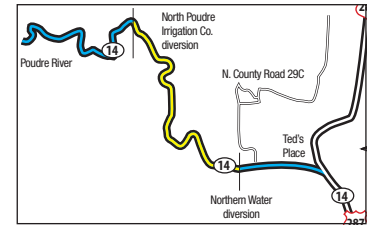


# Northern Colorado \$1 BUSINESS REPORT

BIZWEST  
MEDIA



**GO-CUP GROWTH**  
New 'consumption zone'  
flourishes in Greeley.  
**3A**



**WATER FLOW**  
Northern Water hopes to  
replenish the Poudre.  
**5A**

Volume 18 | Issue 16 | April 19-May 2, 2013

## FDIC moves to retain mineral rights

BY MOLLY ARMBRISTER  
marmbrister@ncbr.com

The Federal Deposit Insurance Corp. has launched a new national program to retain mineral rights on lands it has taken back as a result of foreclosures and bank failures.

In areas such as Northern Color-

*New program could generate millions for bank insurance fund*

do, where oil and gas development is booming, the new policy could mean millions of dollars for the agency's beleaguered bank insurance fund,

and mean that banks will see lower insurance premiums.

But it could also complicate land deals, reduce some property values

and mean lower tax revenues for local governments, experts said.

The FDIC declined interview requests on the new policy. But FDIC spokesman Greg Hernandez said via email that the FDIC "continually looks at the value of the assets it acquires from failed banks to deter-

► See **Mineral, 24A**

### Does your microbrew taste smoky?

Local brewies look for pure water solutions, post-2012 fires.



JONATHAN CASTNER

Adam Glaser of Fort Collins Brewery tests the water quality three times a day the old fashioned way: by tasting it.

**PAGE 2**

## Drought-resistant GMOs aid farmers

BY STEVE LYNN  
slynn@ncbr.com

Genetically engineered seeds, including a new drought-tolerant corn variety, could provide significant aid to Northern Colorado farmers as they deal with a second consecutive year of drought.

The new seeds are being tested on several farms in the region, according to seed distributor Agfinity. If the new varieties prove themselves, it could help farmers grow the same amount of food, even as their water supplies shrink.

"It has the ability to produce grain in severe drought conditions – more than conventional, more than the hybrids we have now," said Troy Bishop, Agfinity's seed marketing manager.

Weld County lies at the heart of Colorado's largest agriculture econ-

► See **Seeds, 28A**

## Fundraising, corp. ticket plan eyed in airline hunt

BY STEVE LYNN  
slynn@ncbr.com

LOVELAND – Fort Collins and Loveland officials are examining a

range of options to lure a commercial airline back to the region, including a \$500,000 to \$1 million fundraising campaign, aviation fee waivers and corporate commitments to pur-

chase tickets, according to documents obtained by the Business Report.

The region lost its only commercial airline last October when Allegiant

► See **Airport, 19A**

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### Lists

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# Tasting fire: Breweries prep for burn season

BY MOLLY ARMBRISTER  
marmbrister@ncbr.com

Adam Glaser, Fort Collins Brewery's lead brewer, is obsessed with water quality. Each day, he samples the precious liquid three times, relying on a variety of tests to make sure that the core component of his craft beer is up to par.

As the fire season approaches, Glaser and other brewers across the region, are girding for another summer of dealing with fire-tinged water.

Last year, as everyone watched the Cache la Poudre turn black with ash, City of Fort Collins water quality staffers were meeting with brewers and sending daily emails to keep everyone informed as the crisis unfolded.

**See related water story, Page 5A**

Brewers can shut down operations quickly in an emergency. Last summer, it never came to that. They're hoping it won't come to that this summer, but if it did, they're ready to have special water trucked in, so the brewing can continue.

Glaser and the other brewers are well acquainted with the way their

► See **Breweries, 4A**



Fort Collins Brewery's Adam Glaser monitors water closely throughout the brewing process.

JONATHAN CASTNER

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# Snow slows the MAX, but not for long

BY MOLLY ARMBRISTER  
marmbrister@ncbr.com

Progress for the Mason Corridor and MAX Bus Rapid Transit project was right on schedule, up until an April snow storm set construction back by about a week.

But that time should be made up during the summer months, according to MAX construction manager, Keith Meyer.

The \$87 million project is sched-

uled to open in summer 2014, according to Kurt Ravenschlag, manager of Transfort, the city entity that manages the Fort Collins bus system and that will ultimately manage the MAX project.

City officials will provide major investors with a progress tour April 25. These investors include CSU, the Fort Collins Downtown Development Authority, the Colorado Department of Transportation and the Federal Transportation Administration.



COURTESY MAX

The project has been in the works since the 1990s and will transport riders along a five-mile stretch between Harmony Road and the Downtown Transit Center in Old Town.

Eight buses worth \$840,000 each

will traverse the course.

This summer, drivers will have to deal with intermittent closures in Old Town, Ravenschlag said. Swallow Road is also scheduled to be closed for about two weeks.

There are three main elements of the project, according to Ravenschlag: dedicated bus lanes (guideways) and stations, the South Transit Center and a maintenance facility on Trilby Road.

The guideways allow the buses  
➤ See **Max, 6A**

## 'Planets aligning' in downtown Greeley



BUSINESS REPORT FILE PHOTO

Residents and visitors gather outside The Rio in downtown Greeley, utilizing the new Go-Cup district.

## Go-Cup district brings business, tax revenue

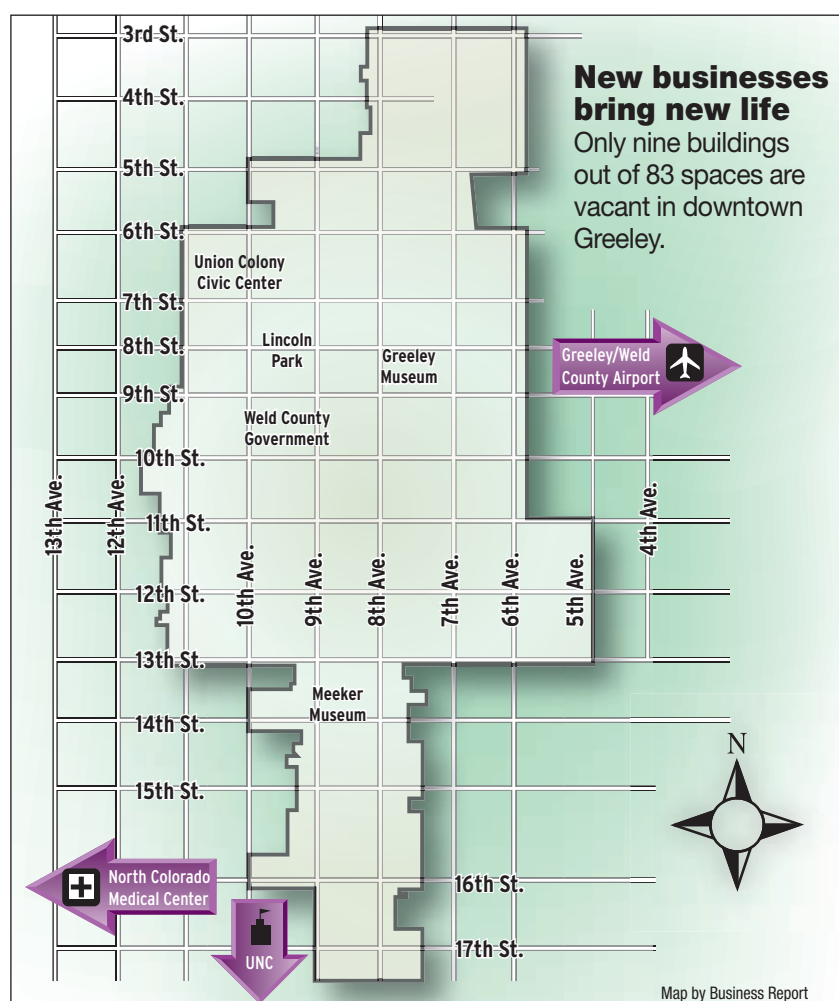
BY MOLLY ARMBRISTER  
marmbrister@ncbr.com

An 18-month effort to pump life into downtown Greeley is paying off, with an influx of new retailers and restaurateurs and a wave of interest in several new initiatives.

Vacant store fronts are starting to fill in, with 30 new businesses arriving since 2011 and a net new gain of 58 businesses since 2008, according to Pam Bricker, president of the Downtown Development Authority (DDA). These days only nine buildings out of 83 total spaces are vacant.

City-wide, retail sales tax revenue is up 3.9 percent year-to-date in February over the same period last year, with the city receiving \$3.34 million in new taxes, up from \$3.22 million in the same period last year. Greeley does not include revenue statistics for

➤ See **Greeley, 9A**



## Halo Report: Angel cash now on the upswing

Some good news surfaced this month for companies seeking angel capital.

Colorado and other states in the region gained just a wee bit of ground in the number of deals they saw last year, according to the 2012 Halo Report released earlier this week.

The so-called southwest region improved 2 percent to 13.3 percent, according to the report, completed by Silicon Valley Bank. The southwest region also saw its share of

### NCBR EYE

investment dollars rise 3 percent.

Of course, it's not much of an improvement for the region. But the bank pointed out that even though California and New England continue to see the majority of deals and investments, almost 70 percent of angel investment deals are done outside those regions.

Nationwide, median angel investment round sizes reached a five-quarter high at \$690,000 in the fourth quarter. Round sizes, however, decreased for the year to \$600,000, down from \$625,000 in 2011, according to Silicon Valley Bank. When angel groups invest with other kinds of investors, the median round size rises to \$1.5 million.

Internet and health care companies received more than half of angel group investments, though health care investments dropped significantly to 27 percent in 2012 from 35 percent in 2011.

Mobile and telecom companies gained in share of angel investment deals in 2012, rising to 14 percent of angel group dollars. That amounts to more than double the sector's 2011 share.



# HEALTH CARE IN YOUR FUTURE SUMMIT MAY 1 2013

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Health Care Providers and Insurance Executives

## KEYNOTE:

**DAVID A. RUBENSTEIN, FACHE  
Major General, US Army, Retired**

David Rubenstein is a retired Army Major General who excelled as a leader and follower at all levels of the Army Medical Department. He now shares his leadership lessons as a university professor, speaker, and seminar leader.



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7:30 am to 11:45 includes breakfast.

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Registration: [www.FortCollinsChamber.com](http://www.FortCollinsChamber.com)



## BREWERIES from 2A

water should taste. They will be among the first to know if this year's spring run-off – carrying residual debris and ash from last year's High Park Fire – has compromised supplies.

One of the most powerful tests they conduct is a simple "sensory" test, where they drink the water. But they also closely observe the turbidity, or the cloudiness of the water, which can be caused by floating particles. And brewers also test pH.

Other breweries in Fort Collins, including Odell Brewing Co. and New Belgium Brewing Co., are also keeping a close watch on fire forecast and water quality.

As the spring runoff of the Cache la Poudre River picks up, the potential increases for ash and other contaminants from last year's fire to end up in the city's water supply, about half of which comes from the Poudre. The other half come from Horsetooth Reservoir, according to Kevin Gertig, water resources and treatment operations manager for the city.

Local brewers say that the city's water testing and frequent communication keep them up to speed on water quality, which in turn helps them control the integrity of their beer.

"We have very good communication with the city," said Doug Odell, owner and head brewer of Odell Brewing Co. "We could stop production immediately if they detected a problem."

After the fire, when water quality issues first surfaced, the city held a series of meetings with commercial water users, Odell said.

Along with the standard tests, brewers have special inspections they conduct. And these are so important to the taste of their beers that they don't like to discuss them. New Belgium, for instance, classifies several of its tests as proprietary. But even Katie Wallace, New Belgium spokeswoman, says there is no substitute for drinking the water, because it is the

best method for detecting the presence of ash and for monitoring taste.

Fort Collins Brewery used about 2.5 million gallons of water in 2012, said Doug Smith, Fort Collins Brewery operations specialist. The brewers there have learned what the water is supposed to taste like and would be able to tell right away if something was amiss, Smith said.

Beyond their own vigilance, Fort Collins brewers are counting on the new fire-mitigation work the city has done to protect everyone's water quality.

In preparation for spring runoff, which typically occurs for about six weeks from May to June, the city is working to build a second pre-sedimentation basin for the Poudre. The basin is expected to be complete by June 1, according to Gertig.

Pre-sedimentation basins are the first step in the city's water-treatment process. Raw water passes through the basin to filter out sand, silt and other debris. The addition of the second basin will help deal with high turbidity.

The city has a variety of standards it must meet which are set by the water treatment department, as well as state and federal regulations. The water treatment staff run more than 70,000 water quality tests each year.

How much precaution is required is still uncertain, but Gertig said that this spring and summer will give a good indication of what additional treatments, physical or chemical, will be needed.

The High Park Fire created a challenge for Fort Collins "that's never been presented before," Gertig said. The 87,284-acre fire was the largest in Larimer County's history, so the city and its commercial users have to be more vigilant than ever to make sure the water and products made here – in what has become known as the "Napa Valley of Beer" – are kept safe from harm.

## 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](mailto:jsmith@ncbr.com).

## Northern Colorado BUSINESS REPORT

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# Northern Water proposes re-route plan to replenish the Poudre

BY STEVE LYNN

slynn@ncbr.com

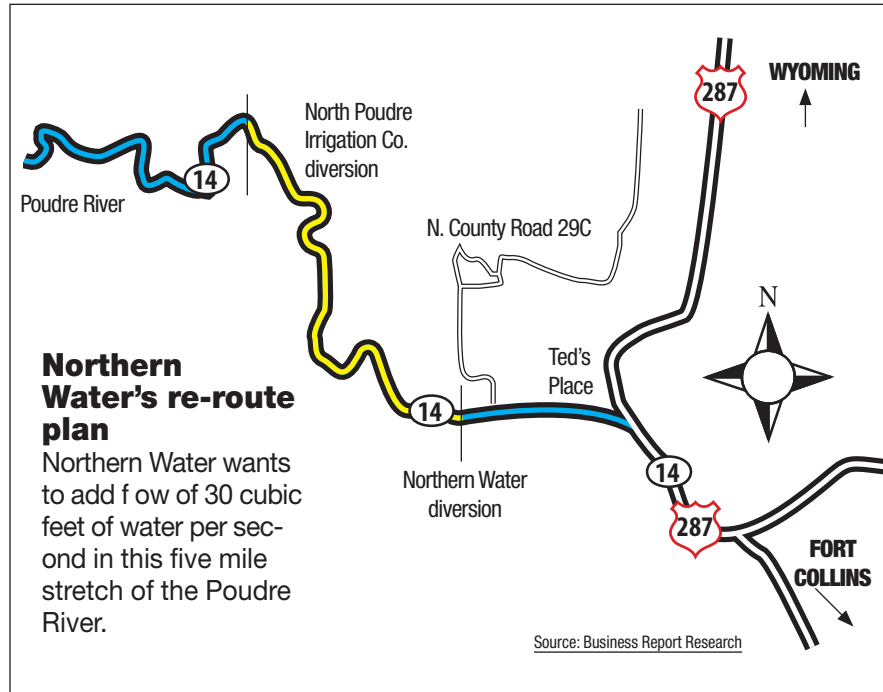
FORT COLLINS – Adding water to a stagnant five-mile stretch of the Cache la Poudre River to restore trout populations and whitewater rafting during summer could be done in conjunction with a major reservoir project, under a proposal put forth by the Northern Colorado Water Conservancy District.

Northern is discussing raising flows in the stretch that runs from the mouth of Poudre Canyon to an area near Gateway Park. The river normally runs at a trickle in that section, but Northern Water says it could increase flows 30 to 40 cubic feet per second from June to September.

That would amount to 10,000 to 20,000 acre feet running through the five-mile section. An acre foot equals 326,000 gallons.

