
Price: \$170500
Date closed: 1/27/12

Seller: KEYBANK
Buyer, buyer's address: JAMES O JR & NANCY P HOLTZCLAW, 965 FLINT WAY
Address: 850 SUMMIT VIEW WY
Price: \$50500
Date closed: 1/25/12

Seller: DENNIS H DAUGHERTY
Buyer, buyer's address: JEROME A II BURKE, 3627 MAPLEWOOD LN
Address: 3627 MAPLEWOOD LN
Price: \$296000
Date closed: 1/27/12

Seller: LAKES POINT CONSTRUCTION II LL
Buyer, buyer's address: ROBERT D & DIANE L HIDY, 1576 LA JARA ST
Address: 1576 LA JARA ST
Price: \$268800
Date closed: 1/25/12

Seller: BANK NEW YORK MELLON CORP
Buyer, buyer's address: ERIC M SONNHALTER, 1508 CORYDALIS CT
Address: 1508 CORYDALIS CT
Price: \$255500
Date closed: 1/24/12

Seller: ROBERT B & PATRICIA O SCOTT
Buyer, buyer's address: GREEN STREET PROP-ERTIES LLC, 7320 TAMARISK DR
Address: 255 CARINA CIR UNIT 102
Price: \$152500
Date closed: 1/30/12

Seller: MATTHEW P & AMANDA S POTTS
Buyer, buyer's address: ERIC M SONNHALTER, 1508 CORYDALIS CT
Address: 1508 CORYDALIS CT
Price: \$255500
Date closed: 1/27/12

Seller: MURTHY FAMILY INVESTMENTS LTD
Buyer, buyer's address: NORTHERN COLORADO ALLERGY INVE, 2026 BLUE MESA CT # D
Address: 2026 BLUE MESA CT # D
Price: \$
Date closed: 1/1/12

Seller: WAYNE B & JANICE E LEISTIKOW
Buyer, buyer's address: CORP PRESIDING BISH-OP CHURCH J, 50 NE TEMPLE ST
Address: 6732 S TIMBERLINE RD
Price: \$4000000
Date closed: 1/24/12

Seller: TIMBER ROCK INVESTMENTS LLC
Buyer, buyer's address: AMIE ALICE LOPEZ, 617 CHERRY ST
Address: 617 CHERRY ST
Price: \$225000
Date closed: 1/25/12

Seller: PATRICIA N SCHIPPER
Buyer, buyer's address: ANNA BRANDIS, 1741 BROOKHAVEN CIR E APT F
Address: 1741 BROOKHAVEN CIR E APT F
Price: \$152000
Date closed: 1/25/12

Seller: CHARLES JEFFERSON & ELLEN BETH SMITH SULLINS
Buyer, buyer's address: LOREN JAMES & SUSAN DIANE SHRIVER, 108 CHARLESTON ST
Address: 2513 NIMBUS DR
Price: \$700000
Date closed: 1/31/12

Seller: MELVIN L WANDA F ECKARD TRUST
Buyer, buyer's address: DOUGLAS H POWELL, 950 SOUTHRIDGE GREENS BLVD # 6
Address: 950 SOUTHRIDGE GREENS BLVD # 6
Price: \$270000
Date closed: 1/30/12

Seller: MARK S & LISA L BENNETT
Buyer, buyer's address: JASON R & KRISTEN M WHITEHURST, 1749 PARK DR
Address: 1749 PARK DR
Price: \$275000
Date closed: 1/30/12

Seller: DRY CREEK LLC
Buyer, buyer's address: ENCORE HOMES LLC, 1218 W ASH ST UNIT A
Address: 346 TORONTO ST
Price: \$45000
Date closed: 1/31/12

Seller: BRANDON T & KELLEY A SOULE
Buyer, buyer's address: DEAN L ARNOLD, 3508 MOFFAT AVE
Address: 3508 MOFFAT AVE
Price: \$340000
Date closed: 1/27/12

Seller: CUONG DANIEL & ERIKA M TRAN
Buyer, buyer's address: MARCUS R PRATT, 273 HARDING CT
Address: 273 HARDING CT
Price: \$213500
Date closed: 1/30/12

