

Northern Colorado ^{\$1} BUSINESS REPORT

BIZWEST MEDIA



ADVANTAGE BANK
Key capital levels hit new low, raise red flag.
3



AGRIBUSINESS
World demand for local beef sends exports soaring.
7

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NoCo home affordability takes a dive

BY MOLLY ARMBRISTER
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Homes for Northern Colorado's middle class are becoming less affordable, according to a key index, which

means more people are likely to be priced out of the fast-growing residential market.

A housing affordability index compiled by the Colorado Association of Realtors has dropped by nearly

13 percent in the past two years in Northeastern Colorado. The index is based on data from Realtor associations in Estes Park, Fort Collins, Boulder, Greeley, Loveland/Berthoud and Longmont as well as Logan and

Morgan counties.
As of the fourth quarter of 2013, the index was 142 for the northeast Colorado region, compared with 154 two years earlier. Housing affordability
► See **Affordable, 10**

Audio alert

Loveland startup tackles booming ear-bud markets



JONATHAN CASTNER

These new ear buds are made from a moldable plastic that is heated and then shaped to each user's ear. **See story, 3.**

Woodward director goes on open-market buying spree

BY STEVE LYNN
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FORT COLLINS – Paul Donovan, an independent director of Woodward Inc., has spent much of the past 16 months buying thousands of shares of the company's stock on the open market. Analysts call the move a strong vote of confidence in the 150-year-old manufacturer of defense, energy and aerospace components.

Donovan, 66, most recently bought more than 1,100 shares of Fort Collins-based Woodward (Nasdaq: WWD) for nearly \$50,000. His purchases spanned three days from Jan. 29 to Jan. 31 as Woodward's stock hovered around \$42.

"When I see corporate executives putting their money where their mouth is and investing in their own stock with their own dollars, I tend to view that as a pretty good barometer," said Michael Ciarmoli, vice president of Equity Research for KeyBanc Capital Markets. "It's a very good indicator that there's an internal confidence level, an internal belief in terms of the growth prospects or profitability prospects of the company."

Attempts to reach Donovan were unsuccessful and a Woodward spokesman also declined to arrange an interview with him.

Donovan's purchases, while noteworthy, don't make him the largest

WHO IS PAUL DONOVAN?

Paul Donovan has been a Woodward board member since 2000. He also serves on the board of directors for Clarcor Inc. (NYSE: CLC), which makes industrial water and air filters.



From August 1999 to June 2003, Donovan was executive vice president and chief financial officer of Wisconsin Energy Corp. in Milwaukee. Previously, Donovan worked as executive vice president and chief financial officer of Sundstrand Corp. in Rockford, Ill., from 1988 to 1999.

Woodward paid Donovan \$93,750 during fiscal 201, which ended Sept. 30. Donovan received another \$84,200 in option awards for a total of \$177,950 in compensation.

Source: Woodward Inc.

shareholder on the board. That honor goes to John Halbrook, who owns nearly 1.3 million shares and controls more than 1.8 percent of all outstanding stock, according to Woodward's latest annual report. Woodward is one of the largest private-sector employers in Northern Colorado with about 1,475 employees in a 2013 tally.

Donovan has done well with the purchases to date. He started buying in September 2012 when shares were
► See **Donovan, 2**

JBS blazing sustainable-beef trail

BY STEVE LYNN
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GREELEY – JBS USA is leading a worldwide initiative to define

"sustainable beef" as the embattled industry seeks to utilize more environmentally sensitive, humane methods to raise cattle.

► See **JBS, 11**

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CONTENTS

Small Business Innovation	Briefcase18	On The Job17
SBIR program reauthorized5	Business News Digest6	Online Poll.....22
	Calendar.....16	The Eye3
Hospitality	Editorial22	Time Out15
New speakeasy in Old Town 13	For The Record19	
Labor brain		
Wage-hour probes focus on eateries 13	Lists	
	Agribusinesses..... 9	

DONOVAN from 1

trading at \$36.21. The open-market price has risen 17 percent the past 16 months, reaching \$42.50 for this most recent purchase.

Donovan's investments come as forecasts in the aerospace and energy segments improve. Woodward posted \$1.1 billion in aerospace revenue and \$874 million in energy revenue during fiscal 2013. Revenue totaled \$1.93 billion in fiscal 2013, up from \$1.87 billion the prior fiscal year. The company earned \$146 million in fiscal 2013 vs. \$142 million during fiscal 2012.

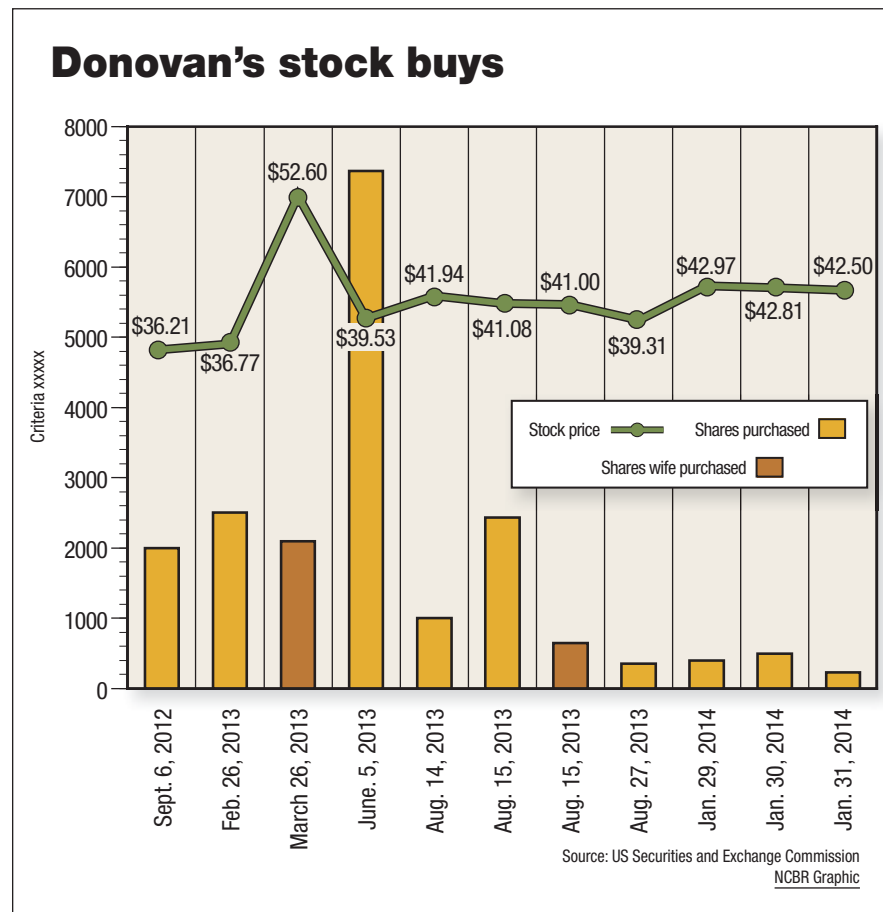
Woodward executives have said the company's growth curve will continue next year, with revenues projected to reach at least \$1.95 billion, and earnings per share topping \$2.10.

Ciarmoli, who covers Woodward, has rated the stock as "hold," because of weaknesses in the industrial gas turbine and renewable-energy markets as well as lower defense sales. Woodward, however, plays in two industries poised for growth: commercial aerospace and natural gas, he said.

Ciarmoli said Woodward aims to generate \$3 billion in revenue by 2018, with 9 percent annual growth.

"There's probably going to be some short-term bumps and it's not going to be entirely smooth, but they're extremely well-positioned to ride the trends in both of those markets," he said.

In aerospace, Woodward has developed control systems aimed at improv-



ing efficiency and reducing fuel costs on almost every new commercial jet, Woodward chief executive Tom Gendron said recently at an annual meeting with investors.

After commercial aerospace companies relied on the same aircraft for years, companies such as Boeing Co. (NYSE: BA) and Airbus Group N.V.

(OTC: EADSY) finally are upgrading commercial aircraft fleets, said Wayne Plucker, aerospace and defense industry research manager for Frost & Sullivan, a Mountain View, Calif.,-based business consulting firm.

The airline industry's No. 1 cost has shifted from personnel to fuel, so manufacturers that provide systems

that reduce fuel costs on new aircraft, such as the Boeing 787 Dreamliner and Airbus A320neo, can look forward to a good future, Plucker said.

"Manufacturers that are on those airframes will be in good stead for the foreseeable future," he said.

Woodward also is developing technology in natural-gas extraction, processing and power generation that Gendron has said would feed the U.S. natural-gas boom. As people in developing countries enter the middle class, they will consume more energy and natural gas will play a key role in that trend.

Additionally, Woodward is building a new headquarters in Fort Collins at the intersection of Lemay and Lincoln avenues that is expected to be complete in 2015.

Board members such as Donovan typically have attorneys who advise them on when to buy stock to avoid any appearance of impropriety, such as insider trading, said Cris de la Torre, professor of finance and business law at the University of Northern Colorado. For example, board members that act on a company's key announcements before they are made public can face scrutiny.

Investors would do well to pay attention to open-market stock purchases by insiders such as board members, de la Torre said.

"If you're an investor and you see someone doing that," he said, "that's good news."

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Dwindling capital imperils Loveland-based bank

BY MOLLY ARMBRISTER
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LOVELAND – Capital levels at Advantage Bank have fallen below the threshold deemed acceptable by federal regulators, which could mean a closure or sale of the bank and making it one of the final victims of the recession.

As of the fourth quarter, the Loveland-based bank's tier 1 leverage capital ratio, a key indicator of a bank's health, plummeted to 2.64 percent from 4.1 percent in the third quarter. Regulators consider anything below 4 percent inadequate.

This capital ratio is the lowest it has been at Advantage since the bank was placed under a Federal Deposit Insurance Corp. directive to raise

capital in October 2009.

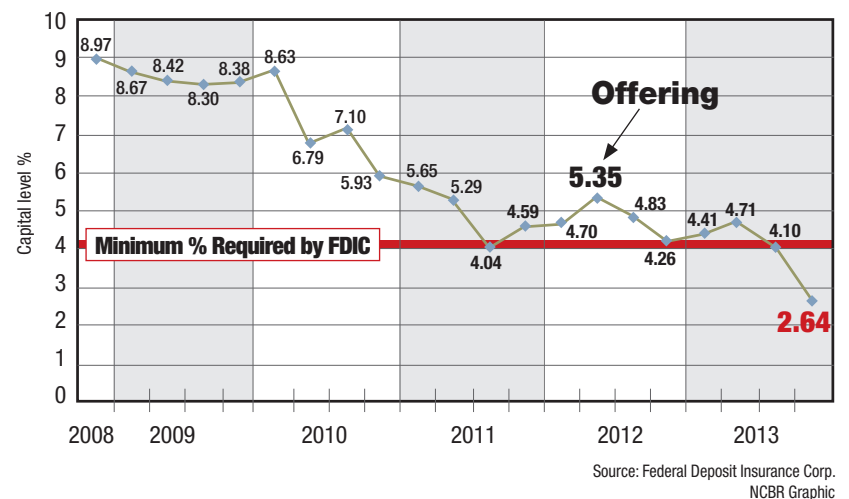
Advantage has struggled for years to regain its footing, making efforts to raise capital and dispose of poorly performing loans. Advantage chief executive Tom Chinnock did not address the bank's capital levels, but insisted that the bank is poised for stronger earnings in 2014. He points to the fact that Advantage has reduced its balance of non-performing loans by nearly half compared to a year ago and that it has increased its reserves. Indeed, the bank has reduced its balance of non-performing assets by 47 percent from \$27.5 million to \$14.5 million year-over-year in the fourth quarter.

Troubled banks often write off bad loans or sell them to other institutions

► See **Advantage, 4**

Financial capital

The tier 1 leverage capital ratio, a key banking metric, has fallen steadily at Loveland-based Advantage Bank since the recession. The most recent drop has brought the bank to a level of capitalization deemed "inadequate" by regulators.



Now hear this

Decibullz cranks up headphone sales

BY STEVE LYNN
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LOVELAND – Decibullz LLC is on a roll, raising more than \$100,000 through crowdfunding and earning accolades in consumer electronics circles as the Loveland startup aims to seize opportunity in the headphones market.

Decibullz makes custom-moldable earphones that founder and chief executive Kyle Kirkpatrick says are meant to stay put during physical activity. Made by Pro Mold Associates LLC in Berthoud, For just a year, Decibullz has sold earphone molds that fit on existing earphones, and Kirkpatrick plans to release a new product in March with tiny speakers that snap onto the plastic molds.

Kirkpatrick, a gymnastics coach, began tinkering with custom-moldable earphones when he couldn't find anything on the market that would stay in his ear during rigorous physical fitness. He developed a thermoplastic through trial and error and "a little bit of chemistry."

"These are really the only headphones that will stay in during ... gymnastics and really extreme-movement type activities," Kirkpatrick said.

Earphone enthusiasts have taken notice. Decibullz raised nearly \$113,000 in equity from more than 2,300 backers in a recent Kickstarter campaign. The company hit 180 percent of its goal – it had only asked for \$40,000 – in just one month.

The company's new earphone product, known as Contour, won a Consumer Electronics Show Editor's Choice Award from Reviewed.com



JONATHAN CASTNER

Decibullz founder Kyle Kirkpatrick could not find an ear bud that could keep up with his intense workouts, and so he designed a new one.

as well as a 2014 International CES Innovations in Design and Engineering Award. The company also received coverage from USA Today.

Decibullz is attempting to find success in what market research firm NPD Group Inc. said was a nearly \$2.3 billion market in 2013, up from about \$2 billion in 2012.

Ben Arnold, executive director of industry analysis for NPD, said the 15-percent growth rate was driven by smartphone and tablet purchases. About 60 percent of households have smartphones while 50 percent own tablets they use to watch long-form content such as films.

► See **Decibullz, 23**

Atomic clock precision just got more exact

All you clock watchers who pride yourselves in punctuality will want to read this.

Heralding a new age of terrific timekeeping, a research group at JILA in Boulder — a joint institute of the University of Colorado-Boulder and the National Institute of Standards and Technology — has unveiled an experimental strontium atomic clock that has set new world records for both precision and stability.

The JILA strontium lattice clock is about 50 percent more precise than the record holder of the past few years, NIST's quantum logic clock.

The new clock is so precise it would neither gain nor lose one second in about 5 billion years, if it could operate that long. (This time period is longer than the age of the Earth, an estimated 4.5 billion years old.)

The strontium clock's stability — the

NCBR EYE

extent to which each tick matches the duration of every other tick — is about the same as NIST's ytterbium atomic clock, another world leader in stability unveiled in August. Stability determines in part how long an atomic clock must run to achieve its best performance through continual averaging. The strontium and ytterbium lattice clocks are so stable that in just a few seconds of averaging they outperform other types of atomic clocks that have been averaged for hours or days.

"We already have plans to push the performance even more," said NIST/JILA Fellow and group leader Jun Ye, who is also an adjunct professor of physics at CU-Boulder. "You can expect more new breakthroughs in our clocks in the next five to 10 years."

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ADVANTAGE from 3

for pennies on the dollar as they look for ways to raise more capital.

In 2012 Advantage sold one of its Loveland branches and conducted a stock offering, which temporarily boosted its capital, but in the two years since, capital levels have continued declining.

In its January 2012 stock offering, according to documents filed with the U.S. Securities and Exchange Commission, Advantage said it hoped to raise up to \$8.1 million, but instead sold just \$2.4 million worth of stock.

The offering followed an announcement at the end of 2011 that the bank would make a renewed push for capital, but no details about the offering were divulged at the time.

Thanks to the stock sale, by the second quarter of 2012, the bank's capital ratio improved to 5.35 percent, placing it above the 5 percent threshold deemed "well-capitalized" by regulators, but the effects of the capital campaign were short-lived.

The bank's capital ratios slid back below 5 percent in the next quarter, but the most recent drop to 2.64 percent has been the most dramatic.

What caused this latest decline isn't clear.

Regulators track various kinds of capital, said Tim O'Brien, banking analyst at Sandler O'Neill and Partners, a New York-based investment firm. Capital levels are dictated by the amount of risk they are designed to offset. The riskier the loan, the more capital that must be set aside.

For example, cash kept in a simple savings account carries virtually no risk while loans carry much more financial uncertainty, O'Brien said. Tier 1 capital usually is composed of common stock and cash reserves, which also come with varying amounts of risk.