The North Poudre Irrigation Co. normally siphons that water for its customers, which include the cities of Fort Collins and Greeley. The irrigation company, whose majority stakeholder is the city of Fort Collins, isn't ready to sign on to the re-route plan yet, however, because it could mean losing valuable water credits with the U.S. Army Corps of Engineers.

Northern Water is exploring the possibility as part of its \$490 million Northern Integrated Supply Project



(NISP). The project involves diverting water from the Poudre and South Platte rivers into the planned Glade and Galeton reservoirs. The project will serve four water districts and 11 cities and towns if it receives approval from the Corps of Engineers.

Save The Poudre, a citizens group which opposes NISP, has been deeply skeptical of Northern's plans to replenish the river. Save The Poudre executive director Gary Wockner did not return calls seeking comment.

As part of the reservoir project,

Northern Water has proposed that the irrigation company leave the water in the stream through the five-mile stretch and allow Northern to divert it farther down and pump it back up to the proposed Glade Reservoir, where it would be stored for the irrigation company's use.

Under this scenario, Northern Water would receive credit from the Corps of Engineers for adding water to the river as it draws from the river during spring runoff to fill Glade.

However, the irrigation company

believes it would lose out on credit from the Corps of Engineers if Northern Water moved the diversion downstream. It wants credit for its Halligan-Seaman Water Management Project, which involves expanding Fort Collins' Halligan Reservoir and Greeley's Milton Seaman Reservoir.

Northern Water and North Poudre Irrigation Co. value those credits because they give the water companies standing to remove water from other places of the river at various times for storage in reservoirs.

"We're not going to give up potential mitigation credits on our project," said Steve Smith, operations manager for the irrigation company. "They actually would be in competition with ours."

Both the irrigation company and Northern Water said they intend to keep negotiating to see if mutually acceptable terms can be reached.

"We'll keep talking with Steve and North Poudre," said Brian Werner, Northern Water spokesman. "We think that we can offer enough incentives to make it worthwhile."

Northern Water has not worked out the details of the plan, including its cost, Werner said.

The increased flow would improve whitewater rafting trips through the Picnic Rock area, as well as improve fish habitat, he said.

► See **Water, 6A**

## Ask the Expert: Hip Replacement

### *I need a total hip replacement but I'm concerned about the long healing time. Are there alternatives?*

There is a relatively new approach to total hip surgery called Anterior Total Hip Arthroplasty, available at North Colorado Medical Center.

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**BUSINESS DIGEST**

*What follows is a compilation of on-line news reported in the Northern Colorado Business Report for the period April 8 - April 16*

**APRIL 16****CSU animal cancer center receives \$2 million gift**

The CSU Flint Animal Cancer Center will receive nearly \$2 million from The Anschutz Foundation and other supporters. These gifts will bring the cancer center nearly two-thirds of the way to its current goal of \$3 million in support of the Oncology Comparative Clinical Trials Program. The clinical trials would create an institutional collaboration between CSU and the University of Colorado for translational and comparative cancer research.

<http://www.ncbr.com/article/20130416/NEWS/130419944>

**APRIL 15****Vestas CFO resigns; new finance chief named**

Vestas named Marika Fredriksson as its new chief financial officer after Dag Gunnar Andresen resigned April 15. Andresen, who started in August, leaves the company after just nine months on the job. Fredriksson begins May 1.

<http://www.ncbr.com/article/20130415/NEWS/130419954/0>

**Rickenbaugh dealership headed for Dacono**

DACONO - Rickenbaugh Auto Group will open an Infiniti dealership along the Interstate 25 east frontage road south of Highway 52. The dealership is under construction right now and will be built in two phases, ultimately encompassing more than 20,000 square feet.

<http://www.ncbr.com/article/20130415/NEWS/130419957>

**APRIL 12****Water district approves 60 percent quota**

The Northern Colorado Water Conservancy District decided April 12 that it will distribute only 60 percent of water shares from the Colorado-Big Thompson Project in response to a second year of drought. Local farmers had pleaded at a meeting earlier in the week for 70 percent of their share. Farmers contend that the 60 percent quota will mean planting fewer fields with crops that use more water, such as corn. That will

have consequences for Weld County's dairy industry, they say.

<http://www.ncbr.com/article/20130412/NEWS/130419968/0>

**APRIL 11****McWhinney announces new apartment project**

LOVELAND, COLO.- Loveland-based developer McWhinney will break ground on its fifth apartment project in Westminster this month to help meet the region's on-going record demand for apartments.

The vacancy rate for Westminster stood at 4.3 percent at the end of 2012, according to the Apartment Association of Metro Denver. It is the most recent data available.

<http://www.ncbr.com/article/20130411/NEWS/130419977/0>

**Sunrise receives \$4.15 million donation, expansion to move forward**

LOVELAND - Sunrise Community Health in Loveland announced April 11 gifts totaling \$4.15 million from Banner Health, The Colorado Health Foundation and Caring for Colorado. The funds will augment the \$1 million raised by the McKee Medical Center Foundation and allow the Loveland Community Health Center to move forward with its expansion project.

<http://www.ncbr.com/article/20130411/NEWS/130419979/0>

**APRIL 10****Water users meeting to set attendance record**

LOVELAND - Colorado's largest water wholesaler is expecting record attendance at its spring meeting Thursday as drought threatens Northern Colorado water supplies. More than 200 people, including local government officials, farmers and ditch company representatives, have registered to attend the meeting at the Ranch in Loveland.

<http://www.ncbr.com/article/20130410/NEWS/130419989>

**New Belgium, Odell make "the top 50" of craft breweries**

FORT COLLINS - New Belgium Brewing Co. and Odell Brewing Co. have once again made the Brewers Association's annual list of the top 50 craft breweries in the country.

New Belgium ranked No. 3 on the list, which is based on 2012 beer sales volume. New Belgium was No. 3 on

last year's list as well, behind Boston Beer Co. and Sierra Nevada. Those two breweries remain cemented in first and second place. Odell fell three spots in the ranking, from 30th last year to 33rd this year.

<http://www.ncbr.com/article/20130410/NEWS/130419990/0/SEARCH>

**Longmont OKs taking of Dillard's property**

LONGMONT - An \$80 million Twin Peaks Mall redevelopment is "on track," according to the developer, after Longmont city officials by a 6-1 vote, approved a plan that allows the city to exercise eminent domain on the Dillard's department store.

Acting as the Longmont Urban Renewal Authority, Longmont City Council members voted on Tuesday, April 9, to authorize the acquisition.

<http://www.ncbr.com/article/20130410/NEWS/130419991/0/SEARCH>

**APRIL 9****Prospect Station will add residences near MAX**

FORT COLLINS - A mixed-use project on Prospect Road between College Avenue and the eventual Mason Street corridor will add residences and commercial space near the bus rapid transit. The project, dubbed Prospect Station, is under review by the city. Developers Steve Spanjer and Rayno Seaser are hoping to start construction in early fall.

<http://www.ncbr.com/article/20130409/NEWS/130409902/0>

**Synergy's 2Q profit drops to \$2.7M**

PLATTEVILLE - Synergy Resources Corp. posted a drop in net income of 55 percent in the second-quarter with \$2.73 million in net income vs. \$6.1 million the same quarter last year.

Synergy CEO Ed Holloway said in a conference call that a \$1.6 million income tax expense led to lower earnings.

<http://www.ncbr.com/article/20130409/NEWS/130409904/0>

**Home prices up in Northern Colorado**

Home prices across Northern Colorado were up in March 2013 compared with the same period one year ago, with the area around Greeley registering the largest jump at 18.3 percent.

The latest data from Information

and Real Estate Services show that the Greeley-Evans market saw median home prices rising to \$164,500 in 2013 from \$139,000 in March 2012.

<http://www.ncbr.com/article/20130409/NEWS/130409905/0>

**Advanced Energy buys German solar company**

FORT COLLINS - Advanced Energy Industries Inc. said that it acquired REFUSOL Holding GmbH, a German solar inverter manufacturer, for \$77 million. Fort Collins-based AE expects the acquisition to raise revenue in its solar segment to more than \$400 million in 2014.

<http://www.ncbr.com/article/20130409/NEWS/130409906/0>

**APRIL 8****Spradley Barr opens in downtown Windsor**

WINDSOR - Spradley Barr has opened a location in downtown Windsor, at 901 Main St. The building is leased to Spradley Barr by Brian Casson, who ran Casson Car Co. at that location until he retired. Spradley Barr has locations in Fort Collins, Loveland and Greeley. The Windsor location held a grand opening on March 30.

<http://www.ncbr.com/article/20130408/NEWS/130409919/0>

**Vestas: Order in Canada means work for Colorado factories**

A large Canadian order for Vestas' wind turbines won't mean new jobs in the immediate future in Northern Colorado, but it may stabilize employment at the Danish Company's Colorado factories as the outlook for more orders later this year improves. Vestas employs more than 1,000 factory workers in Colorado, most of whom work in Windsor and Brighton, and has laid off some 700 workers of its Colorado manufacturing workforce since last year.

<http://www.ncbr.com/article/20130408/NEWS/130409917/0>

**Save the Poudre will not appeal Block One**

FORT COLLINS - River-advocacy group Save the Poudre will not appeal the mixed-use project called Block One, which is proposed for a parcel adjacent to the Cache la Poudre River.

<http://www.ncbr.com/article/20130408/NEWS/130409918/0>

**MAX from 3A**

to be kept out of traffic between Horsetooth and Harmony Roads and between Drake Road and CSU. When the buses aren't on the guideway, they will mix with regular traffic. Guideways and stations make up the bulk of the project, Meyer said.

There will be 19 stops along the corridor, and all of them are in some stage of construction, according to Meyer.

The 4,000-square-foot South

Transit Center is being built by Greeley-based Growling Bear Inc. The building will be located about one-quarter mile south of Harmony Road near the Mason Corridor, Meyer said.

In March, Fort Collins-based Heath Construction joined the MAX construction team. Heath is expanding the city's current bus maintenance facility by 82,540-square-feet. The building will house a driver training area and a chassis wash facility.

**WATER from 5A**

In addition to the five-mile stretch northwest of Fort Collins, Northern Water also would add flows to the Poudre River in downtown Fort Collins from Glade between November to March, Werner said.

"We'll have some water there that can help the river when it's needed most," he said.

Low flows in the Poudre River have confined fish to smaller pools

where they must compete for food and cannot thrive, said Ken Kehm-eier, senior aquatic biologist at Colorado Parks and Wildlife. Increased flows in the lower part of the Poudre River would encourage the proliferation of insects that fish depend on for food and give them more space.

"From a business standpoint, the more anglers, the more fishing we have, the more money gets spent in the local economies," he said.

# DISCOVERIES

FOCUS: UNIVERSITIES, LABS & THE ECONOMY

## CSU begins new round of drought science



COURTESY CSU

CSU wants to improve water efficiency at farms statewide, including in a farm in the Grand Valley, shown above. It also will help farmers with irrigation systems (below).

### *Charcoal from burned pines may improve soil moisture*

BY STEVE LYNN  
slynn@ncbr.com

FORT COLLINS – A group of 17 CSU scientists and representatives of agricultural companies will receive almost \$900,000 from the U.S. Department of Agriculture to develop a raft of approaches and technology to help farmers adapt to drought.

The project involves developing ways to improve water retention in soil as well as working with imaging technology and better sprinkler systems, said Neil Hansen, project director and CSU associate professor of cropping systems.

“What we’re all about in this proposal is how do we bring all of those together to maximize the benefit?” he said.

Northern Colorado farmers, in their second year of drought, will need plenty of help. They face hardship this year as lower snowpack levels portend less water for their crops. The Northern Colorado Water Conservancy District said earlier this month it will deliver no more than 186,000 acre feet of water, down from the average 200,000 acre feet it distributes annually.

DISCOVERIES

The \$883,000 USDA grant comes from \$5.3 million in conservation innovation grants also given to universities in South Dakota, Texas and Florida as well as American Indian tribes in multiple states. The agriculture department, which announced the grants earlier this month, has offered them since 2004.

The grants will address grazing  
▶ See **Discoveries**, 8A





Students present their marketing plan to the Welsh Rabbit Cheese Shop in Fort Collins, Colorado.

## Storefront or Classroom?

At CSU, it's both. Professor Kelly D. Martin leads her students to real-world experience by lending their knowledge to local businesses. The collaborative marketing plans they create prepare students and business owners for future success.



Colorado State University

## DISCOVERIES from 7A

management, crop systems and irrigation strategies. The federal agency hopes the grants will lead to improvements such as enhancing soil's ability to hold water and developing grazing systems that can tolerate drought.

Inspiration for CSU's project stems not only from recent dry conditions, Hansen said.

"It's not just an occasional drought," he said. "It's a global issue of water scarcity that we're really trying to address."

In Colorado, demand for water from the Colorado River will outpace supply by more than 3 million acre feet by 2060, according to a study released in December. Scientists on the project also will produce knowledge to benefit other Western States.

CSU plans to work with technology to detect moisture levels in crops so farmers know which parts of the field to water. CSU wants to identify the best ways to do that, including using satellite imagery as well as a tool that uses infrared technology to measure moisture.

The technology could help farmers identify patterns in their fields, such as what areas tend to need more water.

"This kind of technology can really help you be more precise," Hansen said. "If you under-apply water, you're developing stress that sets your productivity back. If you over-apply, then it's wasteful."

The project will also involve set-

“It's not just an occasional drought. It's a global issue of water scarcity that we're really trying to address.”

Neil Hansen  
PROJECT DIRECTOR  
CSU

ting up three center-pivot sprinkler demonstration systems in Northern Colorado. With adjustable nozzles, the sprinklers cover fields more evenly, relying on mapping software that shows which of the farm's soils need more moisture. Farmers can visit the sites and learn how the technology works, Hansen said.

Scientists also plan to work with Carbondale-based Biochar Solutions to improve soil's ability to hold water. CSU will determine how to incorporate charcoal from burned, beetle-infested pine trees into the soil to help retain moisture.

The porous charcoal, known as biochar, could help soil hold water better and enrich cropland with nutrients, CSU soil ecologist Francesca Cotrufo said.

"We'll be testing the use of this biochar to simulate production under limited irrigation," she said.



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**GREELEY** from 3A

downtown or individual commercial neighborhoods in its reports.

The “planets are aligning,” Bricker said.

Local businesses attribute the progress to a new initiative which focuses on the area between Third and 18th streets and Fifth and 12th avenues.

The initiative, developed with Progressive Urban Management Associates (PUMA), capitalizes on the entertainment and dining assets in downtown Greeley, and seeks to attract UNC students and entrepreneurs, among others.

Among the initiatives is a popular out-door drinking program launched last summer known as “Go-Cup.” It is Colorado’s first common consumption zone. The zone encompasses the Ninth Street Plaza and allows patrons to take alcoholic beverages outside participating restaurants while shopping or watching plaza entertainment on specific nights.

Go-Cup nights occur every Friday night from late May through September.

The Rio Grande Mexican Restaurant, a 17-year veteran of Greeley’s downtown, saw increases in revenue of more than 10 percent because of Go-Cup nights. On the program’s kickoff night during the 2012 Greeley Blues Jam, the Rio set an all-time sales record, according to manager Shannon Hayhurst.

The boost in traffic has spilled over to businesses that aren’t directly on the Ninth Street Plaza, including the Kress Cinema and Lounge. The Kress has seen a steady increase in base traffic, according to Kress owner Linde Thompson.

The area is also attracting more retail stores, including Accessories with Flair and Hair.

Store owner Linda Winters began considering a move downtown about eight months ago because she thought it would increase her visibility. She moved her boutique and salon to 801 Eighth Ave. She says business has doubled since Jan. 1.

The downtown area is improving its reputation with the rest of Greeley and the region, Winters said. Business owners are promoting each other and the area is becoming a destination. Winters’ shop draws customers from as far away as Sterling, Estes Park and Wyoming.

Syntax Spirits, a distillery, is luring customers from Denver and Boulder as well, according to owner Heather Bean.

Bean equates the new activity in Greeley with a similar revitalization that occurred in downtown Fort Collins 20 years ago.