Seller: TERI J SYSUM TRUST
Buyer, buyer's address: KAY D & FRANCES WELKER, 23777 MORGAN COUNTY RD 1
Address: 8502 3RD ST
Price: \$
Date closed: 1/31/12

Seller: STEVEN SHURTLEFF STANARD
Buyer, buyer's address: VIVO INVESTMENT PROPERTIES LLC, 2555 E COUNTY ROAD 62E
Address: 1133 BENT TREE CT
Price: \$220000
Date closed: 1/31/12

Seller: PAUL & GEORGE A CHRISTOPHER
Buyer, buyer's address: THOMAS & JUDITH BOESCH, 562 COVE DR
Address: 1434 CADDOA DR APT 4
Price: \$51000
Date closed: 1/31/12

Seller: WILFRED F BRAKE
Buyer, buyer's address: AMY & ANDREW HANSEN, 2609 SADDLE CREEK DR

Address: 2609 SADDLE CREEK DR
Price: \$305000
Date closed: 1/27/12

Seller: KATHLEEN L NOVAC
Buyer, buyer's address: ERICK DRESCHER, 229 N CHIMNEY PARK DR
Address: 504 10TH ST
Price: \$133000
Date closed: 1/31/12

Seller: AUTUMN R ZIMMERMAN
Buyer, buyer's address: FEFFCOR LLC, 1604 34TH AVE
Address: 2450 WINDROW DR UNIT F103
Price: \$128000
Date closed: 1/31/12

Seller: FANNIE MAE
Buyer, buyer's address: PURCELL CONSERVATION GROUP LLC, 7233 WHITWORTH CT
Address: 1300 LAVENDER CT
Price: \$139000
Date closed: 1/27/12

Seller: HUD
Buyer, buyer's address: LOREN KENT HALL, 205 W 51ST ST
Address: 139 LORI DR
Price: \$
Date closed: 1/31/12

Seller: ROBERT T RAFFEL
Buyer, buyer's address: JOSEPH JAMES III & PATRICIA B VICK, 1807 LAKESHORE CIR
Address: 1402 RAVEN CIR #A 5
Price: \$151000
Date closed: 1/31/12

Seller: FEDERAL HOME LN MORTGAGE CORP
Buyer, buyer's address: KAYLA M KNEIPP, 6808 ANTIGUA DR UNIT 31
Address: 6808 ANTIGUA DR UNIT 31
Price: \$155000
Date closed: 1/3/12

Seller: LEWIS L HUFF
Buyer, buyer's address: JACOB T WHIPPLE, 2420 TAMARAC DR
Address: 2420 TAMARAC DR
Price: \$175000
Date closed: 1/31/12

Seller: BRADLEY H & TARA R BORST
Buyer, buyer's address: BRADLEY H BORST REVOCABLE TRUS, 6409 GARRISON CT
Address: 6409 GARRISON CT
Price: \$
Date closed: 12/20/11 LR

Seller: COLORADO HOUSING FINANCE AUTHO
Buyer, buyer's address: MARK L SULLIVAN, 517 CHESTNUT DR
Address: 517 CHESTNUT DR
Price: \$142000
Date closed: 1/31/12

Seller: THOMPSON OVERLOOK LLC
Buyer, buyer's address: CAROLE J CLARK, 2336 SOPRIS CIR
Address: 2336 SOPRIS CIR
Price: \$187400
Date closed: 1/27/12

Seller: STACEY BLANK
Buyer, buyer's address: STACEY BLANK, 803 EAGLE DR
Address: 803 EAGLE DR
Price: \$
Date closed: 1/25/12

Seller: LEMAY AVENUE LLC
Buyer, buyer's address: STONYBROOK HOMES INC, 1109 PO BOX 2425
Address: 1109 HONHOLTZ DR
Price: \$108400
Date closed: 1/31/12

Seller: MARIE T HATTER
Buyer, buyer's address: MICHAEL K COLETTI, 7121 PO BOX 743
Address: 3317 POST RD
Price: \$188000
Date closed: 1/25/12