Once a bank drops below a 4 percent tier 1 ratio, O'Brien said, regulators are likely to step in to look for an outside buyer or to close the bank. However, a bank is likely to be

acquired only if it still maintains good assets and talented employees.

The market for buying banks in Colorado is improving, according to Barbara Walker, executive director of the Independent Bankers of Colorado.

Improvements in loan and deposit levels, equity capital and general business confidence have led to upticks in mergers and acquisitions, a trend that is likely to continue, Walker said.

"There is increasing appetite on the buyer side," she said. Twenty-two mergers and acquisitions have occurred in Colorado in the past five years, including the 2013 purchase of Greeley-based New West Bank by Fort Collins-based Bank of Colorado.

No Northern Colorado banks have been closed by regulators since July 2011, when Windsor-based Signature Bank and Greeley-based Bank of Choice were declared insolvent within weeks of each other and sold to Julesburg-based Points West Community Bank and Greenwood Village-based NBH Holdings Corp., respectively.

These banks, as well as Advantage and others, were victims of the recession, with many of the loans on their books going into default as companies failed and stopped making loan payments.

Most of the banks that were placed under federal orders to improve capital levels have been purchased, either outright or through an FDIC-brokered sale after the banks were declared insolvent.

The troubled banks list maintained by the FDIC has been steadily shrinking since the end of the recession, according to spokesman David Barr. The list is not broken down by state. Barr declined to comment on Advantage Bank's status.

Nationwide, the number of troubled banks has dropped from 553 in the second quarter of 2013 to 515 in the third quarter. In the middle of 2011, the number of troubled banks hit 888.

CORRECTIONS

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

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Innovation funding program renewed

BY MOLLY ARMBRISTER
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A federal research program that has provided millions of dollars to young Northern Colorado technology companies has been reauthorized by Congress through 2017.

The Small Business Innovation Research program is meant to help small businesses engage in research and development so they can commercialize new technologies. SBIR has a sister program, the Small Business Technology Transfer program, which focuses on public-private sector partnerships, including those between small businesses and non-profit research institutions.

The Small Business Innovation Research program originally was created by the U.S. Small Business Administration in 1982, but in 2011 the program was set to expire. The federal government had to take up legislation to renew it. Now, after several amendments last summer, the reauthorization finally is complete.

Every year, federal agencies with extra money in their research-and-development budgets that exceeds \$110 million are required to reallocate 2.8 percent of that budget to the SBIR program. Eleven federal agencies currently take part in the

program and can designate which research topics they will fund.

Northern Colorado companies such as Symbios Technologies, Numerica Corp. and Advanced MicroLabs have received funds from the SBIR program, allowing them to move forward with varying types of research. Last August, young company Symbios was granted a \$1 million Phase II SBIR grant to develop a water-treatment process that does not require chemicals.

According to SBA spokesman Dennis Byrne, new amendments to the program add benchmarks to measure the technology's progress toward commercialization.

The SBIR program requires companies to progress through three phases of development and funding, and in order to advance through the phases, a company must obtain "awards," or funding agreements in the form of contracts, grants or cooperative agreements between an agency involved in the SBIR program and the small business.

The new changes to the program shift slightly the number of awards a company must receive and in what amount of time. Each company's requirement will be slightly different and will be calculated by the SBA's TechNet database, according to docu-



BUSINESS REPORT FILE PHOTO

Many Northern Colorado companies have received funding through the Small Business Innovation Research program, but perhaps the biggest beneficiary has been Loveland-based Numerica, which will expand to Fort Collins later this year.

ments filed with the Federal Register.

The amendments aren't expected to have a major impact on most of the businesses that are involved with the SBIR program, Byrne said.

Perhaps the largest benefactor of the program in Northern Colorado, Loveland-based Numerica, has received nearly 70 SBIR grants since 2002, totaling about \$27 million.

Numerica, which develops defense-industry security devices, has been able to break into the nation-

al research and development scene, landing contracts with the National Aeronautics and Space Administration and the U.S. Navy, something Numerica president Jeff Poore says might not have happened without the SBIR program.

The company has outgrown its current space in Loveland, and plans are under way to expand into a 17,000-square-foot building in Fort Collins this spring, Poore said. The company employs about 50 people.



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BUSINESS NEWS DIGEST

What follows is a compilation of online news reported in the Northern Colorado Business Report for the period Jan. 22-Feb. 4. Find the full stories at ncbr.com by typing the headline into the search window at the top of the homepage.

OtterBox reaches settlement in whistleblower lawsuit

FORT COLLINS – OtterBox has reached a settlement with a former employee who filed a whistleblower lawsuit alleging the cell-phone case maker underpaid federal import taxes on products it made in China. Fort Collins-based Otter Products LLC, which sells OtterBox, the No. 1-selling smartphone case in North America, reached a settlement in the lawsuit filed by Bonnie M. Jimenez of Brighton, according to a court filing made last week. OtterBox and Jimenez are awaiting approval of the agreement by the U.S. government, according to the filing in U.S. District Court in Denver. The settlement terms were not disclosed. Jimenez, who worked in customs compliance as OtterBox's supply-chain director, contended the company failed to pay customs duties on the full value of its cell-phone cases, violating the False Claims Act. Jimenez sued OtterBox in 2011.

Posted Feb. 4.

House of Smoke recalls 144,000 pounds of meat

FORT LUPTON – House of Smoke Inc. is recalling about 144,000 pounds of meat and poultry products because of an undeclared allergen and misbranding, the U.S. Department of Agriculture's Food Safety and Inspection Service said this week. The products were processed with a releasing agent containing soy lecithin, a known allergen that is not declared on the label. The recall includes bratwurst, fully cooked sausages and raw meat. The recall spans bratwurst and other kinds of sausages as well as raw duck and turkey produced Jan. 24. The recall products bear the number "EST 6273" or "P-6273" inside the USDA "Mark of Inspection." The products were sold nationwide to distributors, restaurants, and over the Internet.

Posted Feb. 4.

Corn growers elect new president

GREELEY – Dave Eckhart of LaSalle was elected the new president of the Colorado Corn Growers Association. The announcement was made Jan. 30 at the annual meeting at Island Grove Regional Park in Greeley. Formerly CCGA treasurer, Eckhart will replace Doug Melcher of Holly, who will remain on the board's executive committee. The Colorado Corn Growers Association works on behalf of more than 4,000 corn producers through market development, communications, research and development.

Posted Feb. 3.

Advanced Energy sees steady sales growth

FORT COLLINS – Advanced Energy Industries Inc. reported fourth-quarter sales of \$152.6 million compared with \$142.9 million in the third quarter of 2013 and \$113.0 million in the fourth quarter of 2012. Fort Collins-based Advanced Energy (Nasdaq: AEIS) specializes in power and control technologies for thin-film manufacturing and solar-power generation. Income from continuing operations was \$34.4 million or 83 cents per diluted share. The company ended the quarter with \$149.7 million in cash and marketable securities, a sequential increase of \$45 million.

Posted Feb. 3.

Pilgrim's Pride to host investor, analyst event

GREELEY – Greeley-based Pilgrim's Pride Corp. (Nasdaq: PPC) is scheduled to host an investor and analyst day in New York City on March 13. President and chief executive Bill Lovette, chief financial officer Fabio Sandri and other members of Pilgrim's senior management team will present at the event. Interested investors and analysts are requested to R.S.V.P. to attend by contacting Rosemary Geelan at 970-506-8192 or rosemary.geelan@pilgrims.com. Pilgrim's Pride employs about 37,500 people and operates chicken processing plants and prepared-foods facilities in 12 states, Puerto Rico and Mexico. The company's primary distribution is through retailers and food service distributors.

Posted Jan. 31.

New Belgium proposes N.C. distribution center

FORT COLLINS – New Belgium Brewing Co. wants to build a distribution center in Enka, N.C., near Asheville. The request for approval is scheduled to be heard by the Buncombe County Board of Adjustment on Feb. 12. Plans for the distribution center submitted to county government show a 92,975-square-foot building with room reserved for a 39,000-square-foot expansion should it be needed. New Belgium intends to award a construction contract for the project by early March. The center would handle New Belgium product distribution for the East Coast. It would be built concurrently with the brewery the company is building in Asheville and be ready for occupancy by fall 2015. The Asheville branch of the brewery will produce 500,000 barrels of beer annually and employ 140 workers between the brewery and distribution center.

Posted Jan. 30.

Block One scheduled for completion in October

FORT COLLINS – Construction on Block One, a mixed-use project on the banks of the Cache

la Poudre River, is well under way and is scheduled for completion in October, according to the construction manager on the project. The project broke ground in October 2013, beginning with stabilization work that had to occur along the sides of the river bank in order for it to support the new building, according to Jeff Jensen of Jensen Consulting, construction manager for Block One. The \$9 million development at 418 Linden St. will serve as a new headquarters for local company Encompass Technologies, currently located at 324 Jefferson St., and will also provide multi-family housing and a restaurant overlooking the nearby Poudre River.

Posted Jan. 29.

Wadsworth named CEO

of Poudre Valley REA
FORT COLLINS – The Poudre Valley Rural Electric Association Board of Directors named Jeff Wadsworth as the electric distribution cooperative's new chief executive. Wadsworth began his new duties Jan. 29 following the retirement of CEO Brad Gaskill. Wadsworth has worked for the cooperative for five years, most recently as assistant CEO. He began his career at the cooperative as chief financial officer. Before the cooperative, Wadsworth worked for the Nebraska Public Power District, where he was the accounting and finance manager, and at La Plata Electric Association, a rural electric utility in Durango, as controller and chief financial officer. Fort Collins-based Poudre Valley Rural Electric Association, a member-owned, not-for-profit electric distribution cooperative, serves more than 35,000 customers in Boulder, Larimer and Weld counties.

Posted Jan. 29.

NoCo unemployment lowest since 2008 levels

Unemployment in both the Fort Collins-Loveland and Greeley metro areas has dropped to its lowest point since 2008. Statistics released by the Colorado Department of Labor and Employment show that the unemployment rate in Fort Collins-Loveland fell to 4.8 percent in December, the lowest since November 2008, when the rate was 4.5 percent. In Greeley, the rate dropped to 6.1 percent, the lowest it has been since November 2008, when it was 5.6 percent. In both areas, dramatic year-over-year decreases occurred, with the unemployment rate in Greeley falling from 8.3 percent in December 2012 and the rate in Fort Collins-Loveland falling from 6 percent in the same month.

Posted Jan. 28.

Weld County launches small-biz incentive program

GREELEY – Weld County has launched the Weld County Small

Business Incentive Program, which will provide eligible businesses with financial assistance to offset land use, building permit and impact fees. The program will be managed by Tom Parko, Weld County director of planning, according to a release from the county. To be eligible for funds, a business must be located in Weld County, hire at least 50 percent of its workforce from Weld County and have 25 or fewer employees. To apply, businesses must provide a business plan and consult with the Small Business Development Center.

Posted Jan. 28.

Elevations Credit Union considers FoCo location

FORT COLLINS – Elevations Credit Union could be locating in Fort Collins by the end of the year. The credit union was founded in Boulder in 1952 with less than \$100 in assets and has grown to a \$1.3 billion institution, according to its website. Elevations is searching for potential locations in Fort Collins because of interest from members, said company spokesman Dennis Paul. So far, there are no tentative plans for where a branch might be located, but the company would like to be on the ground by the third-quarter of 2014, Paul said. This would be Elevations' second branch in Larimer County, with one located at 2495 E. 13th St. in Loveland.

Posted Jan. 27.

Top NoCo businesses stay in the family

Northern Colorado is home to five of the top 50 family-owned companies in the state, ranked by number of employees. Published in the January/February 2014 edition of ColoradoBiz Magazine, the list includes the number of employees, how many relatives are present within the company, how many generations it's been in the family and the number of years it has been family owned. Fort Collins' OtterBox came in at No. 6 with 750 employees. Headed by Brian Thomas, the company employs four family members, and has stayed in the family for 15 years, spanning two generations. Loveland is home to Madwire Media LLC, which had the largest rank change of the Northern Colorado companies. With 140 employees, it jumped to No. 24, up five slots from last year when it ranked 29. Family-operated for 28 years, Good Day Pharmacy of Loveland came in at No. 27 with 130 employees. Sitting at No. 37 is Fort Collins Brewery & Gravity 1020. The craft brewery has been family-owned for nine years and has 75 employees. Loveland's Numerica Corp. ranked No. 47 with 50 employees. It has been in the family for 17 years and employs five relatives.

Posted Jan. 27.

AGRIBUSINESS

9 | Agribusinesses List

Asian demand boosts Colorado beef exports

BY STEVE LYNN
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Responding to increased demand from Asian countries, Colorado beef exports have risen 77 percent since 2009 as U.S. retail prices soar.

Beef export sales topped \$725 million from January through November last year versus \$409.5 million during the same period in 2009, according to the Colorado Department of Agriculture. Beef exports sales from January to November 2013 increased 2 percent from the \$710.5 million in the same period a year earlier.

Beef is Colorado's largest agribusiness sector, which includes processing giants JBS USA (Bovespa: JBSS3) in Greeley, which has a processing capacity of 5,400 cattle per day, and Cargill Inc. in Fort Morgan, which processes 4,500 cattle per day. The state ranks No. 4 in beef exports in the United States, although many of the cattle come from other states such as Kansas and Montana for processing in Colorado, said Jim Robb, director of the Livestock Marketing Information Center.

Growing consumer incomes overseas have fed increased exports during the past several years, Robb said.

"As consumers get wealthier, they tend to want more animal-based protein in their diets," he said. "We've clearly seen that, especially in the Asian markets and even in some of the Middle Eastern markets."

The rise in beef export sales came as Colorado resumed beef exports to South Korea, where sales grew 38 percent from January through November last year, and as sales grew in Japan and Hong Kong, whose year-to-date growth increased 9 percent and 97 percent, respectively.

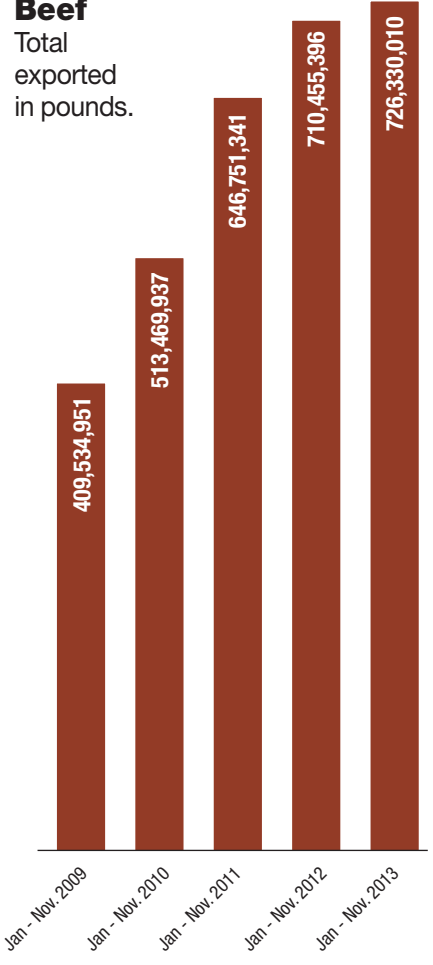
Meanwhile, retail beef prices in the United States have surged. Beef rose to \$5.03 per pound in December, up 27 percent from \$3.97 five years ago, according to the U.S. Department of Agriculture. Exports have led to increased cattle prices, contributing to higher retail prices, Robb said. Strong national demand for beef also led to higher prices.

Exports also have bolstered the Colorado packing and feeding industry and created demand for parts of the cow normally shunned by American consumers, such as the beef tongue popular in Japan.

"We gain a lot of value in these export markets," Robb said.