“Greeley currently reminds me of Fort Collins when I was going to college there in the early 90s,” Bean said. “If it keeps going this way, I think that Greeley will see some amazing growth in the next couple decades just as Fort Collins did when they started revitalizing the downtown

“Greeley currently reminds me of Fort Collins when I was going to college there in the early 90s.”

**Heather Bean**  
OWNER  
SYNTAX SPIRITS

area.”

One of the challenges that Greeley and its downtown area still face is the perception that the city is

unsafe. “There’s a lingering perception that Greeley is dangerous,” Bean said. “That’s simply not true - Greeley’s serious gang problems were solved well over a decade ago - but old perceptions die hard.”

Syntax sits just outside the border of the DDA, which limits its access to “Go Cup” and other DDA programs.

Bean is hopeful that she and newcomer Wiley Brewing, which is opening in the space next door at 625 Third St., will be able to replicate the success Fort Collins’ “across the track” businesses Odell Brewing Co. and New Belgium Brewing Co. had with luring patrons outside

of what is traditionally considered downtown Fort Collins.

One of Bricker’s challenges is finding entrepreneurs who are ready to take the plunge and start a business, but the improving economy and increased exposure are bringing aspiring and existing business owners out of the woodwork.

Other downtown business advocates are making efforts to entice entrepreneurs too.

Landlords Bob Tointon and Dan Wheeler have offered tenants graduated lease payments, so that early rents are low and rise after the business has had a chance to establish itself.



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**BUSINESS  
REPORT**

**LIST**

**Largest Public-Sector Employers**

Ranked by number of full-time employees in region

RANK	Company	Total employees 2013 Operating budget 2013	Phone Website	Person in charge, Title Year founded
1	<b>COLORADO STATE UNIVERSITY</b> 900 Oval Drive Fort Collins, CO 80523	6,475 \$911,424,965	970-491-6444 www.colostate.edu	Anthony (Tony) A. Frank, president 1870
2	<b>POUDRE SCHOOL DISTRICT-R1</b> 2407 Laporte Ave. Fort Collins, CO 80521	3,289 \$319,337,603	970-490-3620 www.psdschools.org	Nancy J. Wright, superintendent 1960
3	<b>WELD COUNTY SCHOOL DISTRICT 6 (GREELEY-EVANS)</b> 1025 Ninth Ave. Greeley, CO 80631	2,300 \$182,621,112	970-348-6000 www.greeleyschools.org	Dr. Ranelle Lang, superintendent 1870
4	<b>THOMPSON SCHOOL DISTRICT-R2J</b> 800 S. Taft Ave. Loveland, CO 80537	2,036 \$113,995,621	970-613-5000 www.thompsonschools.org	Dr. Stan Scheer, superintendent 1868
5	<b>UNIVERSITY OF NORTHERN COLORADO</b> 501 20th St. Greeley, CO 80639	1,658 \$199,600,000	970-351-1890 www.unco.edu	P. Kay Norton, president 1889
6	<b>LARIMER COUNTY</b> 200 W. Oak St. Fort Collins, CO 80521	1,539 \$323,595,518	970-498-7010 www.larimer.org	Steve W. Johnson, chair, Board of County Commissioners 1861
7	<b>WELD COUNTY GOVERNMENT</b> 1150 O St. Greeley, CO 80631	1,282 \$226,820,758	970-356-4000 www.co.weld.co.us	William Garcia, chair, Weld County Board of County Commissioners N/A
8	<b>CITY OF FORT COLLINS</b> 300 Laporte Ave. Fort Collins, CO 80522	1,200 \$48,490,000	970-221-6505 www.fcgov.com	Karen Weitkunat, mayor 1873
9	<b>CITY OF LOVELAND</b> 500 E. Third St., Suite 330 Loveland, CO 80537	958 \$223,767,280	970-962-2000 www.cityofloveland.org	Cecil A. Gutierrez, mayor 1877
10	<b>CITY OF GREELEY</b> 1000 10th St. Greeley, CO 80631	869 \$288,068,861	970-350-9770 www.greeleygov.com	Roy Otto, city manager 1886
11	<b>AIMS COMMUNITY COLLEGE</b> 5401 W. 20th St. Greeley, CO 80632	800 N/A	970-330-8008 www.aims.edu	Marilynn (Marsi) Liddell, president 1967
12	<b>FRONT RANGE COMMUNITY COLLEGE</b> 4616 S. Shields St. Fort Collins, CO 80526	775 \$21,086,713	970-226-2500 www.frontrange.edu	Andy Dorsey, president 1968
13	<b>WELD COUNTY SCHOOL DISTRICT RE-1</b> 14827 Weld County Road 42 Gilcrest, CO 80623	270 \$22,000,000	970-737-2403 www.weld-re1.k12.co.us	Dr. Jo Barbie, superintendent 1960









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# BUSINESS REPORT LIST Largest Public-Sector Employers

Ranked by number of full-time employees in region

RANK	Company	Total employees 2013 Operating budget 2013	Phone Website	Person in charge, Title Year founded
14	<b>CITY OF BRIGHTON</b> 500 S. Fourth Ave. Brighton, CO 80601	257 \$31,390,567	303-655-2000 www.brightonco.gov	Manuel Esquibel, city manager Richard McLean, mayor 1876
15	<b>CITY OF LOVELAND - WATER &amp; POWER</b> 200 N. Wilson Ave. Loveland, CO 80537	113 \$71,657,940	970-962-3000 www.cityofloveland.org	Stephen C. Adams, water and power director 1887
16	<b>TOWN OF WINDSOR</b> 301 Walnut St. Windsor, CO 80550	95 \$16,561,543	970-674-2400 www.windsorgov.com	John Vazquez, mayor Kelly Arnold, town manager 1890
16	<b>LARIMER COUNTY - HEALTH AND ENVIRONMENT</b> 1525 Blue Spruce Drive Fort Collins, CO 80524	95 \$8,718,826	970-498-6700 www.larimer.org/health	Adrienne Elizabeth LeBailey, public health director 1968
18	<b>TOWN OF BERTHOUD</b> 328 Massachusetts Ave. Berthoud, CO 80513	85 \$1,733,325,900	970-532-2643 www.berthoud.org	Michael Hart, town administrator 1888
19	<b>TOWN OF MILLIKEN</b> 1101 Broad St. Milliken, CO 80543	30 \$6,958,328	970-587-4331 www.millikenco.gov	Milt Tokunaga, mayor 1910
20	<b>CITY OF DACONO</b> 512 Cherry Ave. Dacono, CO 80514	25 \$3,972,000	303-833-2317 www.cityofdacono.com	Charles Sigman, mayor 1908
21	<b>EVANS FIRE PROTECTION DISTRICT</b> 1100 37th St. Evans, CO 80620	14 \$2,200,000	970-475-1108 www.evansfiredistrict.org	Warren Jones, fire chief 2011
22	<b>TOWN OF AULT - POLICE DEPARTMENT</b> 203 First St. Ault, CO 80610	11 \$455,386	970-834-2852 www.townofault.org	Rich Strang, chief of police 1904
23	<b>TOWN OF GILCREST</b> 304 Eighth St. Gilcrest, CO 80623	7 \$535,963	970-737-2426 www.townofgilcrest.org	Jeff Nelson, mayor 1912
24	<b>USDA - FARM SERVICE AGENCY, LARIMER COUNTY</b> 2150 Centre Ave., Building A, Suite 116 Fort Collins, CO 80526	3 \$300,000	970-295-5665 www.fsa.usda.gov	Wayne Rieger, executive director 1930
25	<b>TOWN OF AULT -PUBLIC WORKS</b> 201 First St. Ault, CO 80610	2 \$225,000	970-834-2844 townofault.org	Doug Batt, supervisor 1904

N/A-Not Available

Researched by Mariah Gant

Source: Business Report Survey



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BUSINESS REPORT

LIST

Largest Private-Sector Employers

Ranked by number of employees in region

RANK	Company	Local employees 2013	Type of business	Website Phone	Person in charge Year founded
1	<b>UNIVERSITY OF COLORADO HEALTH IN NORTHERN COLORADO</b> 2315 E. Harmony Road, Suite 200 Fort Collins, CO 80528	5,522	Health care.	www.pvhs.org 970-237-7000	Rulon F. Stacey, president 1925
2	<b>BANNER HEALTH WESTERN REGION</b> 1801 16th St. Greeley, CO 80631	4,112	Health care.	www.bannerhealth.com 970-346-1561	Jim Ferando, president 1995
3	<b>WOODWARD INC.</b> 1000 E. Drake Road Fort Collins, CO 80525	1,475	Technologies in fuel, combustion, fluid, actuation and electronic control systems for the aerospace and energy markets.	www.woodward.com 970-482-5811	Tom A. Gendron, chairman, CEO 1870
4	<b>COLUMBINE HEALTH SYSTEMS</b> 947 Worthington Circle Fort Collins, CO 80526	1,450	Rehabilitation, independent and assisted living, nursing home, home care.	www.columbinehealth.com 970-482-0198	Yvonne Diana Myers, health systems director 1971
5	<b>STATE FARM INSURANCE CO.</b> 1555 Promontory Circle Greeley, CO 80638	1,188	Auto, home, life, health, business insurance and loss adjusters, Allstate claims adjuster, integrated insurance services, property insurance adjuster and general auto insurance.	www.statefarm.com 303-264-1560	Dave Gonzales Sr., senior vice president 1922
6	<b>WALMART DISTRIBUTION CENTER</b> 7500 E. Crossroads Blvd. Loveland, CO 80538	950	Retail-distribution center.	www.walmart.com 970-679-4700	Dan Speed, general manager 1962
7	<b>YMCA OF THE ROCKIES/ESTES PARK CENTER</b> 2515 Tunnel Road Estes Park, CO 80511	600	Family vacation and conference retreat center.	www.ymcarockies.org 970-586-3341	Gary Van Horn, center director 1907
8	<b>PLATTE VALLEY MEDICAL CENTER</b> 1600 Prairie Center Parkway Brighton, CO 80601	598	Acute care hospital.	www.pvmc.org 303-498-1600	John R. Hicks, CEO 1960
9	<b>OTTERBOX</b> 209 S. Meldrum St. Fort Collins, CO 80521	571	Innovators of protective solutions for mobile technology.	www.otterbox.com 855-688-7269	Brian Thomas, president and CEO 1998
10	<b>VESTAS BLADES AMERICA INC.</b> 11140 Eastman Park Drive Windsor, CO 80550	500	Manufactures the blades for wind turbines.	www.vestas.com 970-674-6100	Hans Jespersen, senior vice president, general manager for Windsor factory 1979
11	<b>NEW BELGIUM BREWING</b> 500 Linden St. Fort Collins, CO 80524	465	Belgian-style craft beers.	www.newbelgium.com 970-221-0524 - 970.221.0535	Kim Jordan, CEO 1991
12	<b>WELLS FARGO</b> 3600 S. College Ave. Fort Collins, CO 80525	450	Banking, insurance, investments, mortgage, and consumer and commercial finance.	www.wellsfargo.com 800-869-3557	Eric M. Adams, market president and business banking manager 1852
12	<b>CARESTREAM HEALTH INC.</b> 2000 Howard Smith Ave. West Windsor, CO 80550	450	Medical films.	www.carestream.com 970-304-4600	Chris L. Schmachtenberger, director 2007

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

Researched by Mariah Gant

Source: Business Report Survey

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**BUSINESS  
REPORT**

**LIST**

**Largest Private-Sector Employers**

Ranked by number of employees in region

RANK	Company	Local employees 2013	Type of business	Website Phone	Person in charge Year founded
14	<b>WAL-MART SUPERCENTER STORE, NO. 980</b> 3103 23rd Ave. Greeley, CO 80631	400	Retail merchandise, food.	www.walmartstores.com 970-330-1452	Richard Braddy, manager 1962
15	<b>MCLANE WESTERN INC.</b> 2100 E. Ken Pratt Blvd. Longmont, CO 80504	390	Grocery distribution.	www.mclaneco.com 303-682-7500	Keith Pearson, division president 1894
16	<b>KROLL FACTUAL DATA INC.</b> 5200 Hahns Peak Drive Loveland, CO 80538	350	Information services provider to mortgage and consumer lending industries, employers and landlords.	www.krollfactualdata.com 970-663-5700	Rod Bazzani, president 1985
17	<b>GH PHIPPS CONSTRUCTION CO.</b> 208 Racquette Drive Fort Collins, CO 80524	349	General contracting. Hospitals and other medical facilities, higher education facilities, K-12, high tech, office buildings and religious facilities.	www.ghphipps.com 303-571-5377	Kurt Klanderud, president 1952
18	<b>MIRAMONT LIFESTYLE FITNESS</b> 901 Oakridge Drive Fort Collins, CO 80525	300	All-inclusive health club with fitness and wellness programs.	www.miramontlifestyle.com 970-282-1000	Shane Hunsinger, CFO 1979
19	<b>AGILENT TECHNOLOGIES INC.</b> 900 S. Taft Ave. Loveland, CO 80537	294	Measurement technologies and solutions for communications, electronics, life sciences and chemical analysis.	www.agilent.com 970-579-5000	Ron Nersesian, president and COO 1999
20	<b>NORTH RANGE BEHAVIORAL HEALTH</b> 1300 N. 17th Ave. Greeley, CO 80631	290	Comprehensive community mental health and substance abuse disorder treatment center for Weld County.	www.northrange.org 970-347-2120	Larry Pottorff, executive director 1972
21	<b>NORTHERN COLORADO REHABILITATION HOSPITAL</b> 4401 Union St. Johnstown, CO 80534	281	Acute inpatient rehabilitation, outpatient therapy center.	www.ncrh.ernesthealth.com 970-619-3400	Sharon R. Scheller, CEO 2004
22	<b>INSTITUTE OF BUSINESS &amp; MEDICAL CAREERS INC. (IBMC)</b> 3842 S. Mason St. Fort Collins, CO 80525	272	Certificate, diploma and associate degree programs in medical assisting, medical billing and coding, pharmacy technician, massage, business administration and paralegal career fields.	www.ibmc.edu 970-223-2669	Richard Laub, CEO Steven Steele, president 1987
23	<b>AURORA ORGANIC DAIRY</b> 7388 Colorado Highway 66 Platteville, CO 80651	255	Certified organic milk and butter.	www.auroraorganic.com 720-564-6296	Marc Peperzak, founder and CEO 2003
24	<b>PETROCCO FARMS INC.</b> 14110 Brighton Road Brighton, CO 80601	250	Wholesale grower and shipper for leaf lettuce, cabbage, leafy greens, onions and green beans.	www.petroccofarms.com 303-659-6498	David Petrocco Sr., president 1916
25	<b>HENSEL PHELPS CONSTRUCTION CO.</b> 420 Sixth Ave. Greeley, CO 80631	247	Real estate development, design management, general contracting and construction management, facilities services.	www.henselphelps.com 970-352-6565	Jeffrey K. Wenaas, president, CEO 1937