Seller: PATRICIA ANN JANSMA
Buyer, buyer's address: WESLEY & COPPER FERREIRA, 958 SNOWY PLAIN RD
Address: 958 SNOWY PLAIN RD
Price: \$296000
Date closed: 1/30/12

Seller: FOUNDATION TRUST #4568
Buyer, buyer's address: CHRISTOPHER D VIA-MONTE, 375 COVE DR
Address: 375 COVE DR
Price: \$333300
Date closed: 1/31/12

Seller: FANNIE MAE
Buyer, buyer's address: SCOTT E & KIMBERLY A MILEWSKI, 3570 HEARTHFIRE WAY
Address: 1904 ADRIEL CT
Price: \$89000
Date closed: 1/31/12

Seller: FIRST STREET LLC
Buyer, buyer's address: WELLINGTON RENTALS STORAGE LLC, 8141 1ST ST
Address: 8141 1ST ST
Price: \$180000
Date closed: 2/1/12

Seller: JOYCE E MCCOOL
Buyer, buyer's address: JOYCE MCCOOL TRUST, 1615 ANTONIO CT
Address: 1615 ANTONIO CT
Price: \$
Date closed: 2/1/12

Seller: BANK NEW YORK MELLON
Buyer, buyer's address: KURT J BAUMAN, 1306 SITKA ST
Address: 1306 SITKA ST
Price: \$150000
Date closed: 11/28/11 LR

Seller: MELODY HOMES INC
Buyer, buyer's address: BERNIE L JR MASCARENAZ, 1015 TRADING POST RD
Address: 1015 TRADING POST RD
Price: \$299000
Date closed: 1/31/12

Seller: MELODY HOMES INC
Buyer, buyer's address: DAVID M & KATHY L MAFFEI, 5864 QUARRY ST
Address: 5864 QUARRY ST
Price: \$269000
Date closed: 1/27/12

Seller: MELODY HOMES INC
Buyer, buyer's address: ANDREW G & TRICIA L LESLIE, 915 TRADING POST RD
Address: 915 TRADING POST RD
Price: \$259600
Date closed: 1/27/12

Seller: DAVID E & JUDITH E MCPHEE
Buyer, buyer's address: MARY E MURPHY FAMILY LIVING TR, 2223 COUNTRY SIDE DR
Address: 2310 LARKSPUR AVE
Price: \$373000
Date closed: 2/2/12

Seller: PEAKVIEW HOMES INC
Buyer, buyer's address: MARY A SIMBER, 2014 PARK DR
Address: 2014 PARK DR
Price: \$413300
Date closed: 1/17/12

Seller: SCOTT B & DIANE K EASTON
Buyer, buyer's address: ROBERT D II & AMANDA WULFF DEAKIN, 2420 PURDUE RD
Address: 2420 PURDUE RD
Price: \$213500
Date closed: 1/31/12

Seller: LARA K & CURT E VANTRESS
Buyer, buyer's address: MIRCEA & LAURA CORMOS, 1608 MARILYN CT
Address: 1302 NICKEL DR
Price: \$268000
Date closed: 2/1/12

Seller: BRIAN C RITTENHOUSE
Buyer, buyer's address: BRIAN C RITTENHOUSE, 5704 E COUNTY ROAD 50
Address: 1365 PINE ACRES WAY
Price: \$
Date closed: 2/2/12

Seller: HOME STATE BANK
Buyer, buyer's address: JOHN R PARKER, 610 W COUNTY ROAD 16
Address: 610 W COUNTY ROAD 16
Price: \$525000
Date closed: 1/31/12

Seller: JPMORGAN CHASE BK
Buyer, buyer's address: HUD, 1466 BOX PRAIRIE CIR
Address: 1466 BOX PRAIRIE CIR
Price: \$
Date closed: 1/26/12

Seller: JOURNEY HOMES LLC
Buyer, buyer's address: CAROLYN P BRANNOCK, 2520 MARSHFIELD LN
Address: 2520 MARSHFIELD LN
Price: \$203900
Date closed: 1/31/12