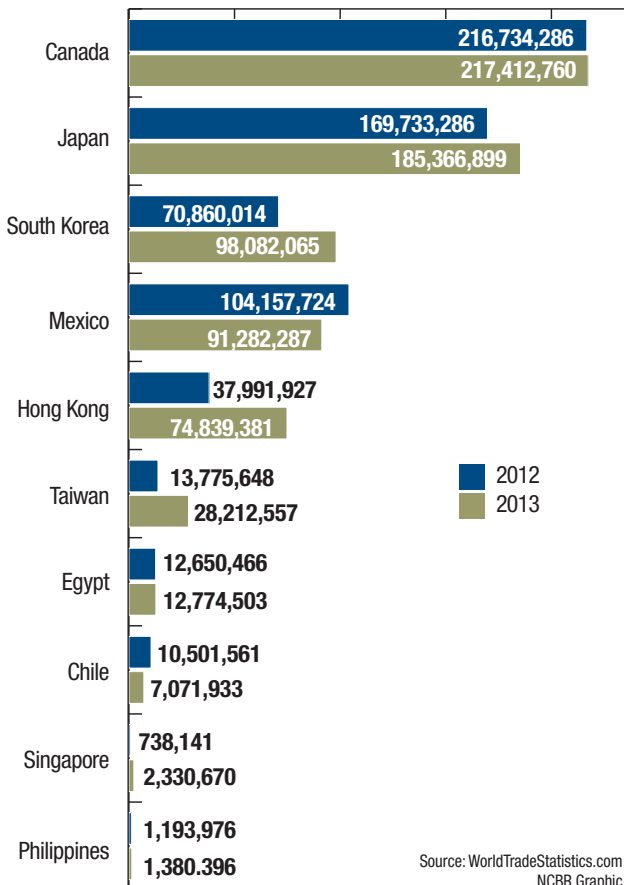
Japan, the No. 2 market for Colorado beef behind No. 1 Canada, lifted trade restrictions on U.S. beef

Beef
Total
exported
in pounds.



Source: Colorado Department of Agriculture
NCBR Graphic

United States exports (Origin of Movement - Total) via Colorado
All edible beef products, in pounds.



Source: WorldTradeStatistics.com
NCBR Graphic

last year when it decided to allow imports of beef from cattle up to 30 months old. Japan previously allowed beef only from cattle 20 months old or younger. Before that, Japan had banned U.S. beef amid concerns about mad cow disease.

"We finally, through hard work in the industry, (Department of Agriculture), U.S. Meat Export Federation, got some of these markets back open," said Tim Larsen, senior international marketing specialist for the Colorado Department of Agriculture.

Dan Halstrom, senior vice president for global marketing at the U.S. Meat Export Federation in Denver, said the organization has worked the past few years to recapture Japanese market share from Australian beef producers. The United States also has seen increased demand in recent years from smaller-volume markets from countries such as Panama, Guatemala, Chile and Peru.

The increase in beef export sales also came despite Colorado's loss of the lucrative Russian beef export market in 2013. After importing \$54 million in Colorado beef in 2012, Russia banned U.S. beef in 2013 because of safety concerns about the feed additive ractopamine, which increases leanness in meat.

"It was obviously a key market for U.S. beef, as it was for pork," Halstrom said. "Government-to-government negotiations are ongoing."

China represents another coveted market for Colorado beef. The Chinese have banned U.S. beef imports since the mad cow panic in 2003, but officials recently promised that China would ease import restrictions on U.S. beef.

"China is the single largest importer of red meat in the world," Larsen said. "Unfortunately, none of it's coming from us."



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4. Errors and Omissions Insurance: An insurance form that protects the insured against liability for committing an error or omission in performance of professional duties.

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BUSINESS
REPORT

LIST

Largest Agribusinesses

Ranked by local employees

RANK	Company	Employees 2014 Employees 2013	Products	Phone Email Website	Person in charge Year founded
1	CROP PRODUCTION SERVICES 3005 Rocky Mountain Ave. Loveland, CO 80538	400 365	Agricultural crop-protection chemicals and nutritionals.	970-685-3300 N/A www.cpsagu.com	Richard Gearheard, CEO 1978
2	AURORA ORGANIC DAIRY 7388 Colorado Highway 66 Platteville, CO 80651	336 255	Certified organic milk and butter.	720-564-6296 info@auroraorganic.com www.auroraorganic.com	Marc Peperzak, CEO/founder 2003
3	AGFINITY INC. 260 Factory Road Eaton, CO 80615	265 250	Farm supplies, lawn and garden products, Ace Hardware and convenience stores.Take fuel to trucks in oil fields.	970-454-4000 mreinert@aglandinc.com www.agfinityinc.com	Mitch Anderson, CEO, general manager 1905
4	HUNGENBERG PRODUCE INC. 976 N. Balsam Ave. Greeley, CO 80631	250 200	Fresh carrots, cabbage.	970-356-6616 jordan@hungenbergproduce.com N/A	Paul Hungenberg, secretary, treasurer 1974
5	PETROCCO FARMS INC. 14110 Brighton Road Brighton, CO 80601	200 250	Wholesale grower and shipper for leaf lettuce, cabbage, leafy greens, onions and green beans.	303-659-6498 julie@petroccofarms.com www.petroccofarms.com	David Petrocco Sr., president 1916
5	CSU - COLLEGE OF AGRICULTURAL SCIENCES Shepardson Building, Room 121 Fort Collins, CO 80523-1101	200 200	Includes departments of agricultural and resource economics, animal sciences, bioagricultural sciences and pest management, horticulture and landscape architecture, and soil and crop sciences.	970-491-6274 cas_dean_workstudy@mail.colostate.edu www.agsci.colostate.edu	Craig Beyrouthy, Ph.D. , dean 1870
7	MEADOW GOLD DAIRY 450 25th St. Greeley, CO 80631	121 121	Dairy products: milk, cottage cheese, sour cream, juices.	970-352-7860 scott_johnson@deanfoods.com www.deanfoods.com	Scott Johnson, sales manager 1937
8	DOUBLE J MEAT PACKING INC. 726 W. Main St. Pierce, CO 80650	110 110	Custom butchering and processing of beef, bison and lamb.	970-834-1388 kelli@doublejinc.com N/A	Jay Hasbrouck, president 2002
9	XF ENTERPRISES INC. P.O. Box 200497 Evans, CO 80620	90 N/A	Feedlot consulting, feed, vitamin and mineral supplements.	970-339-4593 wes@anipro.com www.xfent.net	R. Hollis Klett, president 1957
10	MORNING FRESH FARMS INC. 15121 County Road 32 Platteville, CO 80651	85 85	Fresh eggs, featuring Eggland's Best Premium Eggs.	970-785-2889 info@morningfresh.com www.morningfresh.com	Derek Yancey, president 1979
11	HARSH INTERNATIONAL INC. 600 Oak Ave. Eaton, CO 80615	82 82	Cattle-feed mixers, hydraulic dumping equipment, contract laser and water-jet cutting and environmental solutions.	970-454-2291 harsh@harshenviro.com www.harshenviro.com	Robert E. Brown, president 1948
12	CENTENNIAL AG. SUPPLY CO. 24330 U.S. Highway 34 Greeley, CO 80631	70 70	Agricultural fertilizers and chemicals.	970-353-2567 lindah@centag.com www.centag.com	James Klein, president 1976
13	A-1 ORGANICS 16350 County Road 76 Eaton, CO 80615-8705	65 65	Composts, wood mulches, grinding and screening services, green-waste recycling, food-waste recycling, general recycling services.	970-454-3492 chuckwilson@a1organics.com www.a1organics.com	Charles Wilson, owner/president 1974
14	RANCH-WAY FEED MILLS INC. 416 Linden St. Fort Collins, CO 80524-2428	63 55	Animal and livestock feeds.	970-482-1662 info@ranch-way.com www.ranch-way.com	Kim Szidon, General manager Neal Hemberger, Operation manager 1968
15	DAIRY SPECIALISTS LLC 3309 Empire St. Evans, CO 80620	52 52	Design, installation, equipment, services and supplies for dairies, feed yards and waste-management systems.	970-330-1870 bbrown@dairyspecialists.com www.dairyspecialists.com	Randy Sorensen, CEO 1991
16	E-MARKETS INC. 807 Mountain Ave., Suite 200 Berthoud, CO 80513	40 40	Microsoft Dynamics GP; Microsoft Dynamics CRM; CINCH Agri-Suite; NetPlot; NetOrder; AgCRM. Primary market focus is agribusiness.	515-233-8720 sales@e-markets.com www.e-markets.com	Scott Cavey, general manager N/A
17	INNOVATIVE FOODS LLC 4320 Industrial Parkway Evans, CO 80620	25 25	USDA slaughter and processing of beef, pork, lambs, goats and buffalo. Retail and wholesale sales.	970-330-8400 ifoods@what-wire.com N/A	Dave Ellicott Tami Ellicott, owners 2007
18	ANHEUSER-BUSCH RESEARCH CENTER 3515 Richards Lake Road Fort Collins, CO 80524	24 N/A	Develop and test varieties of malting barley for brewing beers.	970-221-5622 elda.hopkins@anheuser-busch.com www.anheuser-busch.com	1983
19	BURROWS ENTERPRISES INC. 2024 E. Eighth St. Greeley, CO 80631	23 24	Roto-grind tub grinder, Roto-grind grain grinders, custom fabrication and machining, livestock feeding equipment.	970-353-3769 royal@rotogrind.com www.rotogrind.com	Royal Burrows, president 1977
20	BERRY PATCH FARMS LLC 13785 Potomac St. Brighton, CO 80601	18 18	Strawberries, raspberries, vegetables, melons, pumpkins, gourds. Pick-your-own farmers market, field trips for schools, bat house, butterfly house, ladybug house for children. Certification by CDA.	303-659-5050 bpf@qwestoffice.net www.berrypatchfarms.com	Tim R. Ferrell Claudia Ferrell, owner, operators 1991
20	AGPROFESSIONALS 3050 67th Ave. Greeley , CO 80634	18 18	Developers of agriculture; engineering, land-use planning, real estate, surveying, environmental management, public relations exclusively for agriculture.	970-535-9318 tharen@agpros.com www.agpros.com	Thomas Haren, CEO 1996
22	COLORADO DAIRY SERVICE LLC 619 N. Denver Ave. Loveland, CO 80537	15 15	Dairy milking equipment and parts, goat and sheep milking equipment, milking parlors, chemicals, teat dips, feed products, dairy equipment installations and maintenance.	970-593-9704 info@codairyservice.com www.codairyservice.com	Joel Ledermann, managing member 2003
23	VALLEY IRRIGATION OF GREELEY 651 O St. Greeley, CO 80631	13 13	Irrigation pivot systems, parts and service.	970-351-7930 jlehnes@qwest.net www.valleygreeley.valleydealers.com	Vic Fiscus, general manager 2005
24	WELD COUNTY BI-PRODUCTS INC. 1138 N. 11th Ave. Greeley, CO 80631	12 12	Frozen meat for pet food, hides and calf skins.	970-352-1788 lulrich862@aol.com N/A	Lonna Ulrich, secretary, treasurer 1965
24	HUDSON LOCKER 621 Cedar St. Hudson, CO 80642	12 12	Custom meat processing, fresh and smoked retail meats.	303-536-4777 jerry@hudsonlockers.com www.hudsonlockers.com	Jerry Sydow, president 1976

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N/A-Not available

Researched by Mariah Tauer
Source: Business Report Survey

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Realtors say the lack of affordable homes for middle-income earners - those who bring home \$41,000-\$67,000 annually - is troubling.

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AFFORDABLE from 1

ty index levels above 100 indicate that the median family income is above the minimum needed to afford the median-priced home under current interest rates – so the higher the index, the more affordable homes are available.

The index is designed to measure how much house a family earning the median income can afford under current interest rates, assuming they don't want their mortgage payment to exceed 28 percent of pre-tax income and that they made a 20 percent down payment, according to Clint Skutchan, chief executive of the Fort Collins Board of Realtors.

A lack of affordable homes for middle-income earners – those who bring home \$41,000 TO \$67,000 - is troubling, Skutchan said.

"We want to make sure that there are housing options available for everyone," he said.

In the past two years, as the economy has recovered and people have returned to home-buying, it was predictably the mid-range homes – those priced from roughly \$176,000 to \$274,000 - that sold fastest, according to Jeffrey Martin, broker at The Group Inc. Real Estate.

In addition, increasing enrollment at Colorado State University in Fort Collins and the University of Northern Colorado in Greeley, along with an increase in hiring by recovering businesses, meant more new residents arriving, and existing renters finding it possible to purchase a home, some for the first time.

The median income and home price varies in each part of Northern Colorado, but in Fort Collins, for example, the median home price at the end of 2013 was \$261,000, and the median household income in 2012 – the most recent year available – was \$53,359, according to the U.S. Census Bureau.

A bit of math shows that a 30-year, fixed rate mortgage on a \$261,000 home with 20 percent down and a 4.5 percent interest rate would come with a monthly payment of \$1,057, which falls within 28 percent of the median pre-tax income in Fort Collins, especially assuming that median income in Fort Collins was higher in 2013 than in 2012.

So, for now, the median income and median home price match up, but home prices in Fort Collins jumped 6 percent year-over-year from 2012 to 2013, twice as fast as the 3 percent increase in median income from 2011 to 2012.

The supply of homes within this price range also is dwindling.

With the population continuing to grow and large job-creating projects such as the Woodward Technology Center and the ever-growing ranks of oil and gas employees, the housing market is projected to get tighter in Northern Colorado, which may cause trouble in the future.

"We have to think of the housing stock five years down the road," Skutchan said.

"We don't want a situation where people are being priced out of the market," Martin said. The solution is smart growth, including infill projects and more multi-family developments, as well as duplexes and smaller homes in general.

It also is important to remember that student housing alone will not ease the multi-family market, Martin said. Low vacancy rates across Northern Colorado have forced rents up, causing many to consider purchasing a home, since a mortgage payment can be comparable to median rent.

Newly built homes also are becoming more expensive, according to Steve Baker, broker at Sears Real Estate in Greeley. The median home price in Greeley in 2013 was \$170,000 but most of the new homes under construction there are in the \$200,000 range, Baker said.

While consumer may become frustrated by the lack of supply at their buying level, more expensive homes mean that the Greeley market is continuing to recover from the recession. Greeley also is attracting attention from Denver and elsewhere along the Front Range because homes there, while more expensive than a year ago, still are among the most affordable in the state.

"It's good to be on the uptick of pricing," Baker said, "but bad for those customers who aren't at a certain level of buying power."

JBS from 1

The Greeley-based subsidiary of Brazilian meatpacker JBS S.A. embarked on the Global Roundtable for Sustainable Beef initiative with other companies in 2010 and plans to release a draft definition of sustainable beef next month. Operator of a beef processing plant in Greeley with a daily capacity of 5,400 cattle, JBS employs approximately 4,200 people locally.

The group's members include corporate giants Elanco Animal Health, a division of Eli Lilly and Co. (NYSE: LLY); Merck & Co Inc. (NYSE: MRK); Wal-Mart Stores Inc. (NYSE: WMT); Cargill Inc., which has a meat processing facility in Fort Morgan; and McDonald's Corp. (NYSE: MCD), which earlier this month pledged to use sustainable beef. The initiative aims to address problems in the beef industry ranging from Amazon deforestation to methane emissions from cattle.

A spokeswoman for Merck's animal-health business unit said the company was "committed to the conversation around thoughtful, responsible production in this area," but did not comment further.

Also involved in the initiative are the environmental group World Wildlife Fund and Solidaridad, an organization that aims to develop sustainable supply chains. Spokespeople for both organizations said representatives of their organizations were traveling internationally and unavailable for comment.

The effort to promote sustainable beef comes as the beef industry faces scrutiny over some of its practices. Merck recently suspended sales of its cattle growth supplement Zilmax, once used in cattle processed by JBS and other companies, because it may pose risks to cattle, a Reuters investigation found in December. Some reports indicate Zilmax-fed animals were missing hooves, but Zilmax-maker Merck disputes that the hoof loss is due to its drug.

McDonald's, for its part, says that 70 percent of its greenhouse-gas emissions come from its supply chain, 40 percent of which stems from beef.

"Our investment in sustainability is not a line item," spokesman Jon Rump said. "Rather, it is part of the cost of doing good, socially responsible business. It is a long-term commitment by McDonald's."

The company's purchases represent almost 2 percent of the total beef and dairy industries' annual output. McDonald's plans to start using sustainable beef by 2016, although like others in the industry, it has not yet defined the phrase.

"Our big task right now that we are working diligently on is defining global sustainable beef," said Cameron Bruett, chief sustainability officer for JBS and president of the sustainable beef initiative. "This is a broad definition that can be applied globally."

Diverse cattle-raising systems worldwide have made that a challenging assignment, Bruett said. Sustain-

ability has a variety of meanings to people involved in the beef industry. It could mean greenhouse-gas emission reductions desired by environmental groups. It could mean long-term success to a cattle rancher or worker's rights for a labor union.