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

Researched by Mariah Gant

Source: Business Report Survey

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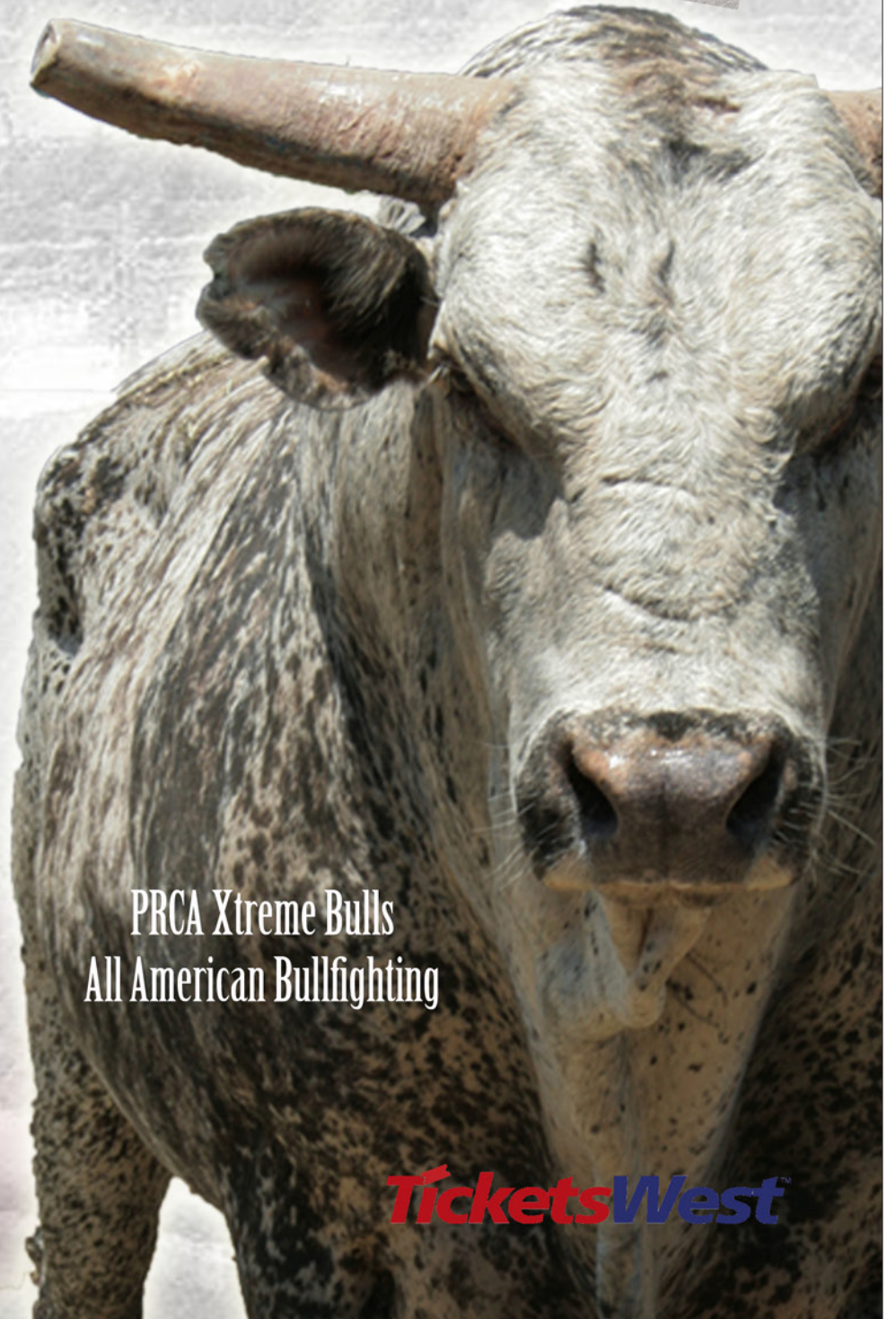
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## New energy expansion to Old Town

*Spirae to renovate car wash for future headquarters*

BY MAGGIE SHAFER  
mshafer@ncbr.com

Fast-growing renewable energy company Spirae has purchased a derelict car wash, with plans to transform the building into its new, dynamic lab and office space.

Spirae acquired the building at 243 and 255 N. College Ave. – formerly housed by Whistle Clean car wash – in downtown Fort Collins in late March. Currently housed in the Innosphere, the company has plans to renovate the property in time for an August move.

The company specializes in smart grid technology, and the integration of large-scale renewables and distributed energy sources. With CSU, Spirae owns and runs the InteGrid Test and Development Lab, one of the largest grid simulation labs in the world, and leads the Center for Smart Grid Advancement.

CEO Sunil Cherion shared with the Business Report what Spirae's growth says about the new energy economy, and how the new space will keep his company at the forefront.

**Question:** How is Spirae, a company that has been housed in the Innosphere for the last two years, going to fill 10,000 square feet?

**Answer:** We currently occupy about 6,000 square feet at the Innosphere and lease about 1,000 square feet for a light assembly shop. We will be consolidating both at the new location leaving a little head room for growth. Spirae has been in operation since 2002 and moved to the Innosphere a little over two years ago to meet our growth needs at that time.

**Q:** What made you decide the company was ready to leave behind the Innosphere's resources, and what are going to be the biggest challenges in



COURTESY XX

Sunil Cherion

doing so?

**A:** We have been looking for a more permanent home for Spirae for some time, and when the opportunity came to purchase the car wash location, we decided it was a good time to make the move.

### NEWSMAKER Q&A

**Q:** Downtown Fort Collins is one of the city's most prized areas. How will Spirae mesh with and contribute to the downtown atmosphere and culture?

**A:** Spirae has been part of Old Town for several years. All of us at Spirae enjoy the Old Town atmosphere and look forward to being a part of it going forward. By renovating the carwash building and anchoring an innovative technology company there, we hope to contribute positively to the growth and character of Old Town. We will also be closer to the InteGrid Lab that Spirae owns and operates jointly with Colorado State University at the Powerhouse Institute (Engines and Energy Conversion Lab).

**Q:** The building cost Spirae \$1.65 million – you  
➤ See **NewsMaker, 19A**

### Ask the Expert

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➤ **Calendar, Page 20A**



## When the bully leaves the schoolyard

*How to deal with abusive behavior at work*

**B**ullying happens. Statistics and prevalent studies show that 35-50 percent of employees have experienced some form of bullying or workplace harassment. The bully may be a peer, manager, or even a top leader in the organization.

What is bullying? It is abusive or

harmful behavior directed at a victim or group of victims by a single offender. Bullies generally engage in persistently aggressive acts designed to humiliate and degrade the other person. Often, the goal is to make victims appear incompetent, inept and unworthy of their position in the company.



CAREERS  
Carrie Pinsky

Bullying can be overt and blatant. Being verbally berated by one's supervisor during team meetings is an explicit form of aggression. Exclusion from departmental meetings or being left out of important email conversations may be less obvious but it is no less insidious.

Other examples of bullying can include spreading rumors, hiding information, taking credit for ideas, placing unfair blame or using a condescending or degrading tone

➤ See **Careers, 16A**

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**CAREERS** from 15A

when addressing the victim.

The occasional rude or annoying remark does not equate to bullying. While no one should be made to feel uneasy at work, there will be people we don't like or who don't like us. Some of us are prone to overreact or to take things too personally. Objectively evaluate the situation. If necessary, seek the input of a trusted mentor who can help you sort out your feelings and determine if, in fact, you are being bullied.

If you are the target of bullying behavior, take a stand. Make a decision that you will not allow the adverse treatment to continue.

Once you are prepared for the next attack, you are more likely to respond calmly and quickly.

Be straightforward and use "I" messages such as, "I find your behavior inappropriate." It is important to set clear and consistent professional boundaries. As Eleanor Roosevelt once said, "No one can make you feel inferior without your consent." Don't give the bully any further satisfaction by allowing them to push your buttons or get you riled up.

Document your interactions with the bully. Use a log to track and date conversations and incidents. Detailed records will be

extremely valuable should you end up reporting the problem, going through mediation or taking the issue to court.

Practice excellent self-care. Victims of workplace violence, including bullying or other forms of harassment, can experience high levels of stress, inability to concentrate, sleep disturbance, anxiety and even situational depression. Bullying impacts our work and home lives.

Take advantage of Employee Assistance Program services or seek private counseling to process your emotions, manage stress and increase assertiveness. Yoga,

meditation, running and brisk walks also offer therapeutic benefits and improve our ability to handle difficulties. While it is not always easy, the best revenge is to stay productive, do good work and remain as above the fray as possible.

If the bullying continues or you are concerned that the situation could escalate to violence, report the problem to your supervisor or to human resources. Provide detailed examples and explain how the behavior is impacting your ability to do your work. Express your willingness to be part of the solution.

Human resource professionals generally have greater experience and interest in handling these types of issues than managers. Sometimes HR or management is part of the problem. Use your best judgment when it comes to deciding whom to speak to about the bullying.

In any case, resist the urge to talk about the problem around the water cooler. Victims often try to turn others against the bully in order to build a personal alliance. This rarely ends up working out well for anyone except the bully. Take the high road and trust that others will see you as the true professional.

If your efforts to handle the problem have not worked and if HR or management is not taking the issue seriously, it may be in your best interest to take your skills elsewhere. Remind yourself that you are not a "quitter." You are simply choosing to value yourself. No position is worth the sacrifice of our mental health and wellbeing.

People and organizations pay a hefty price when bullying goes unchecked. Productivity and morale plummet while costs associated with attendance, turnover, staff retraining, healthcare and disability usage increase. When people suffer, so do profits. Unfortunately, not all organizations take these types of issues seriously.

In a perfect world, there would be no bullying at work. Zero tolerance for bullying involves leadership being committed to creating a positive workplace culture. HR and management would be trained to effectively handle difficult situations. All employees would be provided with opportunities to develop their communication and conflict resolution skills.

Until that time, employees need to know their worth and stand up for themselves. Everyone deserves to work in a safe and comfortable environment. Bullies need not apply!

*Carrie Pinsky is a Fort Collins-based career and HR advisor. She can be reached at [carrie@pinksywriting.com](mailto:carrie@pinksywriting.com).*



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# New-age sleep aids make slumber sweet

Legendary funny-man W.C. Fields probably said it best: "The best cure for insomnia is to get lots of sleep." But anyone who has suffered with insomnia or even the occasional restless night knows that staring wide-eyed at the ceiling or alarm clock is far from a comedic event.

According to the National Sleep Foundation, adults (ages 18 and up) need between seven and nine hours of sleep each night. However, the average adult is reportedly only getting between five and a half to seven hours each night. While that loss of two to three hours of optimal time zonked out might not sound like much, a lack of sleep – even just a few hours over the course of a week – doesn't come without some serious side effects.



**GEEK CHIC**  
Michael Wailes

Increases in motor vehicle accidents, increased risk of diabetes and heart problems, increased risk for psychiatric conditions including depression and substance abuse and a decreased ability to pay attention, react to signals or remember new information are all symptoms of shortened sleep durations. In fact, a study recently completed at the University of Colorado has shown that losing a couple of hours of sleep for a few nights in a row can lead to an immediate weight gain. Gasp!

While the reported cases of insomnia are relatively high in the U.S. (at 30 percent of the adult population), what is more staggering is that 62 percent of the adult population in the U.S. reports that they experience "sleep problems" a few nights per week.

Pharmacology hasn't missed this trend in lack-luster sleep quality and duration, and as a result, offers an array of pills and potions to help send you off to dreamland. Unfortunately, a trip to "dreamland" might include climbing into one's automobile and driving a couple of hundred miles before waking up and finding yourself parked backwards at a McDonald's drive-through window.

There could be a multitude of issues that affect the quantity and quality of sleep you get each night – bills and debt, work-related stress, a serious cocaine addiction – who knows? But one thing I know for sure is that you have to have a decent environment in which you can drift off into sweet slumber.

Sound is huge when it comes to sleep; a yipping dog, excessive street noise or a snoring partner can destroy an otherwise perfect sleeping envi-

ronment. The key is control over the sounds you might want to experience and those that you definitely don't want to experience.

Of course the quick and easy way to get control over your personal sleeping soundscape is to simply mask the bad sounds with the good sounds. For years I would tune my bedside radio to the local public radio station and drift off to the sweet sounds of obscure Electronica and then rise in the morning to equally obscure news stories read by newscasters with English accents. As I would try to recall my dreams and general sleep quality the following morning, I often thought I was in an episode of Doctor Who – weird music, dreamy landscapes and those English accents were all I could seem to remember.

The next step up from the radio is a sound generator. Sound generators come in a variety of shapes, sizes and functions; from the simple white noise generator (think static on a radio) that just mask environmental noise to the very complex binaural entraining systems that attempt to actually set and control your brainwaves (not quite as scary as it sounds).

White-noise generators, like the SleepMate ([www.marpac.com](http://www.marpac.com)), produce a sound that is similar to the static that is produced by a radio when you aren't tuned to a particular station. They are typically used to mask unwanted sounds. In fact, most active noise-cancelling headphones actually use white noise to reduce environmental noise from overpowering the intended sound.

A step up from the simple white-noise generator is a true sound machine, like the Sound+Sleep Machine ([www.soundofsleep.com](http://www.soundofsleep.com)). This device, and others like it, basically provide the same functionality of masking unwanted sounds like the white-noise generator, but do it in a more eloquent manner. These devices will allow you to choose from a number of different sounds and soundscapes, for example, rainstorm, crackling fire, ocean waves or a meadow. You've probably experienced these devices at some of the mid-level hotel chains. They are a staple to the business traveler's sleep regimen.

For me, simpler is better when it comes to these devices – too many choices in sound means I add an additional layer of stress to my day as I try to unwind; too many functionality choices like timers and alarms render the device useless when they stop working properly. I actually took the poor man's route with this type of device and just set up a fan on my nightstand. The steady and constant whoosh of air and hum of the electric motor provides a great mask of envi-

► See **Geek, 21A**

# Complacency is the death of the salesman

A new salesperson is hired and the CEO and/or sales manager has high hopes for this person. The roles and responsibilities of the job were discussed and agreed upon during the interview process. All parties seem to be on the same page for achieving sales success.

A couple of months later the sales manager is concerned and complaining. "My new salesperson isn't doing the necessary sales activities to achieve consistent and predictable sales results." Or, "He still doesn't know the company value proposition and keeps skipping steps of the

sales process." The sales manager goes from the title of sales leader to "sales enforcer." She ends up investing way too much time in pushing and pleading rather than leading.

Here's the reality: Top salespeople don't put their bosses in this uncomfortable role. They know that when you choose the profession of sales, you



**SALES**  
Colleen Stanley

sign up to execute all parts of the job. That's what you get paid to do, so do it. You get paid for and are expected to:

- Generate opportunities by executing a consistent business development plan week in and week out.
- Learn the company's value proposition and sales process.
- Improve your sales skills.
- Become an expert in your business.
- Take care of the customer and exceed their expectations.

Successful salespeople honor their commitment to the job. They recog-

nize there are parts of the job that are fun. They also realize that there are other areas of the job that aren't quite as enjoyable. They do both the fun and not so fun parts because they are professionals. And professionals do what they get paid to do. Review the following scenarios and give yourself a score. Are you operating as a professional or an amateur?

**No. 1:** Successful salespeople don't have to be cajoled, reasoned with or threatened to do the necessary sales activity required for filling the sales pipeline. The best salespeople know that business development is fun because filling the pipeline is in their full control. A bad economy, climate change or high national debt does not interfere with a salesperson's ability to execute lead-generation activities.

**No. 2:** Top salespeople are emotionally intelligent. They don't allow emotions to run their lives or give into the emotion of the day. For example, "I just don't feel like setting up an influence meeting with a potential referral partner" or "Gosh, I'm tired. I don't feel like going to another networking event." Top salespeople know if they only did what they felt like doing, they might spend more days at home walking the dog or watching TV.

**No. 3:** Top salespeople take personal responsibility for improving their sales skills. They practice on their own and are proactive in seeking out coaching and feedback. When asked to deliver the company value proposition, they do it without stumbling, mumbling or saying, "Let me start over." (Yeah, that's going to work real well during a sales meeting.)

Think about it. A second grader has the ability to memorize and say the Pledge of Allegiance. Surely an adult salesperson can learn to deliver three succinct sentences describing problems they solve for customers. Mastery of selling skills is the difference between average and excellent salespeople. Becoming masterful at selling is what you get paid to do.

**No. 4:** Top salespeople don't forget who brought them to the dance. When the company has a suite, sponsored event or golf tournament, the conversation isn't focused on how to get out of attending the event. Instead, there is an enthusiasm for getting an opportunity to thank the person that writes their paycheck: the customer. It's what you are paid to do.

It can be easy to take customers for granted because the business has been there for years. Remember this point: Your best client is also your competitor's best prospect. Complacency leads to mediocrity. And mediocrity works – as long as your competitor has agreed to the same level of performance.