Seller: HUD
Buyer, buyer's address: CHRISTOPHE ATTARD, 2021 FOSSIL CREEK PKWY
Address: 336 E 41ST CT
Price: \$
Date closed: 2/2/12

Seller: WILLIAM C VADER
Buyer, buyer's address: EDWARDS FAMILY 2002 TRUST, 1205 JUNIPER CT
Address: 529 W MOUNTAIN AVE
Price: \$257900
Date closed: 2/1/12

Seller: LORRAINE AYERS
Buyer, buyer's address: LORRAINE & JAMES AYERS, 2917 DOUBLE TREE DR
Address: 2917 DOUBLE TREE DR
Price: \$
Date closed: 1/25/12

Seller: ROBERT M & JANET C ADAMS
Buyer, buyer's address: ROBERT JANET ADAMS LIVING TRUS, 2111 ABEYTA CT
Address: 2111 ABEYTA CT
Price: \$
Date closed: 1/31/12

COMMENTARY

EDITORIAL

Time to put an end to Big Oil subsidies

When it comes to government subsidies, farmers at the moment are proving themselves to be a much more reasonable lot than those in the oil business.

Both are making record profits yet only the farmers appear ready to help save the country some money and forego subsidies for their crops.

The oil business? Not so much.

"In the current dynamic, we can't take anything for granted," the American Petroleum Institute's Marty Durbin told the *Houston Chronicle*.

"Given the strong desire for new members of Congress to want to show they are really doing something on cost-cutting and deficit reduction, you never know what could get thrown in the mix."

That was last year, and Durbin had

nothing to worry about. Efforts to kill oil subsidies got nowhere in 2011 and are unlikely to succeed in an election year. This despite soaring oil company profits.

Even more exasperating, though certainly not a bit surprising, is the fact that too many members of Congress are just fine with oil company subsidies and would apparently prefer to cut benefits to the sick or elderly than trim corporate welfare programs.

Earlier this month, the Obama administration proposed cutting billions in subsidies to the agriculture sector over the next decade. That includes \$5 billion a year in direct payments to farmers that they receive regardless of need.

"In a period of severe fiscal restraint, (these) payments are no longer defensible," said the administration.

Not every last farmer agrees, but after farming income hit a record high in 2011, a consensus is building to end at least those direct subsidies.

"We feel like at this time, with the economy, it's time to end it," Nathan Weathers, a Yuma County farmer, told the *Denver Post*. "Times have been pretty good in agriculture, and we've been pretty fortunate, and this ... where we can do our part to kind of help give back."

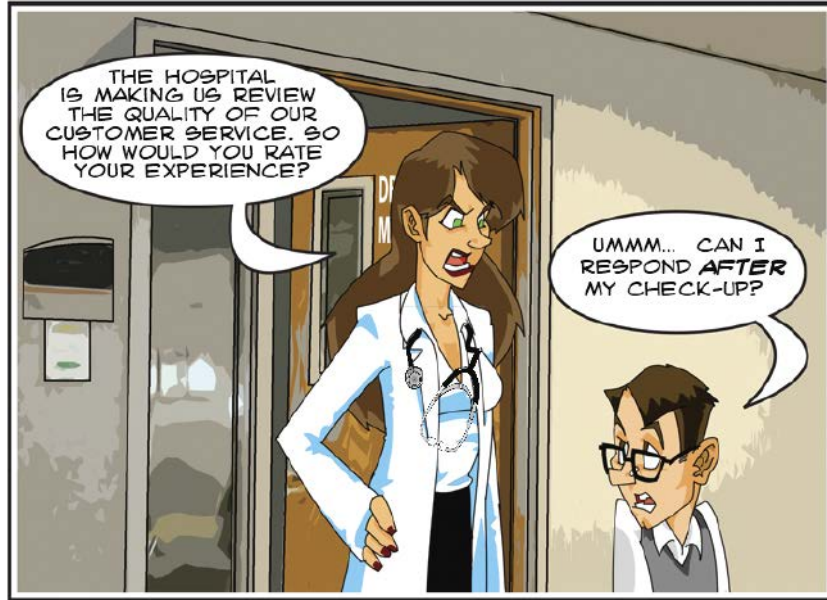
That, fellow patriots, is the kind of attitude that made this country great.