"Sustainability is a broad term that encompasses three pillars: economic, social and environmental," he said. "No matter where you travel around the world, sustainability can mean different things to different parties depending upon the lens through which they're viewing it."

JBS is looking at water, natural resources and energy use as well as greenhouse-gas emissions and the

rights of indigenous people worldwide where cattle are raised, Bruett said. JBS has been involved in these kinds of sustainability efforts locally, such as the recent installation of a stack to reduce odor from its Greeley beef plant.

Ultimately, JBS and other beef industry players will develop a common framework for sustainability. It will release a draft definition for global public comment in March and will release a final definition in August in Sao Paulo, Brazil, at the initiative's second global conference.

"This is not something we can accomplish alone," he said. "It's

going to take not only our competitors, such as Cargill and (Marfrig Global Foods S/A), but our customers such as Wal-Mart, McDonald's and others."

Cargill, which processes 4,500 cattle daily at its Fort Morgan beef plant, has committed to the project.

"It's very important, as a food producer, to respect and take care of the resources that ultimately create that food that feeds the world: whether it's water, whether it's land," Cargill spokesman Mike Martin said. "That's becoming of more pressing importance as the world population moves toward 9 billion people around 2050."



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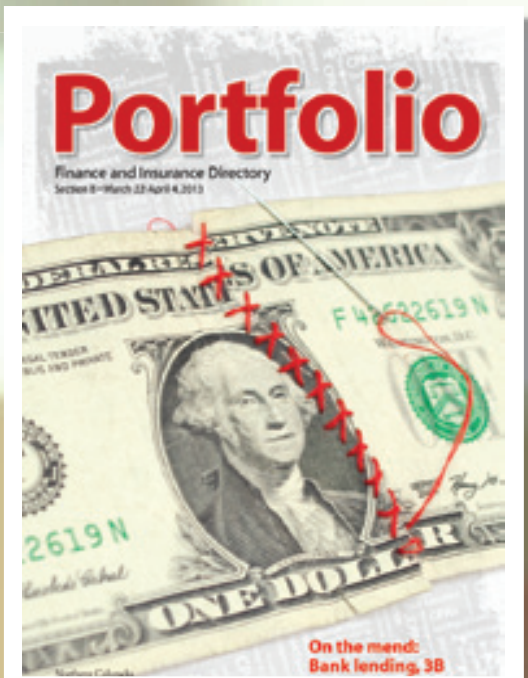
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Cocktail bar designed as oasis from stress

BY MAGGIE SHAFER

news@ncbr.com

Last summer, many visitors to downtown Fort Collins wondered what would come from the construction project below Tula on Mountain Avenue, but no lighted sign or canvas “coming soon” banner would appear to satisfy their curiosity. Instead, a clock and small plaque reading “Social” would be the only clues for what was to come. It was intriguing enough to attract a line on opening day in September and most evenings since. Ty Fulcher, one of the cocktail bar and charcuterie’s owners, shared why.

Question: How long have you wanted to open a cocktail bar, and what made you decide that it was time?

Answer: In 1998 I was working at an outstanding restaurant in Gig Harbor, Wash., under chef Gordon Naccaratto. During service I would watch him walk the floor, talking to guests, checking plates as they left the kitchen, making sure every little detail was perfect and service was seamless. It inspired my passion for genuine hospitality more than anything else. I have always wanted to open my own place, and with my sommelier background a place with the focus on beverage was a given. Fort Collins is one of the greatest craft beer cities out there. On a daily basis, you see people with intense passion and enthusiasm for beer – talking, tasting and just geeking out. We wanted to create an outlet for us to share our passion for spirits and wine with them, and there was no time



Ty Fulcher

like the present.

Q: Where did the inspiration for Social come from?

A: Social is a craft cocktail bar that pulls some inspiration from Prohibition. We are not a speakeasy but want to keep the history attached to what we do. Some of the décor and design has been compiled from years of visiting bars around the world and the little things that stick with you from travel. We wanted a place where anyone could come and relax, drink, eat and (no pun intended) be social – a place where hospitality is

our No. 1 focus and where we can share our craft with our guests.

Q: Downtown Fort Collins already has quite a few bars. What made you choose the location you did, and what makes you stand out among the other bars downtown?

A: We wanted to help bring the adult crowd back toward the heart and soul of Old Town, the square. Late night in the square can get a little intense, and many adults would stay on the outskirts of the area to avoid the college crowds. We also wanted to bring a new view on cocktails and food that Fort Collins had not yet seen much of; the importance of ice, classic punches, aperitifs and our main food focus of charcuterie.

Q: Was opening it up in a basement part of the original design, or something that came about based on where you were able to find the space?

A: When you look at successful cities and their expansions, they first start to expand out laterally from the heart. As they become more successful they begin to expand vertically. Look at Larimer Square in Denver. It used to be just the street level

NEWSMAKER Q&A

and now there are multiple restaurants and stores located underneath and on second and even third floors. That we are starting to see more places above and below grade open is a very good sign of Old Town Fort Collins success so far.

► See **Newsmaker, 14**

Eateries: U.S. labor regulations a recipe for trouble

As if running a restaurant weren’t hard enough.

Most restaurants contend with low profit margins, high competition, costly employee turnover, food inspections and increases in rent. One more thing to add to a restaurant owner’s worry list: U.S. Department of Labor investigations.

The Labor Department’s Wage and Hour Division is responsible for enforcing the Fair Labor Standards Act which establishes minimum wage, overtime pay, child labor and recordkeeping standards. Restaurants



LABOR BRAIN

Kalen Fraser

Labor Department’s Data Enforcement website, full-service restaurants and limited-service restaurants are

are notorious for having violations in all four categories, and the Wage and Hour Division has long considered the restaurant industry at high risk for noncompliance. In fact, according to the

the two categories of business industry most likely to be investigated. Full-service restaurants alone have more than 12,000 cases while the next highest non-restaurant industry, hotels and motels, have just 4,500.

Another reason for increased enforcement is that restaurants employ a high percentage of what the Wage and Hour Division refers to as “vulnerable workers.” Federal labor enforcement agencies have been targeting industries that employ these workers because of their relative high risk of exploitation because of low pay

and benefits, ignorance of rights under the law and/or reluctance to exercise those rights.

A restaurant is subject to the FLSA if its annual sales volume exceeds \$500,000 per year. Even if it does less than \$500,000, some of its individual employees may be covered if they engage in interstate commerce activities such as swiping credit cards or ordering goods from out of state. The State of Colorado Wage Order applies to all private sector employers in four main categories including food

► See **Fraser, 14**

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#41367. 2014 Audi A4 2.0T quattro Premium Plus lease is 36 months | 12,000 miles per year. \$0 security deposit, \$419 first month's payment, \$695 acquisition fee + \$2500 consumer cash = \$3500 due at lease signing (excludes taxes, title, other options and dealer fees). Must qualify for \$1000 Audi Acquisition Program or Audi Owner Loyalty Program Incentive. MSRP \$41,975. Offer expires: 04/01/2014



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#41561. 2014 Audi allroad 2.0T quattro Premium Plus lease is 36 months | 12,000 miles per year. \$0 security deposit, \$499 first month's payment, \$695 acquisition fee + \$2500 consumer cash = \$3500 due at lease signing (excludes taxes, title, other options and dealer fees). Must qualify for \$1000 Audi Acquisition Program or Audi Owner Loyalty Program Incentive. MSRP \$47,135. Offer expires: 04/01/2014



NEWSMAKER from 13

The location was an incredible find. We had been looking for a few years, had a few locations fall through and then we found this. It had been a storage room since 1983 and, when looking back through Gene Mitchell's original plans for the building, he had it labeled as a restaurant space. What better way to honor Mr. Mitchell's design and vision for Old Town.

The design was a combination of my business partner Ryan and his wife Christine, and my wife Emilee and I. When we finally got the space cleared out to a blank canvas we sat in the space for days brainstorm-

ing layout, and more importantly, an entrance. We built the stairwell on Mountain Avenue as our main entrance to give ease of parking with the parking garage as well as to keep it far enough away from the "taxi pick-up" area that can get "interesting" late night on weekends.

Q: In a few sentences, what is your cocktail/food philosophy?

A: Chef Thomas Keller once said, "When we eat together, when we set out to do so deliberately, life is better, no matter what your circumstances." The name Social is there for a reason. We want people to be able to set the stresses of life aside

and just enjoy what is in front of you; whether it be food, drink or friends. We have tried to make our drink and food be a conversation starter. We do that through drinks that arrive at the table smoking, unique hand-cut ice balls, displaying our charcuterie slicer behind glass for all to see, etc. In addition, we have many communal tables throughout Social to help promote conversation and meeting other members of the community.

Q: Has business thus far met your expectations?

A: It has without a doubt exceeded my expectations. Everyone has been so receptive to what we are

trying to do and so supportive. But without a doubt no one deserves the credit for our opening success more than our staff. This marks my 17th year in the hospitality industry and I have never worked with such a dedicated, knowledgeable and genuine group of people. Outside of our front door we have a pineapple, which is the international sign for hospitality. A few weeks ago I realized that our entire staff touches the pineapple on their way in the door like the Notre Dame "Play Like a Champion" sign. It was one of the coolest things I have ever seen. They just get it.

FRASER from 13

and beverage.

To stay out of trouble, remember these important nuggets of federal and state compliance information:

Overtime: Must be paid after 40 hours in a seven-day workweek regardless of the length of the pay period. Colorado labor law also requires overtime payment after 12 consecutive hours. Employees cannot waive their right to overtime pay.

Tip pools: Tip pools may not include any kitchen staff or management employees.

Notice of tip credit: If you are taking a tip credit (i.e. paying your

servers \$4.76 and taking a tip credit of \$3.02) then you must notify them of certain tip information either verbally or in writing.

Tipped Employee Overtime Rate: In Colorado, if you are paying a server \$4.76 per hour and taking a tip credit of \$3.02, the additional half-time owed for each overtime hour is half of the applicable minimum wage, which is currently \$7.78. (Assuming that no other service charges or non-discretionary bonuses were paid to the employee)

Service Charges and Non-discretionary Bonuses and Commissions:

All of these payments must be included in the regular rate used to determine overtime pay.

Credit Card Processing Fee: Colorado labor law does not allow employers to deduct the credit card processing fee from employees that receive a tip credit.

Uniform Deductions: Colorado labor law does not allow deductions from employees' pay for the cost of uniforms.

Back of the house employees: Dishwashers, prep cooks and janitors are not exempt from overtime even if they are paid a salary unless they are

in a bona fide management position. Paying these employees a salary does not exempt them from overtime.

In addition to these minimum wage and overtime requirements, be sure to check out the federal and state recordkeeping requirements and child labor restrictions. Making some small changes to your employment practices today can really help to limit your potential liability in the years ahead.

Kalen Fraser, founder of The Labor Brain Inc., can be reached at kalen@laborbrain.com.



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Northern Colorado
**BUSINESS
REPORT**

TIME OUT



COURTESY GREELEY CHAMBER OF COMMERCE

Scott Gattis, left, of Corkat Data Solutions chats with Bill Exner of JBS at a Jan. 23 Business After Hours in Greeley.



COURTESY GREELEY CHAMBER OF COMMERCE

From left: David Cessna and Nickie Archibeque of Goodwill Industries join Pete Morrell of Morrell & Associates at a Jan. 23 Business After Hours in Greeley.



COURTESY GREELEY CHAMBER OF COMMERCE

From left: Brandon Anderson, Jon Edwards and Aaron Grace accept a Greeley Chamber of Commerce plaque from Chamber ambassador Susan Arbini during a Jan. 16 ribbon cutting at Comprehensive Risk Services in Greeley.



COURTESY FRONTIER ACADEMY

Stucco Rite Inc. in Greeley donated 20 new Chromebook laptop computers to Frontier Academy in Greeley. The computers were given as part of a program to help the school comply with the new standards for TCAP testing. Students eventually will be required to take all TCAP tests online rather than with pencil and paper. Stucco Rite has pledged part of its yearly revenue to local charities. Pictured from left: vice president Jon Blietz and chief executive Kurt Georgeades of Stucco Rite and Stephen Seedorf, principal of Frontier Academy.



COURTESY GREELEY CHAMBER OF COMMERCE

Amber Priestly of Shade Outdoor Living Solutions meets Jerry Keiser of Front Range Interiors at a Jan. 23 Business After Hours in Greeley.



COURTESY GREELEY CHAMBER OF COMMERCE

Melissa McDonald of State Farm meets Troy Norgren of Kaiser Permanente, which hosted a Business After Hours on Jan. 23 in Greeley.



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

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CSU Alumnus **Michael McKee**, economics editor for Bloomberg Television and Radio, will offer a world economic perspective.



Alison Felix, Denver branch executive at the Federal Reserve Bank, will share insights specific to Colorado's economy.



Ted Brown, senior vice president of Noble Energy, a \$2 billion investor in oil and gas in Northern Colorado, will offer perspective on the oil and gas industry in our state.

Registration is \$125/person

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Colorado State University
COLLEGE OF BUSINESS
Department of Finance
and Real Estate



CALENDAR

FEB. 7: TAX CLASS

Certified public accountant Kevin Dryg will present "Taxes: Get Informed and Organized Now!" from 8:30 a.m. to noon at the Larimer County Small Business Development Center office, 125 S. Howes St., Suite 150 in the Key Bank Tower in downtown Fort Collins. Cost is \$60 if space is available.

FEB. 12: SOCIAL MEDIA

A class, "**Social Media: The Basics**," teaching business how to use online and mobile platforms and tools to communicate user-generated content, will be held from 9 to 11 a.m. at the Small Business Development Center, 125 S. Howes St., Suite 150, Fort Collins. Cost: \$30. For more information, contact Terri Donovan Keirns at 970-498-9295 or terri@larimerSBDC.org. Register at larimersbdc.org.

FEB. 13: MORE SOCIAL MEDIA

If you took the first social media class Feb. 12, you now know what social media is and the best ways to use the major platforms: Facebook, LinkedIn, Twitter and YouTube. In This class, "**Social Media: Beyond the Basics**," will cover e-newsletters, blogs, Google+, Pinterest, and location-based/review sites such as Foursquare. The class will be held from 9 to 11 a.m. at the Small Business Development Center, 125 S. Howes St., Suite 150, Fort Collins. Cost: \$30. For more information, contact Terri Donovan Keirns at 970-498-9295 or terri@larimerSBDC.org. Register at larimersbdc.org.

FEB. 13: NETWORKING EVENT

The Fort Collins Area Chamber of Commerce will hold its February Business After Hours from 5:30 to 7:30 p.m. at Capital West Bank, 2108 Milestone Drive, Fort Collins. Food and drinks are included at the networking event. Cost is \$13 for chamber members and \$30 for others. More information at fortcollinschamber.com or 970-482-3746.

FEB. 13: BUSINESS 101

A class, "**So You Want to Start a Business**," a prerequisite for start-ups to schedule a counseling session that explores the basics of business ownership, including entrepreneurship, planning for a profitable business, pitfalls to avoid and how to reach your customers, will be held from 1 to 3 p.m. at the Small Business Development Center, 125 S. Howes St., Suite 150, Fort Collins. Cost: \$20. For more information, contact Terri Donovan Keirns at 970-498-9295 or terri@larimerSBDC.org. Register at larimersbdc.org.

FEB. 19-MARCH 5: BUSINESS PLANS

"**Building a Business Plan**" is a nine-hour course divided into three classes on consecutive Wednesdays. This course is designed to help the entrepreneur understand the process of building an effective business plan. Each session will consist of class instruction, practical exercises and a guest speaker with expertise in research, marketing, or finance. Session 1 on Feb. 19 covers becoming familiar with a business plan outline, understanding the writ-

ing process, general company description, products and services and market research. Session 2 on Feb. 26 covers marketing plans, operational plans and preparing a personal financial statement. Session 3 on March 5 covers start-up expenses and capitalization, financial plans, appendices and refining plans. The classes will be held from 12:30 to 3:30 p.m. at the Small Business Development Center, 125 S. Howes St., Suite 150, Fort Collins. Cost: \$120. For more information, contact Terri Donovan Keirns at 970-498-9295 or terri@larimerSBDC.org. Register at larimersbdc.org.