Colleen Stanley is president of Sales Leadership Inc., a sales development firm specializing in emotional intelligence and consultative sales training. Reach her at [www.salesleadershipdevelopment.com](http://www.salesleadershipdevelopment.com) or 303-708-1128.

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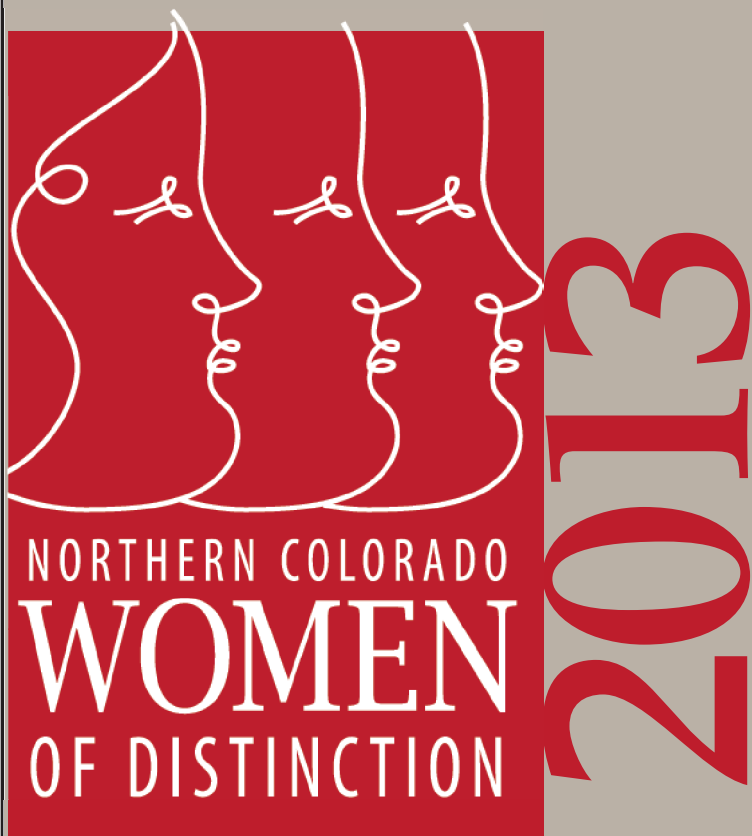
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Nomination forms available at [NCBR.com](http://NCBR.com).



Women of Distinction is the premier celebration recognizing female leadership in Northern Colorado. Whether business professionals or community leaders, philanthropists or educators, these women choose to exert their time and considerable talents in ways that strengthen not only their organization's interests but our entire community.

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**AIRPORT** from 1A

Air opted to leave after nearly a decade of operations. The airline stopped its flights to Las Vegas and Phoenix, citing concerns with the heavy general aviation traffic in local skies and the lack of an air traffic control tower.

The withdrawal came despite a 26-percent increase in passengers from 2010 to 2011.

The airport has until 2014 to lure a new airline back, or risk losing \$1 million a year in Federal Aviation Administration funding.

AvPorts, a consulting company hired by the cities to develop a marketing plan, believes there is enough passenger traffic to justify commercial service.

The market served by the Fort Collins-Loveland Municipal Airport loses nearly 5.4 million passengers to Denver International Airport annually, according to a preliminary marketing plan prepared by AvPorts. Of those, 2.1 million roundtrip flights are lost from its primary market in Northern Colorado, and an additional 3.3 million roundtrip flights are lost from the surrounding area, which spans territory between Longmont and Cheyenne.

That means DIA draws nearly 20 percent of its roundtrip flights from the Fort Collins-Loveland market, according to AvPorts. Some might consider that a threat to any new airline, but AvPorts marketing director Bruce Tarletsky believes it presents an opportunity: Those are passengers

**A LOOK AT THE TOP FIVE****Top Five strengths of the Fort Collins-Loveland Municipal Airport**

1. It's near Estes Park and Rocky Mountain National Park.
2. The airport is next to Interstate 25.
3. It's near Medial Center of the Rockies.
4. It gives tourists access to microbreweries.
5. Weather conditions are generally good.

**Top Five weaknesses**

1. The airport lacks a turbine repair station.
2. It has no restaurant.
3. The airport has few staff members.
4. The airport has few hangars for large planes.
5. It has a poor website.

**Top Five travel destinations for Northern Coloradans**

1. Phoenix
2. Los Angeles
3. Las Vegas
4. San Francisco
5. Dallas

Source: AvPorts

that AvPorts believes the Fort Collins-Loveland airport could capture, he said.

"Wow – that's a true potential that nobody has been aware of before," Tarletsky said.

The Virginia-based AvPorts has a \$46,000 contract with the cities to develop the marketing plan by October, one year after Allegiant Air's departure.

In January, airport and Northern Colorado Economic Development Corp. (NCEDC) officials met with local business people to discuss the airport's future.

The economic development group is helping make the case for a new commercial airline, and it is asking local companies to get involved, said Walt Elish, chief executive officer of NCEDC.

Elish said marketing is only part of the solution. "You've got to have something to entice them to come, and usually that's in the form of incentives," Elish said.

Not everyone believes the cities should focus on attracting commercial air service.

Rich Shannon, vice president of Pinnacle Consulting Group Inc., acknowledges the importance of seeking another airline in order to preserve federal funding. But he would like to see the cities spend their time and money improving the airport for its corporate users.

"We should be very cautious," Shannon said. "There's a long history of communities investing heavily to bring passenger service to their airport only to see the airport fold and leave a few years later."

Companies such as Woodward Inc., Crop Production Services, billionaire Pat Stryker's Bohemian Foundation and mobile-technology case maker OtterBox all keep business jets at the airport.

"What could that airport look like if cities in Northern Colorado and impacted corporations join together to upgrade the facilities?" he said.

As the federal funding deadline looms, economic development officials are pushing ahead with a marketing action plan. One option is for a subcommittee of Loveland, Fort Collins and Windsor economic development officials along with business people to raise \$500,000 to \$1.5 million to help offset a new airline's startup costs.

Another is to offer incentives, including a short-term waiver of aviation fees, according to airport director Jason Licon. The airport, for example, waived fees amounting to approximately \$170 per flight during Allegiant's first six months here.

Still another is to obtain corporate commitments to buy tickets for employees, or for convention and visitors bureaus to help the new airline with marketing.

"It really depends on the airline," Licon said. "There's a whole wealth of ways that we can put together a package that would incentivize a carrier to serve the market."

**NEWSMAKER** from 15A

must have confidence in the company's future. What can we expect next from Spirae? And the new energy economy in general?

A: I believe that globally, we are on an irreversible path towards distributed, renewable energy. Spirae hopes to be a part of that transformation by supplying the next generation of products and technologies that make it easy to reliably manage any amount of distributed energy resources (generation, storage, loads) within power systems and to develop and deliver innovative energy services to consumers. We believe that our patented (and patent-pending) technologies give us a competitive advantage in this fast evolving industry.

Q: Where did the name Spirae come from and how is it pronounced?

A: The name "Spirae" was derived from words like inspiration and aspiration and it is pronounced just as it sounds in those words.

Q: The building you purchased is an old carwash. How are you planning on renovating it to reflect the needs and values of a leader in clean energy solutions?

A: The old carwash building is being fully renovated into a modern office building. It will house our network operations, software development and light assembly in addition to regular executive office functions.



# Masks

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**BRIEF CASE**

**DEADLINES**

**The Loveland Chamber of Commerce** is now accepting grand marshal nominations for the Old Fashioned Corn Roast Festival. Nominees must be long-standing community members who have made a significant impact on Loveland. Nominations will be accepted until 5 p.m. June 7. Nominations must include a completed nomination form and at least two letters of support. For more information or for the nomination form, go to [www.loveland.org/thecomroastfestival](http://www.loveland.org/thecomroastfestival).

**The Fort Collins Area Chamber of Commerce** is now accepting nominations for the 2013 Small Business of the Year Awards, which will be presented at the Celebrating Small Business Awards luncheon event, held at 11:30 a.m. at the Fort Collins Marriott on May 21. To receive an award, the company must be a member of the Fort Collins Area Chamber of Commerce at the time the award is presented and have

been in business three years. Businesses will be judged on community involvement and stewardship, commitment to good business practices, overall business growth and innovation and workplace culture and employee relations. For more information or to place a nomination, go to [www.fortcollinschamber.com](http://www.fortcollinschamber.com).

**KUDOS**

**AlphaGraphics** of Greeley, a marketing communications and printing service, has received Forest Stewardship Council certification and Chain of Custody certification, indicating a commitment to recycling efforts and sustainable practices. Paper labeled with the FSC logo comes from sources that employ legal and responsible wood harvesting and processing methods.

**The Fort Collins Downtown Business Association** announced \$35,305 was collected

for the Food Bank for Larimer County during the seventh annual Great Plates of Downtown event, about \$15,000 more than last year's collection. The event provided opportunities to support the Food Bank for Larimer County for a sixth year by encouraging attendees to "leave their change" after dinner specials during the two week event. This 2013 Great Plates donation means that 141,220 meals will be provided through the food bank. **Bisetti's Ristorante** raised the largest amount of donations, turning in \$6,460 for the food bank.

**IBMC College** in Fort Collins has joined the Food Bank of Larimer County this April for the 14<sup>th</sup> annual Corporate Food Fight, a month long fundraising endeavor where businesses compete to raise funds and non-perishable food items to benefit the food bank. Throughout the month IBMC will also hold activities that allow students and staff to become involved in fundraising through the following methods: bake sales, chair massage events, jeans day, luncheons, penny wars and food drives. In addition, IBMC will be sending eight staff volunteers to the Food Bank of Larimer County to help volunteer for a day.

The **Town of Windsor** received the Small Community of the Year award from the Economic Development Council of Colorado at the EDCC's spring conference luncheon April 4. Windsor hired Stacy Johnson as its first economic development manager in 2011 and has invested in infrastructure improvements, regional participation and community strategic planning.

**NEW PRODUCTS AND SERVICES**

**Aims Community College** in Fort Lupton will offer two new courses in its agriculture department: applied technology in agriculture, starting fall semester 2013, and precision agriculture operations, beginning spring semester 2014. Both courses are taught at the Fort Lupton campus by precision agriculture instructor Weston McCary and designed to inform and provide hands-on learning to students looking to keep up with emerging trends in precision agriculture.

**New Belgium Brewing** revealed its summertime seasonal beer, Rolle Bolle Ale, a blonde beer brewed with monk fruit and sourdop. The beer is named after a Belgian past time played outdoors. Rolle Bolle is available now through September.

**CALENDAR**

**April 23: TAXES: Get Informed and Organized Now! Workshop**

Participants in this tax workshop will learn how to improve organization and recordkeeping to minimize tax burden. Topics include self-employment tax, estimated tax payments and tax deductions. It will be presented by Kevin Dryg, CPA, CVA from 8:30 a.m. to 12 p.m. at the Larimer Small Business Development Office in downtown Fort Collins. Cost is \$40 when pre-paid or \$50 the day of the event. Register at [www.larimersbdc.org](http://www.larimersbdc.org).

**April 25: Fort Collins Chamber Area Chamber of Commerce**

Ed Carroll Porsche at 3003 S. College Ave. will host this month's Fort Collins Area Chamber of Commerce Business After Hours at 5:30 p.m. Cost to attend is \$13 for pre-registration and \$20 at the door for chamber members. Register online at [www.fortcollinschamber.com](http://www.fortcollinschamber.com).

**April 25: Cash is King, a cash flow management class**

This class will cover how to plan and understand the cash flow and cash needs of a business. The speaker will be Kevin Dryg, CPA and the cost is \$25. The class will be held from 8 to 10 a.m. at the Loveland Center for Business Development at 5400 Stone Creek Circle. For more information or to register, go to [loveland.centerdynamics.com](http://loveland.centerdynamics.com).

**May 3: Social Media Lab Workshop**

Participants in the Social Media Lab workshop will learn how to use LinkedIn, Twitter, Face-

book, YouTube and a blog to enhance their careers and boost their job search. The workshop is scheduled from 9 a.m. to 4 p.m. in the Loveland Public Library at 300 N. Adams Ave.

**May 14: Free tax workshop**

The Colorado Department of Revenue offers a free tax workshop on the laws surrounding state sales and use taxes applicable to businesses conducting sales in Colorado for new or current Colorado businesses, tax preparers consulting with Colorado clients on sales/use taxes, those with no sales tax knowledge, and/or those needing a refresher course on sales and use tax laws. It will be held from 10 a.m. to 1 p.m. at 3030 S. College Ave. Details can be found at [www.TaxSeminars.state.co.us](http://www.TaxSeminars.state.co.us).

**May 15: Business in Action conference**

The Northeast-East Central Colorado Small Business Development Center is presenting the fourth annual Business in Action conference, designed for business professionals. The full-day event will have all new classes, cost \$40 and will include receive breakfast, lunch, networking, a keynote presentation and four classes. There are 12 classes broken down into the following tracks: finance, marketing and operations. For more information or to register, go to [www.coloradosbdc.org](http://www.coloradosbdc.org).



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



\*Source: NCBR 2013 Book of Lists



**GEEK** from 17A

ronmental noise.

The next level up is binaural beats/brain entrainment devices. These devices attempt to synchronize your brainwaves through sound and shift them into patterns that support a particular activity – sleep being one of those activities.

The concept is fairly simple to explain: if a sound of a particular frequency is played consistently into a subject's ear, that subject's brainwaves will eventually begin to mimic, or entrain, to that frequency. This entrainment of the brain can manifest itself physically in the body – heart rate, circulatory and respiration fluctuations, sharpening or dulling of the sense of awareness among others. This is evidenced by the shrill sound of an alarm immediately putting your entire body on full alert, or the drone of the highway beneath the tires on your car lulling your passengers to sleep.

The only problem with brain entrainment is that the frequencies that are typically associated with brain function, and especially those with regard to sleep, fall to the low end of and off the chart for audible sound – the human ear just can't hear them in their natural form. That is where binaural beats come into play.

I was first exposed to binaural beats when I played fifth-chair trumpet in the junior-high concert band. My less than prestigious position placed me almost direct center of the orchestra pit. When the conductor would tune the first-chair trumpet on my far left to the first-chair French horn on my far right, I would catch that strange oscillating tone as they slowly came into tune with each other. What I was experiencing, I would learn years later, was a binaural tone. My brain would hear the tone in my left ear, let's say 440 hertz and the tone in my right ear, let's say 442 Hz, and actually process the difference between the two: 2 Hz, a completely inaudible tone.

At its basic level, a binaural tone or beat is the phenomenon of the brain hearing an inaudible third tone, which is itself the difference of two independent tones, each being played into the ears of the listener.

There was a time in the not so distant past where you could shell out a couple of hundred to a few thousand dollars for devices and/or software that would allow you to customize the binaural beats you wanted to entrain your brain to. Thankfully, smartphone apps have come to the rescue once again.

A quick search of any of the app stores will return numerous entrainment apps but from personal discovery, I can and will recommend two.

If sleep is your primary goal then Pzizz Sleep is what you are looking for. At the time of this writing, Pzizz is going through some management changes which, in turn, is having a slight effect on support and product updates, but you can still download and use the current app.

Pzizz Sleep plays a soothing

soundtrack that is layered with binaural beats, among other things, to help lull you to sleep. What makes Pzizz Sleep different is the developer's claim that a unique soundtrack is created each time you use the app – despite the fact that it appears to sound exactly the same each time you play it. Apparently there are some subtle changes that get made that only the brain can actually detect and interpret – much like the binaural beat itself. What I like about Pzizz Sleep is that it is simple and effective – I throw on my Sleep-Phones (www.sleepphones.com), a must for listening to anything in bed – fire up the app and lose conscious-

ness somewhere within five minutes.

If you are looking for sleep help but are also interested in experimenting with binaural beats for the waking brain, then try out the collection of apps from Telsa Software LLC. Its AmbiScience line of apps give you scores of binaural beat applications from deep sleep to enhanced concentration to pain relief. The one thing I love about AmbiScience is the absolutely rich musical tracks that they use with their binaural beats. I've been using AmbiScience for almost five years now and until Pzizz came along, used it almost every night. I still use it on a very regular basis for the simple reason

that it works for me.