Included in President Obama's recent budget proposal is the end of "tax preferences" to oil and gas companies —



EDITOR'S NOTEBOOK

Allen Greenberg



It's time for compromise

Can two diametrically opposed political parties govern amidst the poison of an election year?

The Congressional Budget Office recently forecast that the federal budget deficit would once again top \$1 trillion. While that is an improvement over recent deficits that reached \$1.4 trillion — and the smallest deficit since 2009 — the widening pool of red ink threatens to engulf the United States in fiscal ruin.

The national debt now stands at \$15.2 trillion. Republican leaders continue to assert that any increase in tax revenue must be offset by decreases in spending, resulting in no net gain in revenue. The Obama administration seems far too focused on enormous tax hikes aimed at the wealthy, and many Democrats still oppose substantive entitlement reform.

Absurdly, Congress' inability to reach a compromise with the administration last year took our nation to the brink of default and an actual downgrading of U.S. debt.

No meaningful compromise seems possible, especially as we are just nine months away from a presidential election.

But there are signs of hope. U.S. Rep. Paul Ryan, R-Wisconsin, chairman of the House Budget Committee, said the "CBO's latest alarm bell could not be more ominous," seemingly urging Republicans and Democrats to find a middle ground. Others in both parties have been voices of reason, including Colorado's two senators, Mark Udall and Michael Bennet.

The CBO warned that decisions made this year on taxes and spending will decide whether the nation continues its fiscal insanity (my words, not theirs).

Certain members of both parties realize the gravity of the situation, as European leaders grapple with possible defaults in Greece, Italy and elsewhere. Greece could be but a whisper of the calamity that would befall the world if the United States goes down the same path.

Finding a middle ground between Congressional Republicans opposed to any tax increases and Democrats in the administration and Congress focused on tax hikes for the rich and opposed to entitlement reform probably won't happen. Perhaps 2012 won't be a year in which both sides reach a grand bargain that will eliminate the deficit some years down the road.

But nothing is impossible. Both sides must realize that failure to act, even in an election year, makes the task that much more difficult in 2013, 2014 and beyond.

Let's bring back some of those proposals floated by the erstwhile deficit commission. Let's revisit some of Ryan's ideas, as well as those agreed to by House Speaker John Boehner and President Obama. Bring back some of the suggestions floated in Vice President Joe Biden's efforts.

Everyone knows how to address this problem: Cut spending and raise revenue, with an emphasis on the former but a willingness to bring in the latter. (Allowing the Bush-era tax cuts to expire would be a good idea.)

Most importantly, it's time to marginalize those in both parties who cling to rigid positions that do nothing to address the problem.

As the CBO notes, addressing the deficit likely will mean a spike in unemployment. But failure to do so will present consequences that are far more grave.

Can this be done in an election year? I doubt it. But a man can dream.

Wood is the publisher of the Boulder County Business Report, a sister publication. He can be reached at 303-440-4950 or via email at cwood@bcbr.com.