FEB. 19: CSU SUMMIT

Front Range thought leaders and executives will join experts from the Colorado State University College of Business to provide fresh insights into economic issues facing Colorado at the **Finance and Real Estate Summit** from 7 a.m. to 1 p.m. at the Grand Hyatt Denver, 1750 Welton St., Denver. Register online at advancing.colostate.edu/FRESUMMIT for \$125 per person. Tables of 10 are available for a \$1,000 sponsorship. Additional sponsorship levels that include an informational booth at the summit also are available. For more information on sponsorship opportunities, contact Ross Hilker at Ross.Hilker@business.colostate.edu or 970-491-1670.

FEB. 20: CHAMBER DINNER

The **Fort Collins Area Chamber of Commerce** annual dinner will begin at 5:30 p.m. at the Hilton Fort Collins, 425 W. Prospect Road. Cost is \$75 per individual or \$700 for a table of 10. More information and registration at fortcollinschamber.com or 970-482-3746.

FEB. 20: BUSINESS FINANCING

"**I Need Financing: What Now?**" will teach what banks are looking for in a borrower, issues banks are dealing with on their side of the table and how to approach those challenges, what type of loans fit your situation and how they can be used with an emphasis on Small Business Administration lending, and what to provide and what to expect when you approach a financial institution to meet your company's capital needs. The workshop will be held from 11 a.m. to 1:30 p.m. at the Small Business Development Center, 125 S. Howes St., Suite 150, Fort Collins. Cost: \$20. For more information, contact Terri Donovan Keirns at 970-498-9295 or terri@larimerSBDC.org. Register at larimersbdc.org.

MARCH 12: TEEN JOB FAIR

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

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



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ON THE JOB



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ADVERTISING/MARKETING

Johnstown-based Burns Marketing hired **Jeremy Verne** as interactive project manager, **Kristen Sims** as project manager and **Sonja Wilson** as inbound marketing manager. Verne developed and launched more than 200 websites in his previous position, Sims has overseen interactive and traditional print campaigns, and Wilson has produced digital and traditional materials, from HTML eblasts and Web banners to annual business directories and catalogs.

BANKING AND FINANCE

Dave Armstrong joined Colorado State Bank and Trust's branch at 760 Whalers Way, Building A, Suite 110, Fort Collins as a mortgage loan originator. He previously worked with US Bank Home Mortgage, Wells Fargo and Countrywide.



Sims



Wilson

BREWING

Andrew Lemley was named government affairs representative for Fort Collins-based New Belgium Brewing. The newly created position will help navigate legislative initiatives focused on alcohol in Colorado, North Carolina and nationally. Lemley, a graduate of Concordia University in St. Paul, Minn., and Concordia Seminary in St. Louis, has worked as a Lutheran pastor and political organizer. Most recently he managed New Belgium's tasting room and in-house event teams.



Armstrong

CONSTRUCTION

Shaun Yancey was named president and chief operating officer of PCL Construction's U.S. operations, replacing the retired Peter Beaupré. Yancey joined PCL in 1982 as a project engineer and worked on projects including the Denver International Airport terminal, Disney's Animal Kingdom and the Ritz Carlton in Aspen. A graduate of Colorado State University, he has led PCL's Human Resources, Professional Development, and Corporate Development departments.



Yancey

ENGINEERING

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

Jeff Schick of Fort Collins joined engineering and construction-management firm CHA as sales director for the geospatial market, focus-

ing on Intrepid Asset Management software. Schick has nearly 15 years of experience as a team leader in GIS sales for Schneider Electric and holds bachelor's and master's degrees from Colorado State University.



Kukafka



Nallamothu

HEALTH CARE

Drs. David Kukafka and **Ravi Nallamothu**, pulmonologists practicing at Banner Health Clinic in Loveland, now see patients from 9 a.m. to noon Wednesdays at Banner Health Center, 702-A W. Drake Road, Fort Collins, which has added pulmonology services. Kukafka received his medical degree from the University of Pittsburgh. Nallamothu received his medical degree from Sri Ramachandra Medical College and Research Institute in India.

Pediatrician **Dr. Olukemi Akinrinola** joined Banner Health Clinic, 6801 W. 20th St., Suite 201, Greeley. Akinrinola specializes in the treatment of behavioral and development disorders, newborn care, gastrointestinal disorders and issues around chronic medical conditions, and is seeing patients from birth through age 21. She graduated from the University of Port Harcourt Medical School in Nigeria and completed her pediatric residency and internship at the University of Kansas-Kansas City. She completed her general practice internship at Saint Nicholas Hospital, Lagos, Nigeria.



Akinrinola



Lee



Soasey



Wiley



Margraf

Internal medicine physician **Dr. Siemay Lee** joined University of Colorado Health's Greeley Medical Clinic. She completed residency programs at Case Western Reserve University in Cleveland and Good Sa-



Riggio

maritan Regional Medical Center in Phoenix, and practiced for six years in Nevada before coming to Greeley. In addition, two physician assistants and two nurse practitioners joined University of Colorado Health. Physician assistant **Molly Soasey** at Harmony Urgent Care in Fort Collins has four years of experience in family medicine in Hillsboro, Ore. Physician assistant **Alysia Wiley** at the General Surgery clinic in Fort Collins previously worked at Lutheran Hospital-Cleveland Clinic. Nurse practitioners **Sharon Margraf** and **Beverly Riggio** joined Cancer Care and Hematology, a service of Poudre Valley Hospital in Fort Collins. Margraf has 17 years of experience as a registered nurse and worked in surgical oncology at the University of Chicago. Riggio has eight years of experience providing cancer care at PVH. Both see patients at 2121 E. Harmony Road, Suite 150, Fort Collins.

INSURANCE

Bonnie Dean, owner and operator of marketing firm Bonnie Dean Associates for more than 30 years, joined the Pinnacle Assurance board of directors, where she will serve on the compensation and enterprise risk management committees. Before joining the board, Dean served on the National Better Business Bureau board, was a member and past chair of the Northern Colorado/Wyoming Better Business Bureau, and past president of the Greeley Area Chamber of Commerce. Dean has also served on the boards of University Hospital and the Community Foundation serving Greeley and Weld Counties. She has a bachelor's degree in business from the University of Wyoming.

LANDSCAPING

Orlie Carpio was promoted to landscape foreman at Windsor-based Carter's Lawn Care Inc. A landscaper and sprinkler installer for more than 30 years, Carpio joined Carter's in March 2011.

LEGAL

Front Range Community College students **Kirsten Nelson** and **Christopher Gingery** are new interns at Loveland-based Mueller & Associates, certified public accountants. The firm started its internship program in 2008.

Wednesday Melssen-Vogel was hired as accountant at Coan, Payton & Payne LLC and will work from the firm's Greeley office. She moved to Colorado with her family from Key West, Fla., where she is an established restaurant owner. She graduated from the University of Phoenix with a degree in business and accounting.



Melssen-Vogel

Susan Hudachek joined Fort Collins-based intellectual property, patent and trademark law firm C.R. Miles P.C. as a registered patent agent. She earned a Ph.D. in cell and molecular biology at Colorado State University.

Fort Collins attorney **Lindsay Steele-Idem** has joined Myatt Brandes & Gast P.C. She began her practice as a civil litigator in the San Francisco Bay area before moving to Fort Collins and co-founding Majoros Steele-Idem LLC in 2010. She received her law degree from the University of California's Hastings College of the Law and her undergraduate degree from the University of California-Santa Barbara. Her practice will emphasize commercial litigation, real estate and business transactions.

REAL ESTATE

Colorado State University graduates **Pamela Cass**, **Kim Doll** and **Jessi Pitmon** joined The Group Inc. as broker associates/partners in the firm's Fort Collins offices. Cass also holds



Pitmon



Doll

a master's degree from Regis University, has worked as a Realtor in Northern Colorado for several years and is an active community volunteer. She can be reached at the 2803 E. Harmony Road office. Doll began her real-estate career as a sales associate and luxury vacation rental specialist in the Aspen market, then worked as a licensed contract manager at The Group in Fort Collins. She can be reached at the 375 E. Horsetooth Road office. Pitmon, who was a personal assistant at The Group before beginning her sales career, can be reached at the 401 W. Mulberry St. office.

Jake Hallauer was named vice president of Chrisland Commercial Real Estate Inc. in Fort Collins. Hallauer, who has worked with Chrisland since 2008, was named to the Northern Colorado Business Report's 40 Under Forty list and is president of the board of directors of Neighbor to Neighbor Inc. and a member of Generation United, a young professionals group affiliated with United Way of Larimer County.



Hallauer

RECREATION

Fort Collins-based Miramont Lifestyle Fitness promoted membership adviser **Tyler Hoerner** to front desk manager for all four locations, and personal trainer **Chase Krause** to site manager at the central location, 2211 S. College Ave. Fitness adviser **Chad Bryant** is new site manager for the north location, 1800 Heath Parkway.



Krause

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

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Northern Colorado
**BUSINESS
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BRIEF CASE

BRIEFS

The **Upstate Colorado Economic Development** board of directors chose officers to lead the organization in 2014. **Scott Ehrlich**, president of Ehrlich Dealerships, was elected board chairman, Weld County Commissioner **Sean Conway** was named chairman-elect and **Tom Haren**, founder and owner of Greeley-based AGPROfessionals, will continue as treasurer. New members are Weld County Commissioner **Barb Kirkmeyer**, Greeley City Councilman **Mike Finn** and **Mike Nichols**, vice president and commercial banking manager at First National Bank of Greeley. Continuing members are **Mitch Anderson** of Agfinity, **Roger Knoph** of EnviroTech Services, **Greg McIntosh** of Anadarko Petroleum, Greeley Mayor **Tom Norton** and Milliken Mayor Pro Tem **Julie Cozad**. Two open board positions are expected to be filled at the February meeting — one from the private sector and one from the community at large.

The board of directors of the Community Foundation Serving Greeley and Weld County selected **Tim Ulrich**, vice president of Points West Community Bank in Greeley, as new chairman. Ulrich, vice chairman last year, joins three other people who have served on the board: **Rob Waldo**, **Christine Richardson** and **Heidi Klepper**, who were elected to serve new positions as board officers. Waldo, a Greeley attorney, was elected vice chairman. Richardson, past president and member of the Greeley Junior Women's Club, was elected secretary. Klepper, owner of Capital Accounting & Finance Inc., was elected treasurer. **Michael Payne**, a Fort Collins attorney, will continue to serve as a board officer on the executive committee. Two new board members are **John Adams** of Greeley, who transitioned onto the board in mid-2013 to fill a vacancy, and **Christine Larsen** of the Kersey area.

CONTRACTS

Fort Collins-based **Drahota** was named general contractor for a \$3.3 million office building addition for the Colorado State University Research Foundation; The Grove at Stapleton, a 150-unit, 50-plus community by Zocalo Development in Denver; Park Hill Village West, an affordable-housing, multi-family mass transit-oriented development for DelWest in Denver; and Prasanna, a 240-unit residential development in Lafayette for Milestone Development Group.

FLOOD RELIEF

A total of \$1.827 million, the full amount raised for flood recovery through the **Community Foundation of Northern Colorado's** three flood-relief funds, has been awarded in full, and the final round of grant checks are being mailed. The total includes a \$750,000 match from **Bohemian Foundation**. Grants were awarded to a total of 29 organizations; nearly \$1 million was distributed to organizations assisting individuals in the recovery process. Grants included: \$481,300 to **Serve 6.8** in support of its case management program providing support to individuals and families affected by the flood through education, case management and direct services, \$200,000 to **United Way of Larimer County** for the Long Term Recovery Group's efforts in assisting flood survivors and providing direct support to individuals lacking adequate personal resources because of the disaster, and \$183,100 to the **Glen Haven Area Volunteer Fire Department** for road and bridge repair, the purchase of a fire engine capable of navigating devastated roads, and the purchase of an emergency generator to ensure access to vital services.

GOOD DEEDS

The **Hadley and Marion Stuart Foundation**,

led by siblings Nan and Brett Stuart of Longmont, pledged \$10 million to Colorado State University's Flint Animal Cancer Center in Fort Collins. The gift, the single largest in the history of the center, will nearly double operational funds in support of work to conquer cancer in animals and people, and also will add to endowments for the Stephen J. Withrow Presidential Chair in Oncology and the Stuart Chair in Oncology.

As part of its grand opening, the Loveland branch of **Bank of Colorado**, 1888 W. Eisenhower Blvd., plans to donate \$100 to one of 10 local nonprofit organizations for every new account opened from Feb. 7 through Feb. 14. Each new customers may choose to have the \$100 donated to Alternatives to Violence, Colorado Youth Outdoors, Hearts and Horses, House of Neighborly Service, Loveland Boys and Girls Club, Loveland Business Disaster Recovery Fund (in partnership with Loveland Chamber), Loveland Habitat for Humanity, Neighbor to Neighbor, Reflections for Youth, or Thompson Education Foundation.

The **Aims Community College Foundation** has received \$10,000 from **Halliburton Co.** (NYSE: HAL) to support the college's annual scholarship program for students enrolled in oil and gas programs. Halliburton, an oil field services company with operations in Weld County, employed 1,600 people statewide last year. The funding comes as Aims Community College launches its oil and gas program, housed at Aims' Fort Lupton campus.

KUDOS

The **Fort Collins-Loveland** area was named one of the top 10 small metro areas for homeownership by NerdWallet, an analytics company. NerdWallet analyzed the top 100 most populated metro areas to determine which have characteristics that are favorable to homeowners. Three main factors were considered, including availability of homes, affordability of homes, and growth in the area. Fort Collins-Loveland was named No. 9 in the top 10 metro areas of similar size for homeownership. The Fort Collins-Loveland metro area scored a composite 62.8 on the scale, edged out by metros such as Springfield, Mo. and Columbus, Ga.

Sheila Benshoof of The Group Inc. Real Estate was awarded the Seniors Real Estate Specialist designation by the National Association of Realtors. The designation is awarded after completion of a comprehensive course in understanding the needs, considerations and goals of real estate buyers and sellers aged 55 and older.



Benshoof

Steve Stansfield of RealTec was named president of the Colorado chapter of the Society of Industrial and Office Realtors. The Colorado chapter meets on a near-monthly basis at the Denver Country Club and is involved annually in at least two major charity benefits.



Stansfield

Nicole Yost, founder and president of Loveland-based Fyn Public Relations, was elected to the board of directors for The Public Relations Society of America Colorado chapter.

Christine Cavalier and **Michelle Hubbard** of The Group Inc. Real Estate have been

awarded the Seniors Real Estate Specialist (SRES) designation by the National Association of Realtors. The designation is awarded after completion of a course in understanding the needs, considerations and goals of real estate buyers and sellers aged 55 and older.

MERGERS / ACQUISITIONS

Fort Collins-based **Advanced Energy Industries Inc.** (Nasdaq: AEIS) said it has acquired the assets of AEG Power Solutions GmbH for \$30 million. AEG Power Solutions GmbH, a subsidiary of AEG Power Solutions in Germany, makes power-control applications for a variety of industries. In a separate statement, AEG Power Solutions, a subsidiary of 3W Power S.A. (FWB: 3W9) in Luxembourg, said its power control modules business earned annual revenue of \$19.1 million. AEG Power Solutions GmbH will make power control modules for Advanced Energy in its factory in Warstein-Belecke, Germany.

NEW PRODUCTS/SERVICES

Fort Collins-based **New Belgium Brewing Co.** will make its beer available in Mississippi beginning March 3, marking the final southeastern state to carry the products. Mississippi is the 37th state to distribute New Belgium, which selected six wholesale partners under two umbrella companies: MillerCoors and Anheuser-Busch InBev. New Belgium is looking to distribute to Kentucky and Hawaii later this year.

Livestock veterinarians and experts in disease diagnostics and herd management at Colorado State University have launched a **Field Investigation Unit** to help livestock producers solve multipronged problems in herd health and management. To contact the unit, call Dr. Charlie Davis with CSU Veterinary Diagnostic Laboratories, 970-297-0370 or 970-689-1632 or email charlie.davis@colostate.edu.

OPENINGS

Buyer's Choice Home Inspections, based in Pompano Beach, Fla., opened an office in Greeley under the direction of Steven Howland, who has managed properties for the past 20 years. Reach him at 970-302-4803 or steven.howland@abuyerschoice.com.