Like I stated earlier, the reasons you can't sleep at night can be innumerable, but by creating a relaxing, soothing environment you will be on your way to having a restful night's sleep, and having some control over the sound in that environment can make all the difference in the world.

Until next time: Cogito. Lego. Diligo.

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



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For more information about the Junior League of Fort Collins, our community programs, or to purchase additional Terrace and Garden Tour tickets, visit us online at [www.jlfortcollins.org](http://www.jlfortcollins.org)

**TIME OUT**



GREELEY CHAMBER OF COMMERCE

Crystal McDonough of Pathfinder Law Offices LLC, Levi Gain of Doug's Carpet and Upholstery Care and host Ryan Mayeda of Mayeda Family Chiropractic networked at the monthly Greeley Young Professionals meeting on April 4.



COURTESY PVREA

CEO Brad Gaskill spoke to more than 1,200 members gathered for the Poudre Valley Rural Electric Association Inc.'s 74th annual meeting on March 30 at the Embassy Suites in Loveland.



GREELEY CHAMBER OF COMMERCE

Flip Flop Thrift and Collectibles employees and owners gather for the ribbon cutting on April 2 at 980 37th Avenue Court in Greeley.

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



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## ON THE JOB

### CONSTRUCTION

Architecture firm Vaught Frye Larson Architects added **Bolin Evans** to its Fort Collins office. He has worked on a diverse set of projects including houses, a steel plant and a senior center.



Evans

### ENGINEERING

Synergy Resources Corp., a Platteville-based oil and gas company, has hired **Ronald K. Morgenstern** as vice president of land and business development. Morgenstern has more than three decades of experience involving all phases of land and management of lease assets in various Rocky Mountain basins, including the Denver-Julesburg Basin. For the past 11 years he has worked as senior landman for Bill Barrett Corp., a Denver-based oil and gas company with operations in the D.J. Basin.

### FINANCE

**Nick Kemp** has joined Financial Stewards Wealth Management as an associate wealth advisor. His focus will be on comprehensive financial planning for middle income families and individuals, he specializes in annuities and life insurance and has a background in account management.

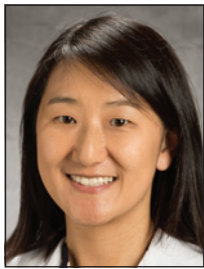


Kemp

Kemp is a native of Fort Collins, attended Fort Collins High School and graduated from CSU in 2006 with a degree in political science and communication. In 2007 he earned his master's in speech communication.

### HEALTH CARE

Banner Health Clinic in Greeley announced the addition of **Dr. Alice Wood**, hematologist/oncologist, to the medical staff. Wood specializes in breast cancer and heme malignancy, or cancers that affect the blood, bone marrow, and lymph nodes. She sees patients in clinics at North Colorado



Wood

Medical Center in Greeley and McKee Medical Center in Loveland. Wood received her medical degree from the University of Missouri—Kansas City, and completed her residency at Tufts Medical Center in Boston. She went on to complete a fellowship in hematology/oncology at The Mount Sinai Medical Center in New York City. Wood is a member of the American Society of Clinical Oncology and the American Society of Hematology.

**Rick Griggs** of Griggs Achievement Training & Retreats in Fort Collins is partnering with the American Animal Hospital Association to continue presenting his 10-month Life Mastery Academy to veterinarians in the U.S. and Canada until 2016. The American Animal Hospital Association contracted with Griggs for an in-person version of the work/life balance course in 2011 and an online hybrid of the Life Mastery Academy this past year. This version of the Life Mastery Academy is specifically for vets and includes courses and books aimed at improving the personal life and professional practice of each veterinarian.

### MEDIA/MARKETING

The Loveland Chamber of Commerce has hired **Robyn Steele** to serve as administrative director. Steele brings more than 20 years of experience in administration and management to her role, and had previously worked in administrative roles with Banner Health and The Loveland Surgery Center in addition to establishing and running both a childcare business and a medical transcription business in the region.



Steele

### REAL ESTATE

**Crystal Schwartz**, broker associate at Sears Real Estate in Greeley, has earned the Graduate REALTOR Institute designation. Graduate REALTORS with the GRI designation have training in legal and regulatory issues, technology, professional standards and the sales process. The GRI is a nationally recognized professional real estate designation and considered the nation's No. 1 real estate designation.

The Group Inc., Real Estate, announced that **Wendy Sparks**, **Gregg Thomas**, **Kelly Mc Bartlett** and **Robin Nash** have joined as broker associates/partners. Sparks was born and raised in Fort Collins and has a bachelor's degree in business marketing from CSU. She has worked as a contract manager and sales assistant at The Group since 2006. Thomas has bachelor's degree in marketing from Penn State. He has worked as an adventure travel guide in Asia, Australia, Alaska and Hawaii for six years and as a whitewater raft guide on Cache La Poudre River for 11 years. He is a volunteer fire fighter with Poudre Fire Authority. Mc Bartlett is a graduate of UNC with a degree in business administration and marketing. He previously worked as a store manager for both Safeway Inc. and Starbucks. Nash is a native of Fort Collins, and has worked for the past 27 years in title insurance, closing services and the mortgage industry. She is the co-founder of Mariah's Kids which later became Charis Ranch Home of New Life Thoroughbred Rescue, providing sanctuary for children, young adults and horses.



Sparks



Thomas



Mc Bartlett



Nash

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

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**MINERAL** from 1A

mine if it is maximizing the return on the disposition of those assets.”

The FDIC has just under 300 acres of land listed for sale in Colorado, worth an estimated \$6.7 million, excluding the value of underlying minerals. The properties are scattered throughout the state, but the largest piece, a 215-acre commercial parcel, is located in Weld County, near the intersection of 65th Avenue and 49th Street in Evans.

Royalties derived from minerals that the FDIC retains could help bolster the FDIC's deposit insurance fund, which took a nearly \$70 billion dollar hit during the recession.

The deposit insurance fund guarantees customer deposits at the nation's banks and is primarily funded through premiums paid by banks. At the beginning of 2008, the fund held \$52.8 billion, but by the fourth quarter of 2009, the fund was \$20.9 billion in the red as the FDIC paid depositors billions of dollars when their banks failed.

The fund has since recovered, and held \$33 billion at the end of 2012. But new federal legislation, the Dodd-Frank Wall Street Reform and Consumer Protection Act, requires that the FDIC add more to the deposit fund. The act requires the fund to reach a minimum reserve ratio of 1.35 percent by 2020, up from its current level of 0.45 percent. Before Dodd-Frank, the FDIC was required to maintain a reserve ratio of 1.15 percent.

This means that for every \$100 in insured deposits in the nation's banks, the FDIC must hold \$1.35 in reserves.

Despite the economic recovery, the agency continues to struggle to rebuild its balance sheet. In a memo dated March 28, 2013, the FDIC projects that the insurance fund will reach 1.15 percent in 2018, leaving only two years to increase the fund's balance to the mandated amount.

“The FDIC is recognizing how important these mineral rights are. We would see (the FDIC) the same as dealing with any other mineral rights holder.”

**Doug Flanders**

DIRECTOR OF POLICY AND EXTERNAL AFFAIRS  
COGA

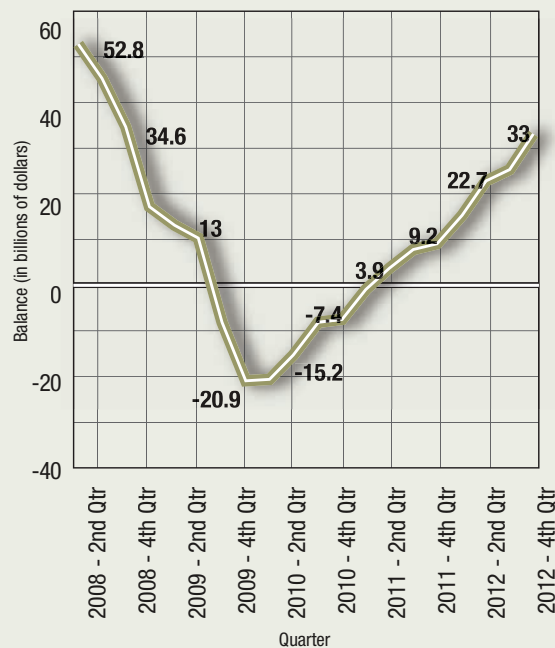
“The FDIC has a statutory duty to preserve the insurance fund,” said Don Childears, president of the Colorado Bankers Association. The agency also enjoys special rights that allow it to make policies such as this one, Childears said.

The impact on banks will be “miniscule,” Childears said, but the policy means that banks may be able to eventually pay smaller premiums into the deposit insurance fund because of the new oil and gas revenue.

An FDIC white paper obtained by the Business Report outlines how the FDIC plans to make money by developing its own mineral rights portfolio. Before the new policy, which took affect April 1, the FDIC retained mineral rights on a case-by-case basis,

**Deposit insurance fund balance**

The deposit insurance fund, used to guarantee customers' deposits at the nation's banks, dropped by \$70 billion during the Great Recession.



Hernandez said. Now it plans to retain them on all transactions. The only properties exempted from the program are those that are worth less than \$50,000 or are occupied by a condominium.

As a result of the most recent oil boom, the FDIC has received income from discovered mineral interests reserved from banks that failed nationwide as many as 75 years ago, according to the white paper.

Since 2010, the FDIC has received mineral interests in several states, including Colorado. Two Colorado deals in particular were noted in the white paper, including one in Larimer County.

Mineral rights are measured in units known as net mineral acres, which are equal to the full mineral interest in one acre of land, according to the Colorado Oil and Gas Association. In 2012, the FDIC was paid \$130,000 for 141 net mineral acres from a mineral interest reservation it acquired when FirstTier Bank, formerly based in Louisville, failed in early 2011.

In 2011, Anadarko Petroleum paid the FDIC just over \$1 million in royalties on 640 net mineral acres in Adams County. The FDIC acquired the minerals as a result of the 1988 failure of Silverado Banking, Savings and Loan, a Denver-based institution.

Monies paid to the FDIC from those interests range from \$150 to \$2,600 per net mineral acre. In the first six months of 2012, the FDIC received more than \$1.5 million in oil and gas income.

For those mineral rights it already holds, the FDIC negotiates a 20 percent to 25 percent royalty interest on the production of wells after they are drilled and completed, according to the white paper.

A royalty interest means that the mineral interest owner is entitled to a portion of the proceeds of the production, and generally is not required to pay any portion of the production costs.

Richard Adams, district manager for Northern Colorado at Stewart Title and former counsel and section chief for the Division of Liquidation at the FDIC said he was “not surprised the FDIC has woken up” and decided to more aggressively reserve mineral rights.

With today's new technologies, Adams said, finding and accessing oil is easier than ever, so the FDIC may be able to capitalize on the reservation sooner than those reservations made decades ago.

“Today minerals can be drilled from just about anywhere,” Adams said. “Just because we can't get it now doesn't mean it's not worth getting.”

Adams said that during his time at the FDIC, dur-

ing the savings and loan crisis of the late 1980s and early 1990s, minerals weren't reserved very often.

In rural areas, the FDIC will retain the rights to access the surface for the purposes of searching and drilling for oil and gas, but for properties within city limits, the agency will waive those rights and instead attempt to drill any oil found there using techniques such as hydraulic fracturing or slant drilling.

The agency's white paper also states that any damages resulting from the use of fracking will fall on whatever company drills the oil, rather than on the FDIC as the holder of the mineral rights.

But the program is not without potential pitfalls. Even with today's technologies, it could still take generations to discover oil in a given area, according to G. Brent Coan of Otis, Coan & Peters.

Given the amount of time it sometimes takes to find oil, it could take decades for the FDIC to see a return on the reserved mineral rights.

Beyond that, any mineral owner should be paying taxes on the minerals they drill, Coan said. But because the FDIC is a governmental entity, it would be exempt from paying taxes as a royalty holder of the mineral interests.

There would still be some taxable value, according to Chris Woodruff, Weld County assessor. In most situations in Weld County where a governmental agency holds mineral rights, about 12.5 percent of the royalties are tax exempt.

Valuing minerals for taxation purposes can be difficult, according to Woodruff.

“Unless there are proven resources, it's kind of a guess,” he said. “For property tax, producing minerals are most important. The value of production in the prior year determines the value of the minerals.”

The program could also create problems in the negotiation of land sales, according to Ed Orr of Orr Land Co.

Mineral rights often serve as a bargaining chip in land deals and potential buyers are “very aware” of the potential value of minerals, Orr said. When the mineral rights have been severed and aren't included in the purchase of surface property, potential buyers often want a discounted price for the property.

Just how much that discount should be depends on a number of variables, and the appraisal process for mineral rights is one that hasn't yet been fine-tuned, according to Coan.

As the oil boom progresses, appraisers are improving upon mineral rights' appraisals, Coan said, but it's still difficult to know how much mineral rights should be worth in a land purchase.

The value of minerals themselves varies dramatically, according to Orr. In the Denver-Julesburg Basin, in which Weld County sits, minerals can bring between \$500 and \$3,500 per net mineral acre on the open market, Orr said.

“The FDIC is reducing the value of the asset when they retain the mineral assets,” he said.

Assets sold prior to the launch of the program will not be subject to mineral rights reservation, unless those rights were reserved at the time of the sale. When Greeley-based New Frontier failed in 2009, the FDIC took over dozens of properties in Weld County. But most of those have already been sold and will not be subject to the new policy. The only Weld County property left in the FDIC's control is the 215-acre Evans parcel, which is valued at \$627,000.

The Colorado Oil and Gas Association hasn't expressed any concern over the idea of the FDIC as a mineral rights holder.

“The FDIC is recognizing how important these mineral rights are,” said Doug Flanders, director of policy and external affairs at COGA. “We would see (the FDIC) the same as dealing with any other mineral rights holder.”

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**BUSINESS REPORT**



**FOR THE RECORD****BANKRUPTCIES**

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

This information is obtained from SKLD Information Services.

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

**JAYME R RUIZ**, 9151 E HWY 14, FORT COLLINS; CASE #2013-14540, DATE FILED: 3/27/2013.

**RONALD J KIRSCHMAN**, 3626 KUNZ CT UNIT A, FORT COLLINS; CASE #2013-14541, DATE FILED: 3/27/2013.

**KENNETH NEAL SOLOMON**, 2613 ANTELOPE ROAD, FORT COLLINS; CASE #2013-14604, DATE FILED: 3/27/2013.

**KATELEN JUNE MCDONALD**, 1936 ANGELO DR, FORT COLLINS; CASE #2013-14607, DATE FILED: 3/27/2013.

**JESUS ALBERTO YANEZ**, 306 E COLORADO AVE, BERTHOUD; CASE #2013-14618, DATE FILED: 3/27/2013.

**TODD ALAN VANDOLAH**, PO BOX 774, LOVELAND; CASE #2013-14629, DATE FILED: 3/27/2013.

**PATRICK A NICHOLSON**, 113 HILLCREST DR #2731, FORT COLLINS; CASE #2013-14631, DATE FILED: 3/27/2013.

**JEFFREY MCINTYRE**, 4524 KEOTA PLACE, LOVELAND; CASE #2013-14634, DATE FILED: 3/27/2013.

**JACK L JR GARRETT**, 2257 11TH ST SW, LOVELAND; CASE #2013-14674, DATE FILED: 3/28/2013.

**ROBERTA LEE RIVERA**, 726 S LEMAY ST, FORT COLLINS; CASE #2013-14700, DATE FILED: 3/28/2013.

**AINSLIE MACEACHRAN**, 2843 DUNBAR AVE, FORT COLLINS; CASE #2013-14717, DATE FILED: 3/28/2013.

**ROBERT SIMON**, 7806 W HIGHWAY 34 LOT 96, LOVELAND; CASE #2013-14839, DATE FILED: 3/29/2013.

**DYLAN KRISTOPHER USREY**, 3190 HIGHLANDS WEST DR, FORT COLLINS; CASE #2013-14842, DATE FILED: 3/29/2013.

**RAYMOND JEROME COX**, 224 N MONROE AVE #213, LOVELAND; CASE #2013-14887, DATE FILED: 3/30/2013.

**WILLIAM DALE MARTIN**, 508 DUKE LANE, FORT COLLINS; CASE #2013-14943, DATE FILED: 3/30/2013.

**PAUL JOSEPH FAWCETT**, 4126 JONI LANE, LOVELAND; CASE #2013-14973, DATE FILED: 3/30/2013.

**ERIC DANIEL HOLLAND**, 1609 SOUTH HILLARY DRIVE, LOVELAND; CASE #2013-14979, DATE FILED: 3/30/2013.

**STACY JEAN STOLEN**, 5756 COLBY ST, FORT COLLINS; CASE #2013-15009, DATE FILED: 3/30/2013.

**STACIE HOFMANN**, PO BOX 1607, WELLINGTON; CASE #2013-15030, DATE FILED: 3/30/2013.

**CLIFFORD ARTHUR BURKHOLDER**, 3300 SARATOGA ST UNIT E,

**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.

WELLINGTON; CASE #2013-15050, DATE FILED: 3/31/2013.