GUEST COLUMN

Christopher Wood

Northern Colorado BUSINESS REPORT

OFFICE

1550 E. Harmony Road, 2nd floor
P.O. Box 270810
Fort Collins, CO 80527
800-440-3506 • 970-221-5400
Fax: 970-221-5432

www.ncbr.com

PUBLISHER

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

NEWS

Editor
Allen Greenberg
Direct: 232-3142 agreenberg@ncbr.com

Reporters

Steve Lynn
Direct: 232-3147 slynn@ncbr.com

Molly Armbrister
Direct: 232-3139 marmbrister@ncbr.com

Copy Editor/Web Editor

Noah Guillaume
Direct: 232-3152 nguillaume@ncbr.com

Chief Researcher

Mariah Gant
Direct: 232-3149 mgant@ncbr.com

MARKETING

Director of Marketing and Events

De Dahlgren
Direct: 232-3132 ddahlgren@ncbr.com

Marketing/Events Assistant

Melissa Matonis
Direct: 232-3135 mmatonis@ncbr.com

ADVERTISING

Senior Account Executive

Lindsay Gilliland
Direct: 232-3133 lgilliland@ncbr.com

Account Executives

Julie Constance
Direct: 232-3148 jconstance@ncbr.com

Jill DeLeary
Direct: 232-3145 jdeleary@ncbr.com

CUSTOM PUBLISHING

Custom Publishing Manager

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

PRODUCTION

Production Manager

Bernie Simon
Direct: 232-3140 bsimon@ncbr.com

Art Director

Chad Collins
Direct: 232-3141 ccollins@ncbr.com

ADMINISTRATION

Office Manager / Front Desk

Tiffanie Moore
Direct: 232-3130 frontdesk@ncbr.com

CIRCULATION

Circulation Manager

Janet Hatfield
Direct: 232-3146 jhatfield@ncbr.com

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See EDITOR, 27

LETTERS TO THE EDITOR

Prairie Mountain Publishing to cut 17 jobs (Business Report Daily, Feb. 8, 2012)

Of all the businesses that should fight for the people that live and work in their community, you'd think a newspaper would be on the top of that list. You'd think that a publication that deals with the public daily, let's us know what's happening in our city, keeps us informed about events, and considers us as their exclusive audience would always be mindful of the folks in that community. But, sadly, the *Boulder Daily Camera*, *The Reporter Herald* and their parent company, Prairie Mountain Publishing, have decided that the community doesn't matter. The people who use the goods and services offered by the advertisers in their newspaper don't matter. Al Manzi, the publisher for *The Boulder Daily Camera* is quoted as saying, "The decision to move the ad production was a difficult one because we value our employees. However, the quality, the speed, the digital expertise and the efficiencies created by this move made the

The 'in' box is open

Write the *Northern Colorado Business Report* to comment on our content or to raise issues of interest to the business community.

Letters must be limited to 300 words. Longer guest opinions may be considered upon request. Please include address and telephone numbers so that we can verify your submission.

The *Business Report* reserves the right to edit for length, and to reject letters that are potentially libelous.

Email letters to Allen Greenberg, agreenberg@ncbr.com or submit comments through our website, www.ncbr.com. Snail mail to NCBR Letters to the Editor, P.O. Box 270810, Fort Collins, CO 80527.

decision possible." What an insult to those folks who are now going to lose their jobs due to outsourcing. What a total shame. And how completely un-American.

Steve Crandall



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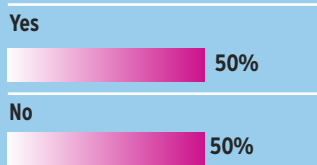
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NCBR poll watch

With bank fees rising, are you considering moving to a new bank?



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

Next question:

Should we end direct-payment subsidies to Big Oil?

Answer now at www.ncbr.com. Responses will be accepted through March 5.

EDITOR, from 26

subsidies that will cost more than \$43 billion over the next decade.

House Democrats also have introduced the "Ending Big Oil Tax Subsidies Act," which would save taxpayers another \$40 billion over the next five years.

If small-government Republicans were true to their word, they'd fall in line behind the Democrats on this with little hesitation.

Is there any reason for hope? Perhaps a glimmer. Conservatives and liberals alike recently set aside their differences to kill the ethanol subsidy, a tax credit that cost taxpayers up to \$6 billion a year

and, not incidentally, boosted food prices.

The Congressional Research Service says killing oil industry subsidies would have no effect on gas prices and only a nominal effect on oil-company profits.

This isn't about vilifying Big Oil. There's no arguing these companies create jobs and help reduce our dependence on foreign oil. The point is that, regardless of your politics, it should be easy to recognize that subsidizing a profitable business simply makes no business sense.