Sunrise Community Health and Banner Health opened the new home of the **Loveland Community Health Center and Stepping Stones Adult Day Program**, a former Hewlett-Packard manufacturing plant at 302 Third St. S.E. Sunrise and the McKee Medical Center Foundation raised nearly \$8 million to acquire and renovate the 48,000-square-foot facility, a portion of which is being leased to Stepping Stones, a service of McKee Medical Center.

IFM Capital Advisors, a new asset-management firm, opened at 4102 S. Timberline Road in Fort Collins. Founded by Timothy Kneen and Clayton Hartman, formerly with UBS Financial Services, IFM also has offices in Denver and Sioux Falls, S.D.

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

If you have a Briefcase item, email it to Dallas Heltzell at dheltzell@ncbr.com or mail it to Briefcase at NCBR, 1550 E. Harmony Road, Fort Collins, CO 80525.

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BANKRUPTCIES

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

This information is obtained from SKLD Information Services.

FORECLOSURES

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

STATE TAX LIENS

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

JUDGMENTS

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

WARRANTY DEEDS

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

BANKRUPTCIES

Larimer County

Chapter 7

SCOTT D INGRAM, 3349 CRAZY HORSE DRIVE, WELLINGTON; CASE #2014-10320, DATE FILED: 1/15/2014

RICHARD ROBERT QUINTANA, 3531 SILVER TRAILS DR, FORT COLLINS; CASE #2014-10356, DATE FILED: 1/15/2014

KATHY SUE SCHMIDT, 3924 WINDOM ST, FORT COLLINS; CASE #2014-10375, DATE FILED: 1/16/2014

KRISTIN ROBIN WATTS, 1440 EDORA RD #24, FORT COLLINS; CASE #2014-10381, DATE FILED: 1/16/2014

PHILIP GLEN MELLOTT, 4136 BUFFALO MOUNTAIN DR, LOVELAND; CASE #2014-10390, DATE FILED: 1/16/2014

EMILY ANN STILES, 1281 E MAGNOLIA, FORT COLLINS; CASE #2014-10422, DATE FILED: 1/17/2014

JOHN MICHAEL SHELBURG, PO BOX 179, FORT COLLINS; CASE #2014-10457, DATE FILED: 1/18/2014

ANDREA ELIZABETH COOPER-STEIN, 6300 W COUNTY RD 50, BELLVUE; CASE #2014-10469, DATE FILED: 1/18/2014

MARGIE B STEVENS, 1107 FINCH STREET UNIT 302, LOVELAND; CASE #2014-10478, DATE FILED: 1/18/2014

JAMES THOMAS LOVELL, 605 MEADOW CREEK COURT, LOVELAND; CASE #2014-10481, DATE FILED: 1/18/2014

MAX BERNHARDT, 3890 BRISTOL COURT, LOVELAND; CASE #2014-10499, DATE FILED: 1/19/2014

BARBARA ANNE LELAND, 327 SUNMOUNTAIN DRIVE, LOVELAND; CASE #2014-10620, DATE FILED: 1/23/2014

KEVIN MICHAEL ROGERS, 2224 CEDARWOOD DRIVE, FORT COLLINS; CASE #2014-10647, DATE FILED: 1/23/2014

CYNTHIA CONNER, 2154 ORCHARD PLACE APT E25, FORT COLLINS; CASE #2014-10653, DATE FILED: 1/24/2014

KENNETH JOHN ROBERT JOHNSON, 456 ELDER CT, LOVELAND; CASE #2014-10655, DATE FILED: 1/24/2014

JEFFERY SCOTT CLAPP, 2413 POPLAR DRIVE, FORT COLLINS; CASE #2014-10682, DATE FILED: 1/24/2014

SCOTT EDWARD WIESE, 511 KNOBCONE DR UNIT 106, LOVELAND; CASE #2014-10694, DATE FILED: 1/24/2014

KATHERINE L LARSEN, 2312 KODIAK RD, FORT COLLINS; CASE #2014-10699, DATE FILED: 1/24/2014

Chapter 13

JAMES RUSSELL JR SKINNER, PO BOX 271961, FORT COLLINS; CASE #2014-10602, DATE FILED: 1/22/2014

CHAD NATHAN DANIELS, 1338 ARALIA COURT, LOVELAND; CASE #2014-10698, DATE FILED: 1/24/2014

Weld County

Chapter 7

JANNELLE H CHENNARD, 199 W SOUTHERN ST #313, BRIGHTON; CASE #2014-10344, DATE FILED: 1/15/2014

PAUL EDWARD KNIGHT, 719 WALNUT STREET, BRIGHTON; CASE #2014-10346, DATE FILED: 1/15/2014

JASON CHRISTOPHER WARNER, 10632 BARRON CIRCLE, FIRES-TONE; CASE #2014-10349, DATE FILED: 1/15/2014

ANDREW C AILES, 11960 QUEBEC STREET, BRIGHTON; CASE #2014-10391, DATE FILED: 1/16/2014

SIMONA NIRA ROSALES, 21210 HWY 60, PLATTEVILLE; CASE #2014-10434, DATE FILED: 1/17/2014

GAIL R BALONGUE, 2036 1ST AVE, GREELEY; CASE #2014-10444, DATE FILED: 1/17/2014

ANTHONY J PALERMO, 30 COOK CT, HUDSON; CASE #2014-10453, DATE FILED: 1/17/2014

ERIC CASTELLANOS, 526 36TH AVE CT, GREELEY; CASE #2014-10467, DATE FILED: 1/18/2014

BRENDA SUE HAAS, 3505 MYRTLE ST, EVANS; CASE #2014-10475, DATE FILED: 1/18/2014

HEROLD JOHN SCHULZ, 1009 13TH AVE, GREELEY; CASE #2014-10477, DATE FILED: 1/18/2014

JOSE MANUEL TORRES, 15650 GUN CLUB ROAD, BRIGHTON; CASE #2014-10503, DATE FILED: 1/19/2014

KELLY DENISE OSTERLUND, 2310 72ND AVENUE COURT, GREELEY; CASE #2014-10505, DATE FILED: 1/19/2014

BEN ANTHONY IBARRA, 1936 ASPEN ST, FORT LUPTON; CASE #2014-10506, DATE FILED: 1/19/2014

REBECCA ALVARADO, 1936 ASPEN ST, FORT LUPTON; CASE #2014-10507, DATE FILED: 1/19/2014

JAMIE DEWITT STABER, 2717 PARK VIEW DRIVE, EVANS; CASE #2014-10516, DATE FILED: 1/21/2014

BRIAN ALAN WILKES, 3301 39TH AVE, EVANS; CASE #2014-10557, DATE FILED: 1/22/2014

PAMELA MARIE STAFFORD, 313 GLEN AYRE ST, DACONO; CASE #2014-10580, DATE FILED: 1/22/2014

GILBERTO JR BARRERA, 442 S 5TH AVE, BRIGHTON; CASE #2014-10594, DATE FILED: 1/22/2014

JANAYE CHRISTINE APODACA, 3764 BALDERAS ST, BRIGHTON; CASE #2014-10597, DATE FILED: 1/22/2014

KEVIN DAVID BARNHILL, 4708 W 1ST ST, GREELEY; CASE #2014-10610, DATE FILED: 1/23/2014

MELISSA HETTIE FARR, 21042 B PECKHAM DR, LA SALLE; CASE #2014-10633, DATE FILED: 1/23/2014

ADAM LEROY PLASCENCIA, PO BOX 2, PLATTEVILLE; CASE #2014-10670, DATE FILED: 1/24/2014

MICHAEL RAYMOND ROWLEY, 4641 TIMBERLINE AVE, FIRESTONE; CASE #2014-10693, DATE FILED: 1/24/2014

Chapter 13

JOSEPH ROY BUCHANAN, 219 HOMESTEAD WAY, BRIGHTON; CASE #2014-10408, DATE FILED: 1/16/2014

ERNESTO JAVIER SANCHEZ, PO BOX 513, BRIGHTON; CASE #2014-10450, DATE FILED: 1/17/2014

FORECLOSURES

Larimer County

BORROWER: AMY ARIAZ, 6886 LOUDON ST, WELLINGTON. LENDER: BANK NEW YORK MELLON, AMOUNT DUE: \$182560. CASE #1423. 1/9/2014

BORROWER: MARK J WEIBMAN, 2002 FALCON RIDGE DR, FORT COLLINS. LENDER: FIRST NATIONAL BANK OMAHA, AMOUNT DUE: \$213172. CASE #1845. 1/11/2014

BORROWER: BONNIE K GIBSON, 3306 BIRMINGHAM DR, FORT COLLINS. LENDER: PNC BANK, AMOUNT DUE: \$163663. CASE #2036. 1/14/2014

BORROWER: JUSTIN N & JOSALIN J LIVINGSTONE, 221 VIRGINIA DR, ESTES PARK. LENDER: EVERBANK, AMOUNT DUE: \$144786. CASE #2278. 1/15/2014

BORROWER: JOAN SAEZ, 3511 COLARD LN, LYONS. LENDER: CENTRAL MORTGAGE CO, AMOUNT DUE: \$357468. CASE #2279. 1/15/2014

BORROWER: ROBERT B & MELISSA MEYERS, 9016 SMOKE SIGNAL WAY, WELLINGTON. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$268867. CASE #2280. 1/15/2014

BORROWER: CARL G PREYSS, 521 RASPBERRY LN, LIVERMORE. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$281285. CASE #2305. 1/15/2014

BORROWER: NICHOLAS J & KASEY L DEI, 3815 HAMILTON AVE, WELLINGTON. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$146980. CASE #2570. 1/16/2014

BORROWER: VICKI SRONCE, . . LENDER: AMERICAN PENSION SERVICES INC, AMOUNT DUE: \$71863. CASE #2571. 1/16/2014

BORROWER: HOWARD G SMACK, 501 N IMPALA DR, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$167275. CASE #2969. 1/18/2014

BORROWER: WILLIAM J & WENDY A MASSA, 8416 PEAKVIEW DR, FORT COLLINS. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$124596. CASE #3319. 1/22/2014

BORROWER: VIRGINIA E CROSS, 129 S WHITCOMB ST, FORT COLLINS. LENDER: ONEWEST BANK FSB, AMOUNT DUE: \$189347. CASE #3320. 1/22/2014

Weld County

BORROWER: RICHARD A & MARLEE L WHITE, 691 1ST ST, NUNN. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$150224. CASE #3988636. 1/9/2014

BORROWER: MARCY L COZZENS, 7224 W 18TH ST, GREELEY. LENDER: AM HOME MTG INVEST TRUST 2004, AMOUNT DUE: \$152715. CASE #3988637. 1/9/2014

BORROWER: SCOTT A & KERRI E OGLE, 3632 BOARDWALK, EVANS. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$125365. CASE #3988639. 1/9/2014

BORROWER: PILAR & VIOLA MONTANO, 220 HOLBROOK ST, ERIE. LENDER: ONEWEST BK, AMOUNT DUE: \$126954. CASE #3988640. 1/9/2014

BORROWER: REGINA MARIE MARTINEZ, 114 KRON CT, GREELEY. LENDER: GREELEY AREA HABITAT FOR HUMAN, AMOUNT DUE: \$68266. CASE #3988641. 1/9/2014

BORROWER: TIMOTHY M THORNTON, 6178 VALLEY VISTA AVE, FIRESTONE. LENDER: BK AM, AMOUNT DUE: \$249810. CASE #3988642. 1/9/2014

BORROWER: KIRBY & CHELSEA SAWYER, 2002 CRESTVIEW DR, JOHNSTOWN. LENDER: BK AM, AMOUNT DUE: \$254591. CASE #3988646. 1/9/2014

BORROWER: RUBEN JR TREVINO, 717 37TH AVENUE CT, GREELEY. LENDER: BK AM, AMOUNT DUE: \$94625. CASE #3988647. 1/9/2014

BORROWER: NORTHERN COLO DOG HOUSE LLC, 1009 31ST STREET LN, EVANS. LENDER: NANCY J NEVILLE, AMOUNT DUE: \$102061. CASE #3988938. 1/10/2014

BORROWER: DOUGLAS L FRANK, 307 10TH ST, GREELEY. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$96568. CASE #3988939. 1/10/2014

BORROWER: SHAWN S & JUSTINE HOFF, 1127 BLACK HAWK LN, EATON. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$213972. CASE #3988940. 1/10/2014

BORROWER: JASON J PAULI, 6112 RALSTON ST, FREDERICK. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$147080. CASE #3988945. 1/10/2014

BORROWER: DARRELL L & DARLENE F HOLDER, 540 HOLLY ST, HUDSON. LENDER: GREEN TREE SERVICING LLC, AMOUNT DUE: \$257675. CASE #3988946. 1/10/2014

BORROWER: RHONDA J ARISMAN, 4542 DINOSAUR CT, GREELEY. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$93073. CASE #3989341. 1/11/2014

BORROWER: DETRI VIGIL, 3136 CODY AVE, EVANS. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$189130. CASE #3989342. 1/11/2014

BORROWER: BETTY CHAVEZ, 5775 29TH ST UNIT 601, GREELEY. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$139436. CASE #3989499. 1/14/2014

BORROWER: ALISHA & CIMMERON JOHNS, 6294 CLAYTON ST, FREDERICK. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$180958. CASE #3989803. 1/15/2014

BORROWER: ALAN LEE & SHAY ANN BLACK, 6595 LAKOTA CT, LOVELAND. LENDER: COASTAL FIN LLC, AMOUNT DUE: \$57222. CASE #3989804. 1/15/2014

BORROWER: JOE B & NANCY S CHAPMAN, 2313 33RD AVE, GREELEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$94450. CASE #3989805. 1/15/2014

BORROWER: ROBERT W JR & BEVERLY WHITEMORE, 154 44TH AVE, GREELEY. LENDER: EVERBANK, AMOUNT DUE: \$130035. CASE #3989806. 1/15/2014

BORROWER: CAROLYN ANN SPILLERS, 2840 W 21ST ST UNIT 14, GREELEY. LENDER: ST FARM BK, AMOUNT DUE: \$93709. CASE #3989982. 1/16/2014

BORROWER: MICHAEL H & AMY L MAUSER, 709 MCAFEE CT, ERIE. LENDER: BMO HARRIS BK, AMOUNT DUE: \$255910. CASE #3989983. 1/16/2014

BORROWER: DANIEL J SWALLOW, 4949 W 13TH ST, GREELEY. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$182033. CASE #3989985. 1/16/2014

BORROWER: ERV & CLAUDETTE KELLEY, 2024 23RD AVE, GREELEY. LENDER: GREEN TREE SERVICING LLC, AMOUNT DUE: \$200227. CASE #3989986. 1/16/2014

BORROWER: JAMES E & LAURA L CLINE, 2030 39TH AVE, GREELEY. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$131193. CASE #3989987. 1/16/2014

BORROWER: DONNA JO & BOBBI J GARZA, 3612 MYRTLE ST, EVANS. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$92528. CASE #3989988. 1/16/2014

JUDGMENTS

Larimer County

DEBTOR: NATHAN WY SOCK, CREDITOR: SEAN MURPHY. AMOUNT: \$5171.8. CASE #C-09S-000296. DATE: 1/10/2014

DEBTOR: REDWOOD RESTORATION SERVICES I, CREDITOR: ABC SUPPLY CO INC. AMOUNT: \$208485.53. CASE #D-13CV-031127. DATE: 1/14/2014

DEBTOR: JOHN E SUWALSKI, CREDITOR: DISCOVER BK. AMOUNT: \$9379.38. CASE #C-13C-034252. DATE: 1/14/2014

DEBTOR: TREVOR BLAKE, CREDITOR: UNIFUND CCR PARTNERS. AMOUNT: \$3922.63. CASE #C-10C-010903. DATE: 1/14/2014

DEBTOR: CAROLYN A ZAMORA, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$4235.91. CASE #C-13C-030395. DATE: 1/15/2014

DEBTOR: SPRINKLERMILL INC, CREDITOR: NORMAN W MILL. AMOUNT: \$38625.81. CASE #D-07CV-000856. DATE: 1/15/2014

DEBTOR: STEPHEN MILL, CREDITOR: NORMAN W MILL. AMOUNT: \$38315.88. CASE #D-07CV-000856. DATE: 1/15/2014

DEBTOR: TAMARA RUTHERFORD, CREDITOR: ADVANTAGE PROPERTY MANAGEMENT. AMOUNT: \$4194.28. CASE #C-13S-000356. DATE: 1/17/2014