**RACHELLE MOANA LA FRANCOARELIO**, 2133 KRISRON RD A204, FORT COLLINS; CASE #2013-15052, DATE FILED: 3/31/2013.

**MYRNA J MCLAVEY**, 705 E DRAKE RD APT 14, FORT COLLINS; CASE #2013-15096, DATE FILED: 3/2/2013.

**THEODORE JON ERICKSON**, 1004 BANYAN COURT, LOVELAND; CASE #2013-15097, DATE FILED: 4/2/2013.

**FLORENCIO HUERTA**, 1031 MULLEIN DR, FORT COLLINS; CASE #2013-15103, DATE FILED: 4/2/2013.

**KARL HANS KAISER**, 401 N TIMBERLINE #284, FORT COLLINS; CASE #2013-15105, DATE FILED: 4/2/2013.

**DAVID DEAN CARTER**, 1720 ALBANY AVE, LOVELAND; CASE #2013-15192, DATE FILED: 4/3/2013.

**CHARLES GLENN WROBBEL**, 9694 W HIGHWAY 14, BELLVUE; CASE #2013-15248, DATE FILED: 4/4/2013.

**ANN MAREE MONKIEWICZ**, 1326 ARTHUR AVE, LOVELAND; CASE #2013-15285, DATE FILED: 4/4/2013.

**HAL RAY HAGEN**, 3717 S TAFT HILL RD #105, FORT COLLINS; CASE #2013-15305, DATE FILED: 4/4/2013.

**RICHARD H CORIELL**, PO BOX 2342, ESTES PARK; CASE #2013-15422, DATE FILED: 4/5/2013.

**ROBIN L POLLEY**, 220 VIRGINIA DR #3, ESTES PARK; CASE #2013-15323, DATE FILED: 4/5/2013.

**MICHAEL DAVID FRANCIS**, 3345 WOODLANDS WAY, WELLINGTON; CASE #2013-15333, DATE FILED: 4/5/2013.

**JUANITA MAE HILL**, 809 PONDEROSA DRIVE, FORT COLLINS; CASE #2013-15337, DATE FILED: 4/5/2013.

**ANDREW JOSEPH BURNETT**, 2215 N OVERLAND TRAIL, FORT COLLINS; CASE #2013-15338, DATE FILED: 4/5/2013.

**AUDRIELLEN LEANNE SMITH**, 663 BIG HORN DR, ESTES PARK; CASE #2013-15355, DATE FILED: 4/5/2013.

**VANESSA L PALOMINO**, 1620 AZALEA DR APT B, FORT COLLINS; CASE #2013-15388, DATE FILED: 4/5/2013.

**JESSICA P BRAND**, POST OFFICE BOX 272013, FORT COLLINS; CASE #2013-15395, DATE FILED: 4/5/2013.

**Chapter 13**

**CHAD ALLYN AHNSTEDT**, 1555 MONROE AVE, LOVELAND; CASE #2013-14640, DATE FILED: 3/27/2013.

**MICHAEL BRADFORD MANGE**, 807 GROUSE CIRCLE, FORT COLLINS; CASE #2013-14735, DATE FILED: 3/28/2013.

**JEFFREY EDWARD ANDRESKI**, 1415 S/W 10TH ST #211, LOVELAND; CASE #2013-14866, DATE FILED: 3/29/2013.

**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.

**Weld County****Chapter 7**

**JUANA A LEOS**, 2416 CEDAR AVE, GREELEY; CASE #2013-14539, DATE FILED: 3/27/2013.

**MARIA GUADALUPE MEJIA**, 342 S 3RD AVE, BRIGHTON; CASE #2013-14546, DATE FILED: 3/27/2013.

**MICHELLE C TORSET**, 123 WHITNEY CT, WINDSOR; CASE #2013-14594, DATE FILED: 3/27/2013.

**FABIOLA PEREZ**, 1620 12TH STREET #B, GREELEY; CASE #2013-14597, DATE FILED: 3/27/2013.

**ISIDRO GARCIA MOLINA**, 320 S PARK AVENUE, FORT LUPTON; CASE #2013-14623, DATE FILED: 3/27/2013.

**DEWAIN CALVIN TUCKER**, PO BOX 430, HUDSON; CASE #2013-14632, DATE FILED: 3/27/2013.

**CRISTINA ROSE CAMPOS**, 633 GRAND AVE, FORT LUPTON; CASE #2013-14635, DATE FILED: 3/27/2013.

**KERRI LYNN VASQUEZ**, 1886 GRACE AVE, FORT LUPTON; CASE #2013-14636, DATE FILED: 3/27/2013.

**BERND HERBERT HEYSE**, 435 N 35TH AVE #520, GREELEY; CASE #2013-14637, DATE FILED: 3/27/2013.

**MELISSA LEIGH MURRAY**, 3306 PHEASANT ST, EVANS; CASE #2013-14658, DATE FILED: 3/27/2013.

**MICHELE M COLLINS**, 320 ASH COURT, EATON; CASE #2013-14742, DATE FILED: 3/28/2013.

**CHRISTY ANN BROHMER**, 259 BASSWOOD AVENUE, JOHNSTOWN; CASE #2013-14745, DATE FILED: 3/29/2013.

**ZACHARY RAY MAGGART**, 12205 1/2 BUCKLEY ROAD, BRIGHTON; CASE #2013-14754, DATE FILED: 3/29/2013.

**TERRY STEVEN HOLMES**, 4608 ZION DRIVE, GREELEY; CASE #2013-14826, DATE FILED: 3/29/2013.

**BRICE ALLAN STEWART**, 2157 PIONEER DR, MILLIKEN; CASE #2013-14897, DATE FILED: 3/30/2013.

**TIMOTHY RAY GEORGE**, 3302 W 24TH ST, GREELEY; CASE #2013-14955, DATE FILED: 3/30/2013.

**CHARLES R MAGNETTI**, 6639 MONACO WAY, BRIGHTON; CASE #2013-14961, DATE FILED: 3/30/2013.

**RAYMOND HERNANDEZ**, 609 36TH AVE COURT, GREELEY; CASE #2013-14966, DATE FILED: 3/30/2013.

**CORA MARIE BRAAFHART**, 2511 58TH AVE, GREELEY; CASE #2013-14970, DATE FILED: 3/30/2013.

**MICHAEL CHRISTO ZAMORA-MARTINEZ**, 409 7TH ST, GREELEY; CASE #2013-14976, DATE FILED: 3/30/2013.

**AMANDA LEE BUSH**, 3320 W 13TH ST APT 311, GREELEY; CASE #2013-

15012, DATE FILED: 3/30/2013.

**DONALD WAYNE BISHELLI**, 19150 WCR 76, EATON; CASE #2013-15027, DATE FILED: 3/30/2013.

**FLORENCE MARIE VAIMAGALO**, 905 COTTONWOOD CT, FORT LUPTON; CASE #2013-15028, DATE FILED: 3/30/2013.

**MATTHEW WILLIAM KAUDER**, 342 ASPEN DRIVE, FREDERICK; CASE #2013-15056, DATE FILED: 3/31/2013.

**DEBBIE RENE RAMIREZ**, 352 S 26TH AVE, BRIGHTON; CASE #2013-15062, DATE FILED: 3/31/2013.

**DEAN ROMERO**, 302 N 6TH AVE, BRIGHTON; CASE #2013-15071, DATE FILED: 3/31/2013.

**ARAGON JOHN**, 921 BROADWAY AVE, FORT LUPTON; CASE #2013-15077, DATE FILED: 4/1/2013.

**KELLY MARIE SANI**, 6736 ALGONQUIN DR, JOHNSTOWN; CASE #2013-15107, DATE FILED: 4/2/2013.

**PAULETTE AMBER PETERSON**, 2950 STATE FARM RD # 2, EVANS; CASE #2013-15111, DATE FILED: 4/2/2013.

**SASHA MARIE ALVARADO**, 6335 W 13TH ST RD, GREELEY; CASE #2013-15112, DATE FILED: 4/2/2013.

**JEREMIAH MICHAEL MILLISOCK**, 2208 MOUNTAIN LANE, GREELEY; CASE #2013-15131, DATE FILED: 4/2/2013.

**JOHN CAMERON JR ROY**, 4300 W 23RD STREET, GREELEY; CASE #2013-15136, DATE FILED: 4/2/2013.

**HOWARD EATON**, 1010 4TH AVE, GREELEY; CASE #2013-15137, DATE FILED: 4/2/2013.

**DOUGLAS ERIC SCHELLER**, 742 2ND STREET COURT, KERSEY; CASE #2013-15138, DATE FILED: 4/2/2013.

**LAEL SUZANNE BAXTER**, 2316 W 15TH ST APT 112, GREELEY; CASE #2013-15144, DATE FILED: 4/2/2013.

**LUCAS ANTHONY TRUJILLO**, 4934 2ND ST, GREELEY; CASE #2013-15146, DATE FILED: 4/2/2013.

**RICHARD LEE TRUJILLO**, 5 OAK ST, WINDSOR; CASE #2013-15156, DATE FILED: 4/2/2013.

**JASON DEREK ALLEN**, 828 STONE MOUNTAIN CT APT B, WINDSOR; CASE #2013-15270, DATE FILED: 4/4/2013.

**JOHNNY CHRISTOPHER BONEY**, PO BOX 1309, BRIGHTON; CASE #2013-15279, DATE FILED: 4/4/2013.

**ABBIGALE KATHRYN GUARDIOLA**, 3610 MONTROSE ST, EVANS; CASE #2013-15304, DATE FILED: 4/4/2013.

**SANDRA KAY REED**, 15151 PICADILLY ROAD, BRIGHTON; CASE #2013-15314, DATE FILED: 4/4/2013.

**MIRANDA GARCIA**, 2200 37TH STREET, EVANS; CASE #2013-15325, DATE FILED: 4/4/2013.

**LARHONDA KALYNN PHILLIPS**, 640 JESSUP ST #101, BRIGHTON; CASE #2013-15340, DATE FILED: 4/5/2013.

**RANDY LAVERNE KITTILSON**, 1434 41ST AVE, GREELEY; CASE #2013-15342, DATE FILED: 4/5/2013.

**KENTON DAVID ANDERSON**, 1202 CREST COURT, WINDSOR; CASE #2013-15352, DATE FILED: 4/5/2013.

**CHRISTINA ANTOINETT MACIAS**, 11851 FRASER STREET, BRIGHTON; CASE #2013-15353, DATE FILED: 4/5/2013.

**JENNY MARIE STAMBAUGH**, 800 1ST ST APT 80, KERSEY; CASE #2013-15368, DATE FILED: 4/5/2013.

**ROBERT RAY PRYOR**, PO BOX

841, FIRESTONE; CASE #2013-15371, DATE FILED: 4/5/2013.

**LOUIS DANIEL GARCIA**, 3205 W 7TH STREET #67, GREELEY; CASE #2013-15377, DATE FILED: 4/5/2013.

**JOHN ALBERT LARKINS**, 367 MONTE VISTA ST, BRIGHTON; CASE #2013-15380, DATE FILED: 4/5/2013.

**JOSEPH A CONTRERAS**, 302 S QUENTINE AVE, MILLIKEN; CASE #2013-15384, DATE FILED: 4/5/2013.

**ROBERT W COLLISON**, 3406 W 4TH ST, GREELEY; CASE #2013-15385, DATE FILED: 4/5/2013.

**VICTOR D VILLALVA**, 1626 1/2 6TH AVE LOT #14, GREELEY; CASE #2013-15386, DATE FILED: 4/5/2013.

**ROBERT ALLEN AUSTIN**, 228 SOUTH 22ND AVE, BRIGHTON; CASE #2013-15423, DATE FILED: 4/5/2013.

**INDIO TEKLA CHAVEZ**, 1272 BLUEBIRD STREET, BRIGHTON; CASE #2013-15425, DATE FILED: 4/5/2013.

**Chapter 13**  
**KATE AUDREY NELSON**, 2729 W 17TH STREET RD, GREELEY; CASE #2013-14580, DATE FILED: 3/27/2013.

**MILTON GLENN CROWE**, 19526 CR 8, HUDSON; CASE #2013-14641, DATE FILED: 3/27/2013.

**MARTY CLAYTON SUP**, 3931 28TH AVE, EVANS; CASE #2013-14652, DATE FILED: 3/27/2013.

**JAMES MATTHEW MCGAUGHEY**, 10537 TAYLOR AVENUE, FIRESTONE; CASE #2013-14678, DATE FILED: 3/28/2013.

**ENRIQUE PARRA GONZALEZ**, 912 E 25TH STREET, GREELEY; CASE #2013-14697, DATE FILED: 3/28/2013.

**LACEE BAUGHMAN**, 2065 BIRDIE WAY, MILLIKEN; CASE #2013-14785, DATE FILED: 3/29/2013.

**JENNIFER LYNN MCLOUD**, PO BOX 594, PIERCE; CASE #2013-14807, DATE FILED: 3/29/2013.

**ANNALISS ISABELLE ROSIN**, 2344 WEST 9TH STREET, GREELEY; CASE #2013-14964, DATE FILED: 3/30/2013.

**MICHELLE LYNNE NIRA**, 3629 ELLIOT COURT, EVANS; CASE #2013-15092, DATE FILED: 4/1/2013.

**GERI RIVAS**, 2831 W HARP CT, GREELEY; CASE #2013-15145, DATE FILED: 4/2/2013.

**Foreclosures****Larimer County**

**BORROWER:** COLLINS WEST APARTMENTS COLO L, . . LENDER: FANNIE MAE, AMOUNT DUE: \$16713300. CASE #20566. 3/18/2013

**BORROWER:** STEVEN T WILSON, 4202 JULESBERG DR, LOVELAND. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$206585. CASE #20567. 3/18/2013

**BORROWER:** THOMAS R & MARGIA PROVOST, 4229 W EISENHOWER BLVD, LOVELAND. LENDER: ADAMS BANK TRUST, AMOUNT DUE: \$411158. CASE #20619. 3/18/2013

**BORROWER:** DENNIS R JR & MICHELLE M MCGONIGAL, 619 LESSER DR, FORT COLLINS. LENDER: RONALD E IDA, AMOUNT DUE: \$158000. CASE #21312. 3/20/2013

**BORROWER:** DAVID P & JONI R CLEAVER, 678 ZUNI CIR, FORT COLLINS. LENDER: PUBLIC SERVICE CREDIT UNION, AMOUNT DUE: \$19676. CASE #21313. 3/20/2013

**BORROWER:** SAROJA C EKANAYAKE, 3106 EAGLE DR, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$150661. CASE #21314. 3/20/2013

**BORROWER:** MIGUEL H MUNOZ, 832 THORNHILL PL, FORT COLLINS. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$130343. CASE #21315. 3/20/2013