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

BRAVO!, from 3

Loveland

- Charles Maloy, E.I. Medical Imaging
- Marcia Coulson, Eldon James
- Bob and Marilyn Stone, Porter Industries

Surrounding Communities

- Chauncey and Christy Taylor, Johnson's Corner
- Henry Obermeyer, Obermeyer Hydro
- John Shaw, DaVinci Sign Systems

Emerging Entrepreneur

- Ray Schofield and Bob Flynn, Green Ride Colorado
- Mark Kollar, St. Renatus
- Justin Bzdek, Symbios Technologies

Regional Spirit

- Better Business Bureau serving Northern Colorado and Wyoming
- CSU Veterinary Teaching Hospital
- The Lincoln Center

Lifetime Achievement

- Richard Boettcher, Professional Finance Co.
- Jack Devereaux, Home State Bank
- Dr. Don Cook, Monfort Children's Clinic
- Norm Dean
- Rich and Colleen Laub, Institute of Business and Medical Careers
- Carl and Loren Maxey, Maxey Manufacturing
- Spiro Palmer, Palmer Flowers, Palmer Properties

The Bravo! awards, a celebration of the spirit of entrepreneurialism and business excellence, will be held March 8 at the Union Colony Civic Center in Greeley.

This year, Bravo! is paired with the Monfort College of Business E-Challenge Awards. Along with the seven Bravo! honorees, the winners of the E-Challenge will be announced onstage at UCCC with an honoree reception to follow.

For sponsorship information, contact Events@NCBR.com or call De Dahlgren, marketing and events director, 970-232-3132.



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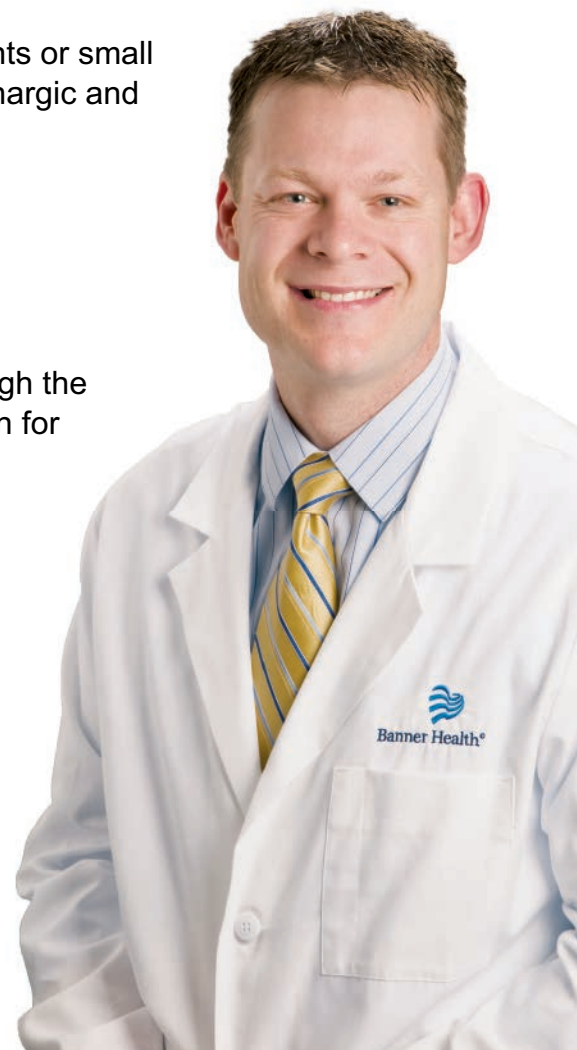
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Ask the Expert: RSV



My child has been short of breath and tired lately. Are these warning signs of RSV?

- ▶ Respiratory Syncytial Virus (RSV) is a common and frequent cause of respiratory illness in young children. It's highly contagious and spreads through schools between late fall and early spring.
- ▶ Adults and older children may experience flu-like symptoms. Infants or small children may have trouble breathing and eating, act unusually lethargic and irritable, and may become blue in the lips and fingernails.
- ▶ Most cases are not life-threatening and can be treated like a cold.
- ▶ Serious cases can lead to pneumonia and bronchitis.
- ▶ Prevention can be managed by frequent hand-washing and through the quarantining of children with symptoms. Talk with your pediatrician for more information.



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