DEBTOR: RICK ANACLETO, CREDITOR: POINTE SOUTH APTS LLC. AMOUNT: \$38289.39. CASE #D-13CV-031068. DATE: 1/22/2014

DEBTOR: FRONT RANGE REDI MIX INC, CREDITOR: CAROLINA NYARADY. AMOUNT: \$37011.97. CASE #D-12CV-001051. DATE: 1/22/2014

DEBTOR: EVODIO BLANCO, CREDITOR: CAPITAL ONE. AMOUNT: \$4357.57. CASE #C-08C-004577. DATE: 1/22/2014

DEBTOR: DONALD CRAIG OLSEN, CREDITOR: SCHEDULING CONSULTANTS LTD. AMOUNT: \$16884.19. CASE #D-13CV-000134. DATE: 1/22/2014

DEBTOR: DONALD CRAIG OLSEN, CREDITOR: CARMELITA L THORNDIKE. AMOUNT: \$90000.0. CASE #D-13CV-000134. DATE: 1/22/2014

DEBTOR: BARBARA J SIEK, CREDITOR: COLO ST REVENUE. AMOUNT: \$80946.47. CASE #D-1352010CV801473. DATE: 1/22/2014

DEBTOR: KIP BRADELL, CREDITOR: COLO ST REVENUE. AMOUNT: \$17073.0. CASE #D-1352012CV802898. DATE: 1/22/2014

DEBTOR: KIP & KATHERINE BRADELL, CREDITOR: COLO ST REVENUE. AMOUNT: \$9606.92. CASE #D-1352012CV802676. DATE: 1/22/2014

DEBTOR: KIP & KATHERINE BRADELL, CREDITOR: COLO ST REVENUE. AMOUNT: \$12607.0. CASE #D-1352012CV802844. DATE: 1/22/2014

DEBTOR: KIP & KATHERINE BRADELL, CREDITOR: COLO ST REVENUE. AMOUNT: \$2892.52. CASE #D-1352012CV802615. DATE: 1/22/2014

DEBTOR: RAYMOND S COCHRANE, CREDITOR: COLO ST REVENUE. AMOUNT: \$444.0. CASE #D-1352012CV803830. DATE: 1/22/2014

DEBTOR: RAYMOND S COCHRANE, CREDITOR: COLO ST REVENUE. AMOUNT: \$52568.0. CASE #D-1352013CV800937. DATE: 1/22/2014

DEBTOR: MARY KUENN, CREDITOR: COLO ST REVENUE. AMOUNT: \$5121.91. CASE #D-1352013CV801962. DATE: 1/22/2014

DEBTOR: ROBERT ARANOW, CREDITOR: COLO ST REVENUE. AMOUNT: \$4504.0. CASE #D-1352012CV802631. DATE: 1/22/2014

DEBTOR: ROBERT ARANOW, CREDITOR: COLO ST REVENUE. AMOUNT: \$20487.0. CASE #D-1352013CV800435. DATE: 1/22/2014

DEBTOR: MAURICE J GRIMSLEY, CREDITOR: COLO ST REVENUE. AMOUNT: \$1681.0. CASE #D-1352012CV800546. DATE: 1/22/2014

DEBTOR: MAURICE J GRIMSLEY, CREDITOR: COLO ST REVENUE. AMOUNT: \$5747.0. CASE #D-1352013CV800042. DATE: 1/22/2014

DEBTOR: KAREN E HAYES, CREDITOR: COLO ST REVENUE. AMOUNT: \$78374.85. CASE #D-1352013CV800799. DATE: 1/22/2014

DEBTOR: SAPAN KAPOOR, CREDITOR: COLO ST REVENUE. AMOUNT: \$36980.0. CASE #D-1352012CV802575. DATE: 1/22/2014

DEBTOR: MICHAEL C WEAVER, CREDITOR: COLO ST REVENUE. AMOUNT: \$35932.0. CASE #D-1352013CV801641. DATE: 1/22/2014

DEBTOR: ANN M FOREMAN, CREDITOR: COLO ST REVENUE. AMOUNT: \$21208.99. CASE #D-1352013CV802290. DATE: 1/22/2014

DEBTOR: NORMAN A JR & JENNIFE MONK, CREDITOR: COLO ST REVENUE. AMOUNT: \$3828.0. CASE #D-1352012CV803164. DATE: 1/22/2014

DEBTOR: DAVID R STEWART, CREDITOR: NEW WATER FIN LLC. AMOUNT: \$3718191.12. CASE #D-13CV-030998. DATE: 1/22/2014

DEBTOR: LORETTA S LEUNG, CREDITOR: CACH LLC. AMOUNT: \$3292.6. CASE #C-13C-030809. DATE: 1/11/2014

FOR THE RECORD

DEBTOR: MELBA L HAYNES, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$10742.0. CASE #D-12CV-803157. DATE: 1/11/2014

DEBTOR: LORETTA S LEUNG, CREDITOR: CACH LLC. AMOUNT: \$3292.6. CASE #C-13C-030809. DATE: 1/16/2014

DEBTOR: NICK B NICHOLAS, CREDITOR: DISCOVER BK. AMOUNT: \$12041.89. CASE #C-08C-003377. DATE: 1/17/2014

DEBTOR: MARY & TERRY KINYON, CREDITOR: BONDED ADJUSTING SERVICE INC. AMOUNT: \$531.16. CASE #C-02C-105397. DATE: 1/18/2014

DEBTOR: TERRY & MARY E KINYON, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$829.15. CASE #C-05C-202129. DATE: 1/18/2014

DEBTOR: ROBERT E JR HAYES, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$3726.0. CASE #D-D352012CV802481. DATE: 1/22/2014

Weld County

DEBTOR: JOSE & JOSE M GARCIA, CREDITOR: WELLS FARGO BK. AMOUNT: \$3769.97. CASE #C-13C-033698. DATE: 1/9/2014

DEBTOR: GENARO SAENZ, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1720.41. CASE #C-13C-034030. DATE: 1/10/2014

DEBTOR: LUIS M AGUILAR, CREDITOR: CAVALRY INVEST LLC. AMOUNT: \$15493.85. CASE #C-13C-034275. DATE: 1/10/2014

DEBTOR: JUSTIN WESTMORELAND, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1718.51. CASE #C-13C-033994. DATE: 1/10/2014

DEBTOR: JODEE R SPEER, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2930.88. CASE #C-13C-034695. DATE: 1/10/2014

DEBTOR: ISIDRO W MUNGIA, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2630.56. CASE #C-13C-034925. DATE: 1/10/2014

DEBTOR: MICHAEL G BRISTOW, CREDITOR: ELEVATIONS CREDIT UNION. AMOUNT: \$16000.42. CASE #C-08C-001530. DATE: 1/10/2014

DEBTOR: PHIL GOMEZ, CREDITOR: PREMIER MEMBERS FED CREDIT UNI. AMOUNT: \$7289.55. CASE #C-07C-001563. DATE: 1/10/2014

DEBTOR: DONNA SCHWAB, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$2872.81. CASE #C-13C-006050. DATE: 1/14/2014

DEBTOR: ARTHUR B LUCERO, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$2193.57. CASE #C-13C-035514. DATE: 1/14/2014

DEBTOR: GEORGE M & SHARON K NORDEN, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1612.9. CASE #C-10C-008119. DATE: 1/14/2014

DEBTOR: CRAIG E ADAMS, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$3642.54. CASE #C-13C-035272. DATE: 1/14/2014

DEBTOR: CHRISTOPHER & MESHANE FIGUEROA, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$35663.53. CASE #D-11CV-000879. DATE: 1/16/2014

DEBTOR: ROCKY L BYRD, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1557.2. CASE #C-13C-035148. DATE: 1/16/2014

DEBTOR: JOSE CARRILLO, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$2564.85. CASE #C-13C-035149. DATE: 1/16/2014

DEBTOR: SAMMY R SR PALCIO, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1651.39. CASE #C-13C-035202. DATE: 1/16/2014

DEBTOR: DEANA LEMOS GARCIA, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1463.37. CASE #C-13C-035157. DATE: 1/16/2014

DEBTOR: SHARON S VOSS, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$12549.4. CASE #C-13C-035122. DATE: 1/16/2014

DEBTOR: TRAVIS R LENZ, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$2915.01. CASE #C-13C-035158. DATE: 1/16/2014

DEBTOR: ANDREW R GOLEMAN, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$4611.01. CASE #C-13C-035090. DATE: 1/16/2014

DEBTOR: LORENZO F GARCIA, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1619.11. CASE #C-13C-035150. DATE: 1/16/2014

DEBTOR: NATHANIEL S MCGUIRE, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1201.37. CASE #C-13C-034173. DATE: 1/16/2014

DEBTOR: CESAR NEVAREZ, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$2063.03. CASE #C-13C-035159. DATE: 1/16/2014

DEBTOR: SHELLIE L FLEURY, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1532.79. CASE #C-13C-035203. DATE: 1/16/2014

DEBTOR: THOMAS R DEHERREIRA, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1933.97. CASE #C-13C-034923. DATE: 1/16/2014

DEBTOR: KATHERINE K STRINNI, CREDITOR: CENTRAL CREDIT CORP. AMOUNT: \$1719.07. CASE #C-10C-050957. DATE: 1/17/2014

DEBTOR: JOHN DADDERIO, CREDITOR: ELEMENT CUSTOM BLDRS INC. AMOUNT: \$2776.49. CASE #C-13C-032754. DATE: 1/18/2014

DEBTOR: GREGG LEE, CREDITOR: SYLVIA LEE. AMOUNT: \$12733.66. CASE #D-13CV-031342. DATE: 1/18/2014

DEBTOR: KATHERINE K STRINNI, CREDITOR: CENTRAL CREDIT CORP. AMOUNT: \$1193.85. CASE #C-13C-030077. DATE: 1/18/2014

DEBTOR: THANE H AVERY, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$78416.0. CASE #D-D622011CV805013. DATE: 1/21/2014

DEBTOR: HUGO RAMIREZ, CREDITOR: ST COLO REV-ENUE. AMOUNT: \$8942.0. CASE #D-D622013CV800485. DATE: 1/21/2014

DEBTOR: HUGO RAMIREZ, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$4593.52. CASE #D-D622013CV801025. DATE: 1/21/2014

DEBTOR: HUGO RAMIREZ, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$5611.0. CASE #D-D622013CV800978. DATE: 1/21/2014

DEBTOR: HUGO RAMIREZ, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$7246.0. CASE #D-D622013CV800970. DATE: 1/21/2014

DEBTOR: HUGO RAMIREZ, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$13443.0. CASE #D-D622013CV801108. DATE: 1/21/2014

DEBTOR: HUGO RAMIREZ, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$2770.0. CASE #D-D622013CV801150. DATE: 1/21/2014

DEBTOR: HUGO RAMIREZ, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$5617.0. CASE #D-D622012CV803185. DATE: 1/21/2014

DEBTOR: RUBERTO JR & SUE L LOPEZ, CREDITOR: COLO ST REVENUE. AMOUNT: \$367.0. CASE #D-D622012CV804683. DATE: 1/21/2014

DEBTOR: NORMAN A JR MONK, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$27658.8. CASE #D-D622011CV803754. DATE: 1/21/2014

DEBTOR: NORMAN A JR MONK, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$4879.0. CASE #D-D622012CV801683. DATE: 1/21/2014

DEBTOR: BRIAN E HASSELL, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$4018.0. CASE #D-D622012CV802583. DATE: 1/21/2014

DEBTOR: CALVIN CHRISTENSEN, CREDITOR: COLO ST REVENUE. AMOUNT: \$2564.0. CASE #D-D622013CV801548. DATE: 1/21/2014

DEBTOR: JOHN & SHARON MONTANA BEARD, CREDITOR: COLO ST REVENUE. AMOUNT: \$2521.0. CASE #D-D622013CV801030. DATE: 1/21/2014

DEBTOR: JOHN & SHARON MONTANA BEARD, CREDITOR: COLO ST REVENUE. AMOUNT: \$2743.0. CASE #D-D622013CV801532. DATE: 1/21/2014

DEBTOR: JOHN & SHARON BEARD, CREDITOR: COLO ST REVENUE. AMOUNT: \$2445.0. CASE #D-D622012CV803046. DATE: 1/21/2014

DEBTOR: STANDLEY L & JILL E MOUNCE, CREDITOR: COLO ST REVENUE. AMOUNT: \$55312.55.

CASE #D-D622013CV802113. DATE: 1/21/2014

DEBTOR: MAURICE J GRIMSLEY, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$7001.0. CASE #D-D622011CV805038. DATE: 1/21/2014

DEBTOR: VERONICA K LEIVIAN, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$1838.0. CASE #D-11CV-804408. DATE: 1/10/2014

DEBTOR: THOMAS LEO BEAUDOIN, CREDITOR: CACH LLC. AMOUNT: \$1370.57. CASE #C-09C-011788. DATE: 1/10/2014

DEBTOR: CAYETANA & GUILLERMO VILLARREAL, CREDITOR: WAKEFILED ASSOCIATES INC. AMOUNT: \$818.61. CASE #C-09C-006539. DATE: 1/11/2014

DEBTOR: MELISSA FISHER, CREDITOR: AFFILIATED CREDIT SERVICES INC. AMOUNT: \$2227.29. CASE #C-09C-004654. DATE: 1/11/2014

DEBTOR: JOHN M & J M KENNEY, CREDITOR: ATLANTIC CREDIT FIN INC. AMOUNT: \$18854.33. CASE #C-09C-011026. DATE: 1/11/2014

DEBTOR: LORENZO & LORENZO JUAN HERNANDEZ, CREDITOR: PATRICIA SALAZAR. AMOUNT: \$114.0. CASE #D-13JV000122. DATE: 1/15/2014

DEBTOR: GUSTAVO GOMEZ, CREDITOR: BLANCA AGUIRRE. AMOUNT: \$157.0. CASE #D-04JV000924. DATE: 1/15/2014

DEBTOR: JEREMY WILLIAMS, CREDITOR: CASSANDRA MARIE BUZZELL. AMOUNT: \$135.0. CASE #D-11JV000636. DATE: 1/15/2014

DEBTOR: CHRISTOPHER & CHRISTO NOVAK, CREDITOR: REBECCA GRISHAM. AMOUNT: \$114.0. CASE #D-12JV000537. DATE: 1/15/2014

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FOR THE RECORD

DEBTOR: TROY MARTIN PORTER, CREDITOR: KASSANDRA PORTER. AMOUNT: \$4965.0. CASE #D-02JV000616. DATE: 1/15/2014

DEBTOR: ROBERTO PEREZ GARCIA, CREDITOR: HILBRAN ALEXANDER B GALVAN. AMOUNT: \$114.0. CASE #D-13JV001071. DATE: 1/15/2014

DEBTOR: PAUL PONCE, CREDITOR: PATRICIA PONCE. AMOUNT: \$9658.86. CASE #C-99DR000184. DATE: 1/15/2014

RELEASE OF JUDGMENT

Larimer County

DEBTOR: ADAM FAIRBANKS, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #: DATE: 1/10/2014

DEBTOR: PAUL SIGISMUND BENNETT, CREDITOR: MADISON BENNETT. AMOUNT: \$0.0. CASE #C-12CV1713. DATE: 1/11/2014

DEBTOR: ANDREW H & ANDREW HAR SWAN, CREDITOR: LEHMAN COMMUNICATIONS CORP. AMOUNT: \$0.0. CASE #D-10CV001271. DATE: 1/16/2014

DEBTOR: DAVID R STEWART, CREDITOR: NEW WATER FIN LLC. AMOUNT: \$3718191.12. CASE #D-2013CV30998. DATE: 1/22/2014

Weld County

DEBTOR: BILLY R JR BODEN, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$1829.93. CASE #D-11CV-804631. DATE: 1/9/2014

DEBTOR: JEREMIAH L & JAMIE ELLERD, CREDITOR: AGENCY CREDIT CONTROL INC. AMOUNT: \$0.0. CASE #C-10C11456. DATE: 1/9/2014

DEBTOR: MERLYN K & ELAINE R ERICKSON, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #: DATE: 1/10/2014

DEBTOR: SANTIAGO J & MONICA C NINO, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #: DATE: 1/10/2014

STATE TAX LIENS

Larimer County

ACES TOBACCO SHOPPE LLC, \$1805.0, CASE #3304, 1/22/2014

ACES TOBACCO SHOPPE LLC, \$4854.0, CASE #3307, 1/22/2014

BLUE SKY ART, \$2389.0, CASE #3300, 1/22/2014

GRIMM BROS BREWHOUSE, \$433.14, CASE #2849, 1/18/2014

INFINITE FINISHES INC, \$2697.0, CASE #3301, 1/22/2014

KING PIN TRUCKING INC, \$5251.0, CASE #3302, 1/22/2014

LIQUOR EL VALLE LLC, \$1261.0, CASE #3306, 1/22/2014

MEDICAL OASIS LLC, \$901.0, CASE #3305, 1/22/2014

PRIMAL ECHO LLC, \$2386.0, CASE #3303, 1/22/2014

SNOWY RIVER ENTERPRISES LLC, \$1107.68, CASE #2847, 1/18/2014

VO REMARKETING RECOVERY, \$1779.69, CASE #2848, 1/18/2014

Weld County

AFFORDABLE TRANSMISSION CENTER, \$2697.0, CASE #3990995, 1/21/2014

AQUATIC WETLAND NURSERIES INC, \$3517.0, CASE #3990992, 1/21/2014

BETTER BUILT ENTERPRISES LLC, \$334.44, CASE #3990512, 1/17/2014

DILLARDS GROCERY GRILL LLC, \$601.0, CASE #3990996, 1/21/2014

ELDORADO REFRIED BEANS INC, \$2385.0, CASE #3990994, 1/21/2014

ERIE ELECTRIC INC, \$107.95, CASE #3990511, 1/17/2014

GENERAL HEATING AIR CONDITIONI, \$553.44, CASE #3989780, 1/14/2014

RANCHEROS RESTAUANT LLC, \$975.91, CASE #3990903, 1/18/2014

SANDYS HVAC AIRDUCT CLEANING, \$409.51, CASE #3990904, 1/18/2014

WHITFIELD HAY GRAIN, \$4334.0, CASE #3990993, 1/21/2014

RELEASE OF STATE TAX LIENS

Larimer County

CONCRETE VISIONS LLC, \$0.0, CASE #2102, 1/14/2014

CONCRETE VISIONS LLC, \$0.0, CASE #2101, 1/14/2014

KILLION ENTERPRISES LLC, \$0.0, CASE #2100, 1/14/2014

ODYSSEY TRANSPORT INC, \$0.0, CASE #2851, 1/18/2014

PONDEROSE REALTY ASSOC, \$0.0, CASE #2852, 1/18/2014

UNIVERSAL COMMUNICATIONS CO, \$0.0, CASE #1777, 1/11/2014

UNIVERSAL COMMUNICATIONS CO, \$3866.18, CASE #2939, 1/18/2014

SHANE EVANOENE, \$0.0, CASE #2850, 1/18/2014

Weld County

ANIMAL HEALTH INTNL INC, \$0.0, CASE #3989334, 1/11/2014

BEAUREGARD EXCAVATING, \$0.0, CASE #3990905, 1/18/2014

KOLDEWAY ELECTRIC INC, \$0.0, CASE #3990513, 1/17/2014

WARRANTY DEEDS

Larimer County

Seller: FEDERAL NATIONAL MORTGAGE ASSN
Buyer, Buyer's Address: SOARING WINGS MINISTRIES, 4821 E CNTY R 70
Address: MULT PROP,
Price: \$180900
Date Closed: 1/7/2014

Seller: JOHN E TAGGART
Buyer, Buyer's Address: DAVID GUNER GARDENHIRE, 401 STOVER ST
Address: 401 STOVER ST, FORT COLLINS
Price: \$270000
Date Closed: 1/8/2014

Seller: RYLAND GROUP INC
Buyer, Buyer's Address: HOWARD R & JULIANA HISSRICH, 5745 BIG CANYON DR
Address: 5745 BIG CANYON DR, FORT COLLINS
Price: \$531000
Date Closed: 1/8/2014

Seller: RYLAND GROUP INC
Buyer, Buyer's Address: KIRSTEN A BATALDEN, 5739 NORTHERN LIGHTS DR
Address: 5739 NORTHERN LIGHTS DR, FORT COLLINS
Price: \$489500
Date Closed: 1/8/2014

Seller: RYLAND GROUP INC

Buyer, Buyer's Address: ROBERT E & JANICE F LYON, 5627 BIG CANYON DR
Address: 5627 BIG CANYON DR, FORT COLLINS
Price: \$382200
Date Closed: 1/8/2014

Seller: RYLAND GROUP INC
Buyer, Buyer's Address: LESLIE PHILLIPS & ERIC DOUGLAS ROSS, 5721 BIG CANYON DR
Address: 5721 BIG CANYON DR, FORT COLLINS
Price: \$544500
Date Closed: 1/8/2014

Seller: JACOB R HAUZEN
Buyer, Buyer's Address: JIMMY D ADKINS, 3719 DALTON DR
Address: 3719 DALTON DR, FORT COLLINS
Price: \$181800
Date Closed: 1/8/2014

Seller: MICHAEL L & SANDRA J ELLISON
Buyer, Buyer's Address: GARETT WILLIAM & HOLLY MARY GRAUBINS, 318 MATTAPONY WAY
Address: 318 MATTAPONY WAY, RED FEATHER LAKES
Price: \$100500
Date Closed: 1/8/2014

Seller: RYLAND GROUP INC
Buyer, Buyer's Address: SAMUEL E FULLER, 5733 BIG CANYON DR
Address: 5733 BIG CANYON DR, FORT COLLINS
Price: \$697600
Date Closed: 1/8/2014

Seller: TRAVIS SILVERS
Buyer, Buyer's Address: DALE D & JENNIFER W VANDYKE, 416 LOCUST ST
Address: 831 WHEDBEE ST, FORT COLLINS
Price: \$384000
Date Closed: 1/8/2014

Seller: BLAIR FAMILY TRUST
Buyer, Buyer's Address: TIM LINDA SHERROD FAMILY TRUST, 1729 NUCLA CT

Address: 1729 NUCLA CT, LOVE-LAND
Price: \$253100
Date Closed: 1/8/2014

Seller: THOMAS H & JANICE BAKER
Buyer, Buyer's Address: THOMAS M ALLEN, 413 COLORADO AVE
Address: 413 COLORADO AVE, BERTHOUD
Price: \$197500
Date Closed: 1/8/2014

Seller: DAVID E DILLEY
Buyer, Buyer's Address: KATHI GAYLE MEIERS, 5620 FOSSIL CRK PKWY UNIT 8102
Address: 5620 FOSSIL CRK PKWY UNIT 8102, FORT COLLINS
Price: \$165000
Date Closed: 1/8/2014

Seller: ENCORE HOMES LLC
Buyer, Buyer's Address: BRIAN WAYNE FESLER, 520 WALHALLA CT
Address: 520 WALHALLA CT, FORT COLLINS
Price: \$234000
Date Closed: 1/8/2014

Seller: ROLAND W & BARBARA ANN BURRIER
Buyer, Buyer's Address: LEE M FREEMAN, 3731 CORONADO AVE
Address: 3731 CORONADO AVE, FORT COLLINS
Price: \$232000
Date Closed: 1/8/2014

Seller: TODD HEADLEY
Buyer, Buyer's Address: RYAN F SPENCER, 5103 FRUITED PLAINS LN
Address: 5103 FRUITED PLAINS LN, FORT COLLINS
Price: \$255000
Date Closed: 1/8/2014

Seller: RYLAND GROUP INC
Buyer, Buyer's Address: DONN G & SHIRLEY A DECOURSEY, 4021 WILD ELM WAY
Address: 4021 WILD ELM WAY, FORT COLLINS
Price: \$473300
Date Closed: 1/8/2014

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Higher health premiums? Let's find the cure

The Affordable Care Act is a great idea in principle for this reason: Finally, after decades of struggle, the richest country in the world is making it possible for its sickest citizens to receive affordable, subsidized health insurance. It also is making it possible for healthy, working families of modest means to buy subsidized insurance. This is a commendable act.

For large segments of the population, however, the act has yet to deliver affordable care. Ask a room-

ful of middle-class people for a show of hands on who is paying more for health insurance and prescription drugs this year, and nearly all would raise their hands.

Ask a roomful of small-business owners how many have chosen to participate in the health insurance exchanges set up by the Affordable Care Act and few if any would answer in the affirmative. Of the more than 8,000 small businesses in Colorado, only 100 had signed up for health insurance on the exchange as

of December. They cite the high premiums and their inability to qualify for the tax credits as reasons for their failure to participate.

EDITORIAL

One healthy Colorado family of four saw its insurance premiums rise \$100 a month this year and its co-pays double. When the family, which doesn't qualify for tax subsidies, investigated buying a similar

plan on the exchange, it found the lowest priced coverage would cost \$400 more a month than its existing plan. As one woman said, "Who can afford that?"

The potential for higher premiums was grossly downplayed during the rollout of the act. That's why it was good news on Feb. 3 when Colorado Insurance Commissioner Marguerite Salazar announced that her department would investigate the high costs of health insurance for people outside

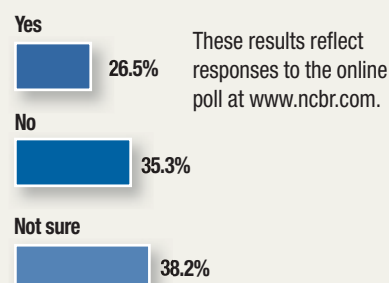
► See **Editorial, 23**



NCBBR Opinion Poll

Our online question:

The recent massive theft of retail credit card data at Target and other stores affected millions of shoppers nationwide. Was your data stolen?



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

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

Next question:

Regulations for raising small amounts of capital via applications such as Kickstarter have been loosened, leaving some regulators concerned that fraud will increase. Are their concerns justified?

Answer now at www.ncbr.com. Responses will be accepted through Feb. 18.

Now surveying for the following **Lists** to be run in the Business Report. To have your company's information be included in list survey, email research@ncbr.com or go to NCBBR.com/Lists and select Add Data.

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February 28, 2014
Publishes in NCBBR:
March 21, 2014

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Research Deadline:
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Publishes in NCBBR:
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Advertising Deadline: March 7, 2014
Sandy Powell 970.232.3144 spowell@ncbr.com
Publishes: April 2014

Energy Northern Colorado

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

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EDITORIAL from 22

metro areas. Rural Coloradans, to their credit, are raising a ruckus about the higher costs and are getting some response.

Perhaps it is time for more of us to raise a ruckus. We would like to see Salazar and other insurance regulators expand their investigations into these higher premium and prescription-drug costs.

The idea behind the health-insurance exchanges was that more insurance companies would be competing with one another and that competition would force down prices. That hasn't happened – or, if it has, we're not seeing it. We need to understand

why this hasn't occurred.

We also would like the insurance regulators to examine why, with a sudden huge influx of new customers and, theoretically, a much bigger market to sell into, insurance companies continue to charge ever higher rates.

Yes, it does cost more to take care of sick people, and yes, it does cost more to offer maternity and mental health care as the Affordable Care Act requires. But we maintain that our insurance companies and health-care providers can figure out how to use these new economies of scale to lower costs instead of raising them and blaming the federal government.

DECIBULLZ from 3

"A natural consequence of that is we want better listening devices," he said. "We don't want to be just locked into the ear buds that come in the box with the device."

Arnold said he has not seen anything quite like Decibullz' headphones, adding that "They're on the right track."

Several companies sell headphones with ear fittings that may not work for everyone with varying ear-canal sizes, he said.

"It really seems like the interchangeable tips that you get from headphones now could be improved upon," he said. "It makes sense that somebody is working on that."

Major headphones maker Bose Corp. sells several pairs of headphones with ear fittings for improved stability during exercise for \$100 to \$300.

"These have been designed to conform securely and comfortably in the ear, and come in three different sizes: small, medium, large," a spokeswoman said.

The company does not, however, sell a product that custom-molds into the ear, she said.

Besides Decibullz, Arnold said that a couple of other companies have tried the custom-molding concept. He said the challenge will be to make headphones that fit better for a lower

price.

Kirkpatrick believes he can meet that challenge: Consumers buy the ear buds, heat them in the microwave and then fit them into their ears. The molds that consumers can fit on their existing earphones sell for less than \$15; Kirkpatrick will sell the Contour for less than \$50.

While major players such as Bose, JVC Kenwood Corp. (OTC: JVCZY) and Sony Corp. (NYSE: SNE) dominate the headphones market, Arnold said, some opportunity for entry exists. He pointed out the success story of Santa Monica, Calif.-based Beats Electronics LLC, a startup established in 2008 and co-founded by rap artist and producer Dr. Dre that quickly gained popularity – and market share.

"I don't think that you necessarily have to have this legacy in electronics or even a legacy in audio to have some success in headphones," Arnold said. "It's harder in the premium space because Beats and Bose loom so large, but below that, there are pockets of opportunity for new, upstart companies."

Kirkpatrick has begun to realize that his market extends beyond athletes to include people who just want earphones that fit.

"Our market is kind of everyone," he said.

FOR THE RECORD

Seller: ANGELINE J ALLEN
Buyer, Buyer's Address: PAUL D TAYLOR, 4545 WHEATON DR UNIT F140
Address: 4545 WHEATON DR UNIT F140, FORT COLLINS
Price: \$118000
Date Closed: 1/8/2014

Seller: GREG A & SHERI S SAUER
Buyer, Buyer's Address: EMILY J & MICHAEL J JORDAN, 892 ALEXANDRIA DR
Address: 892 ALEXANDRIA DR, LOVELAND
Price: \$250000
Date Closed: 1/9/2014

Seller: ANN E SUNDBERG
Buyer, Buyer's Address: ALBERT A & ARLIS K DILL, 3062 KIOWA DR
Address: 3062 KIOWA DR, LOVELAND
Price: \$340000
Date Closed: 1/9/2014

Seller: BUILDING ONE OAKRIDGE LLC

Buyer, Buyer's Address: FLATS AT OVAL LLC, 3003 E HARMONY RD STE 300
Address: 1100 HAXTON DR, FORT COLLINS
Price: \$1808400
Date Closed: 1/9/2014

Seller: FEDERAL HOME LN MORTGAGE CORP
Buyer, Buyer's Address: BLUE-BRIDGE PROPERTIES LLC, 1281 E MAGNOLIA ST # D 277
Address: 7889 ANTELOPE CT, WEL-LINGTON
Price: \$198500
Date Closed: 1/9/2014

Seller: DANIEL K & LORRAINE ELLIS
Buyer, Buyer's Address: DAVID J & ERIN L MOTTA, 102 HUMMINGBIRD PL
Address: 102 HUMMINGBIRD PL, BERTHOUD
Price: \$269900
Date Closed: 1/9/2014

Seller: GARY WAYNE & LINDA DIANE DERSCHON
Buyer, Buyer's Address: TYLER MICHAEL & BAILEY KATHRYN FOSDICK, 754 GROUSE CIR
Address: 754 GROUSE CIR, FORT COLLINS
Price: \$255700
Date Closed: 1/9/2014

Seller: RYLAND GROUP INC
Buyer, Buyer's Address: TODD & VICTORIA A HEADLEY, 5709 BIG CANYON DR
Address: 5709 BIG CANYON DR, FORT COLLINS
Price: \$483700
Date Closed: 1/9/2014

Seller: SAMUEL KUNKLE
Buyer, Buyer's Address: JAMES C PACKARD, 1512 FAIRWAY 7 CT
Address: 1512 FAIRWAY 7 CT, FORT COLLINS
Price: \$430000
Date Closed: 1/9/2014



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Congratulations to our finalists!

- **IX Powerclean Water**, who commercializes clean water and safe power innovations.
- **Congo**, an online platform providing users with instant access to a live video chat with a qualified doctor or lawyer.
- **LogiLube**, a diesel-fuel treatment and monitoring system designed for oil and gas operators to use in the field.
- **Omirown Entertainment LLC**, a mobile software development company that produces games.
- **Tabrific LLC**, an online platform that allows users to gift experiences, personalized for their gift recipient.

Entrepreneurial Challenge Judges:

Dick Monfort, Owner and CEO of the Colorado Rockies

Brad Cheedle, Senior Vice President of Business Services for WOW! Internet, Cable and Phone

Chris Onan, Co-Founder and Managing Director of Galvanize

Event Emcee:

Gregg Moss, Anchor and Business Reporter for 9News

Winners will be featured at NCB's Bravo! Entrepreneur Awards on March 25th.

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