**BORROWER:** KIMBERLY A BREWER, 119 W 11TH ST, LOVELAND. LENDER: OCWEN LN SERVICING LLC, AMOUNT DUE: \$109981. CASE #21316. 3/20/2013

**BORROWER:** GARY L & MELANIE FINK, 129 E 23RD ST, LOVELAND. LENDER: LINDELL REAL ESTATE LLC, AMOUNT DUE: \$5336. CASE #21319. 3/20/2013

**BORROWER:** BENNIE H SALGADO, 4212 CARLYLE LN, WELLINGTON. LENDER: GREEN TREE SERVICING LLC, AMOUNT DUE: \$193292. CASE #21320. 3/20/2013

**BORROWER:** HUGH & DYLAN MACEACHRAN, 1701 CRESTRIDGE DR, LOVELAND. LENDER: EVERBANK, AMOUNT DUE: \$120105. CASE #21321. 3/20/2013

**BORROWER:** LUCY C & SCOTT A GAITON, 7305 ORCHARD DR, LOVELAND. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$211465. CASE #22375. 3/25/2013

**BORROWER:** JAMES ALLEN ARON, 3613 KENYON DR, FORT COLLINS. LENDER: BANK NEW YORK MELLON TRUST CO, AMOUNT DUE: \$134907. CASE #22759. 3/26/2013

**BORROWER:** SUSAN HIRES, 2814 W WOODFORD AVE # 2812A, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$111046. CASE #22765. 3/26/2013

**BORROWER:** DAVID & ROBYN WEINSTEIN, 3265 MAMMOTH CIR, WELLINGTON. LENDER: HSBC BANK USA, AMOUNT DUE: \$174926. CASE #22766. 3/26/2013

**BORROWER:**

## FOR THE RECORD

**BORROWER:** LANCE D & SERENA D GALLOWAY, 271 AUDUBON BLVD, SEVERANCE. LENDER: BK AM, AMOUNT DUE: \$180385. CASE #3916919. 3/14/2013

**BORROWER:** TAMMY HELLE, 678 STAMPEDE DR, LOCHBUIE. LENDER: BK AM, AMOUNT DUE: \$118490. CASE #3917264. 3/14/2013

**BORROWER:** DAVID L & JODIE BUFFO, 659 GRIMSON PL, ERIE. LENDER: BK AM, AMOUNT DUE: \$242887. CASE #3917324. 3/15/2013

**BORROWER:** HUBERT JR SEALEY, 1624 E US HIGHWAY 34, GREELEY. LENDER: FIRSTBANK, AMOUNT DUE: \$144063. CASE #3917325. 3/15/2013

**BORROWER:** JOSEPH T & MARY CHRIS LEONARDO, 116 GRAND VIEW CIR, MEAD. LENDER: WILMINGTON TRUST CO, AMOUNT DUE: \$359576. CASE #3917711. 3/18/2013

**BORROWER:** ROBERT L & IRENE L LONGWELL, 1226 25TH ST, GREELEY. LENDER: FED NATL MTG ASSOC, AMOUNT DUE: \$123747. CASE #3917712. 3/18/2013

**BORROWER:** MATTHEW J & STEPHANIE THOEN, 204 ASPEN GROVE WAY, SEVERANCE. LENDER: FED NATL MTG ASSOC, AMOUNT DUE: \$179728. CASE #3918071. 3/19/2013

**BORROWER:** BRYAN GERARD SLAYMAKER, 320 GRANITE WAY, JOHNSTOWN. LENDER: BK AM, AMOUNT DUE: \$262344. CASE #3918072. 3/19/2013

**BORROWER:** LIFESTYLE HOMES INC, MULT PROP. LENDER: COLO COMMUNITY BK, AMOUNT DUE: \$403770. CASE #3918073. 3/19/2013

**BORROWER:** ERIC S & ANGELA M ALLEN, 5905 E CONSERVATION DR, FREDERICK. LENDER: BK NEW

YORK MELLON, AMOUNT DUE: \$219854. CASE #3918074. 3/19/2013

**BORROWER:** PAUL JR & MARIAH L CAMPOZ, 3345 GRENACHE ST, EVANS. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$151573. CASE #3918414. 3/20/2013

**BORROWER:** TROY L KUEBLER, 4405 LIMESTONELN, JOHNSTOWN. LENDER: BK AM, AMOUNT DUE: \$134756. CASE #3918415. 3/20/2013

**BORROWER:** STEVEN G BOJANOWSKI, 2416 W 20TH STREET RD, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$119829. CASE #3918718. 3/21/2013

**BORROWER:** LBV LLC, 8199TH ST, GREELEY. LENDER: ACFI OFB LLC, AMOUNT DUE: \$2950151. CASE #3918719. 3/21/2013

**BORROWER:** HEIDE A PRATHER, 1725 BELLA VISTA DR, PLATTEVILLE. LENDER: FLAGSTAR BK, AMOUNT DUE: \$106617. CASE #3919014. 3/22/2013

**BORROWER:** JEFFERY W & HILLARY S WAGNER, 4616 CASA GRANDE DR, GREELEY. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$120555. CASE #3919725. 3/26/2013

**BORROWER:** H GLENN & JACQUELYN K WIGGINS, 103 ELM ST, WINDSOR. LENDER: BK NEW YORK MELLON TRUST CO, AMOUNT DUE: \$146965. CASE #3919726. 3/26/2013

**BORROWER:** ROBERT S CHEKETT, 605 CHARLOTTE ST, JOHNSTOWN. LENDER: PHH MTG CORP, AMOUNT DUE: \$107471. CASE #3919727. 3/26/2013

**BORROWER:** ROY A & JONE A SOMMERS, 7205 POUDDRE RIVER RD UNIT 9, GREELEY. LENDER: COLO COMMUNITY BK, AMOUNT DUE: \$154999. CASE #3920084. 3/27/2013

**BORROWER:** WILLIAM R & STACY L DEVINE, 2593 CARRIAGE DR, MILLIKEN. LENDER: BK AM, AMOUNT DUE: \$150909. CASE #3920085. 3/27/2013

**BORROWER:** WANDA J & HAROLD E RAU, 115 ELM AVE, EATON. LENDER: BK AM, AMOUNT DUE: \$158649. CASE #3920386. 3/28/2013

**BORROWER:** SILVINO PROANO CORRAL, 715 25TH AVE, GREELEY. LENDER: HARBORVIEW MTG LOAN TRUST 2006, AMOUNT DUE: \$116856. CASE #3920387. 3/28/2013

**BORROWER:** ANTONIO R & BRENDA PALACIO, 360 E HOLLY ST, MILLIKEN. LENDER: BENEFICIAL FIN I INC, AMOUNT DUE: \$194021. CASE #3920389. 3/28/2013

### JUDGMENTS

**Larimer County**  
**DEBTOR: ERIC P JENSEN,** CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$5189.3. CASE #C-12C-001166. DATE: 3/18/2013

**DEBTOR: DAVID B GAFFNEY,** CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$6743.14. CASE #C-12C-002704. DATE: 3/18/2013

**DEBTOR: JENNIFER A LITTLE,** CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$1261.55. CASE #C-11C-002571. DATE: 3/18/2013

**DEBTOR: CHRISTOPHER T TRULOVE,** CREDITOR: CAPITAL ONE. AMOUNT: \$2999.22. CASE #C-10C-003726. DATE: 3/18/2013

**DEBTOR: KEVIN E POINAN,** CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$10530.89. CASE #C-12C-009727. DATE: 3/18/2013

**DEBTOR: JONNA R ALLISON,** CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$1531.53.

CASE #C-11C-009082. DATE: 3/18/2013

**DEBTOR: SHARON E ASHLOCK,** CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$858.08. CASE #D-11CV-001765. DATE: 3/18/2013

**DEBTOR: NATASHA DURAN,** CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1266.7. CASE #C-08C-007285. DATE: 3/18/2013

**DEBTOR: TINA GONZALEZ,** CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$2201.23. CASE #C-12C-010328. DATE: 3/18/2013

**DEBTOR: CONNIE J CECIL,** CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$11226.63. CASE #C-12C-010553. DATE: 3/18/2013

**DEBTOR: SHAYLA KAMINITZ,** CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1356.54. CASE #C-12C-002741. DATE: 3/18/2013

**DEBTOR: RALPH & PAULA A MANZANARES,** CREDITOR: BELLCO CREDIT UNION. AMOUNT: \$10658.87. CASE #C-11C-003377. DATE: 3/18/2013

**DEBTOR: SUZANNE M SVENDSEN,** CREDITOR: MAIN STREET ACQUISITION CORP. AMOUNT: \$2019.49. CASE #C-13C-030001. DATE: 3/19/2013

**DEBTOR: RAY W HEIN FAMILY TRUST,** CREDITOR: KB HOME COLO INC. AMOUNT: \$83236.86. CASE #D-08CV-001170. DATE: 3/19/2013

**DEBTOR: AMIE N & GARY W SMITH,** CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$3880.7. CASE #C-13C-030024. DATE: 3/20/2013

**DEBTOR: JEANNE D LEWIS,** CREDITOR: WAKEFIELD ASSOC INC.

AMOUNT: \$732.28. CASE #C-13C-030037. DATE: 3/20/2013

**DEBTOR: HELEN R JANEKA,** CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$2243.17. CASE #C-13C-030167. DATE: 3/20/2013

**DEBTOR: DEBRA K BARNEY,** CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$5776.96. CASE #C-13C-030137. DATE: 3/20/2013

**DEBTOR: MICHAEL L LEWIS,** CREDITOR: HVAC SUPPLY INC. AMOUNT: \$2036.06. CASE #C-12C-009658. DATE: 3/20/2013

**DEBTOR: JOSEPH JR RYAN,** CREDITOR: KENNETH BOEDEKER. AMOUNT: \$75261.0. CASE #D-12CV-000738. DATE: 3/21/2013

**DEBTOR: SCOTT FARDULIS,** CREDITOR: KENNETH BOEDEKER. AMOUNT: \$75261.0. CASE #D-12CV-000738. DATE: 3/21/2013

**DEBTOR: VIRGINIA A & BERNARD SHIMA,** CREDITOR: DISCOVER BK. AMOUNT: \$9104.62. CASE #C-11C-001721. DATE: 3/22/2013

**DEBTOR: DEBBIE S RHOADES,** CREDITOR: DISCOVER BK. AMOUNT: \$12372.56. CASE #C-13C-030575. DATE: 3/22/2013

**DEBTOR: ERIC FRONAPFEL,** CREDITOR: PUBLIC SERVICE CREDIT UNION. AMOUNT: \$1214.32. CASE #C-13C-030442. DATE: 3/25/2013

**DEBTOR: KERRIE PUCKET,** CREDITOR: LVNV FUNDING LLC. AMOUNT: \$34248.42. CASE #D-12CV-001932. DATE: 3/25/2013

**DEBTOR: DERREL BAKER,** CREDITOR: DAVID HAYES. AMOUNT: \$160000.0. CASE #D-10CV001220. DATE: 3/25/2013

**DEBTOR: SEAN STACEY,** CREDITOR: BONDED BUSINESS SERVIC-

ES LTD. AMOUNT: \$456.07. CASE #C-09C-007814. DATE: 3/26/2013

**DEBTOR: CUSTOMIZED NUTRITION EXERCISE,** CREDITOR: STEEL YARDS LLC. AMOUNT: \$74725.31. CASE #D-12CV-000081. DATE: 3/26/2013

**DEBTOR: CUSTOMIZED NUTRITION EXERCISE,** CREDITOR: STEEL YARDS LLC. AMOUNT: \$680.9. CASE #D-12CV-000081. DATE: 3/26/2013

**DEBTOR: ADRIANA GUERRA,** CREDITOR: PRECISION RECOVERY ANALYTICS I. AMOUNT: \$1396.58. CASE #C-12C-007829. DATE: 3/26/2013

**DEBTOR: GARY R KLEIN,** CREDITOR: CHASE BK USA. AMOUNT: \$4162.47. CASE #C-01C-200784. DATE: 3/26/2013

**DEBTOR: PATRICIA ARCILA,** CREDITOR: PRECISION RECOVERY ANALYTICS I. AMOUNT: \$2756.59. CASE #C-13C-030193. DATE: 3/26/2013

**DEBTOR: BEN D LALKA,** CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$725.96. CASE #C-13C-030196. DATE: 3/26/2013

**DEBTOR: JAMIE MCELVENNY,** CREDITOR: CACH LLC. AMOUNT: \$1923.49. CASE #C-13C-030009. DATE: 3/28/2013

**DEBTOR: KEITH B LARSEN,** CREDITOR: CACH LLC. AMOUNT: \$8387.26. CASE #C-12C-030204. DATE: 3/28/2013

**DEBTOR: MYNDIE & RICHARD NEECE,** CREDITOR: ALFORD MEADOWS COMMUNITY ASSOC. AMOUNT: \$1697.73. CASE #C-11C-003600. DATE: 3/29/2013

**DEBTOR: ANDREW J & ROSS G LAPRAY,** CREDITOR: RAMS VIL-

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LAGE APARTMENTS. AMOUNT: \$2861.59. CASE #C-13C-031059. DATE: 4/1/2013

**DEBTOR: PAMELA ANN FLUTIE**, CREDITOR: EQUINE MEDICAL SERVICE LTD. AMOUNT: \$1600.1. CASE #C-13C-030556. DATE: 4/1/2013

**DEBTOR: STEVEN E & KARI M WALL**, CREDITOR: FIRST NATL BK OMAHA. AMOUNT: \$70903.94. CASE #D-13CV-030175. DATE: 4/1/2013

**DEBTOR: JOANN JOHNSTON**, CREDITOR: FIRST CITIZENS BK TRUST CO. AMOUNT: \$230308.61. CASE #D-12CV-001881. DATE: 4/1/2013

**DEBTOR: ALFRED & KAREN PRISCO**, CREDITOR: MICHAEL MEGILLIGAN. AMOUNT: \$3498.0. CASE #C-12C-000280. DATE: 4/1/2013

**Weld County**

**DEBTOR: WILMA L DEFFKE**, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$2049.33. CASE #C-12C-008698. DATE: 3/14/2013

**DEBTOR: DAVID I CROUCH**, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$3649.23. CASE #C-12C-008996. DATE: 3/14/2013

**DEBTOR: SAMUEL J MORTON**, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2313.5. CASE #C-10C-010353. DATE: 3/14/2013

**DEBTOR: ADRIAN J MEDINA**, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1235.15. CASE #C-08C-007066. DATE: 3/14/2013

**DEBTOR: WILLIAM C VANHAZEL**, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1033.07. CASE #C-13C-005487. DATE: 3/14/2013

**DEBTOR: JOSEPH B TUTTLE**, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$1589.16.

CASE #C-11C-004493. DATE: 3/14/2013

**DEBTOR: MARILYN K MADSEN**, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$2677.44. CASE #C-13C-005474. DATE: 3/14/2013

**DEBTOR: TRISHA GLOVER**, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$2171.35. CASE #C-13C-005489. DATE: 3/14/2013

**DEBTOR: GENEVIEVE TELLEZ**, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$724.31. CASE #C-12C-009549. DATE: 3/14/2013

**DEBTOR: JASON I GONZALES**, CREDITOR: BELCO CREDIT UNION. AMOUNT: \$14381.67. CASE #C-13C-005472. DATE: 3/14/2013

**DEBTOR: NICHOLAUS B SHEA**, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$6758.69. CASE #C-12C-010278. DATE: 3/14/2013

**DEBTOR: SOVANNA ROS**, CREDITOR: BC SERVICES INC. AMOUNT: \$7454.95. CASE #C-12C-005701. DATE: 3/14/2013

**DEBTOR: DIANA L & TERRY A BADDY**, CREDITOR: BC SERVICES INC. AMOUNT: \$6075.65. CASE #C-12C-006198. DATE: 3/14/2013

**DEBTOR: MICHAEL W MARSHALL**, CREDITOR: BC SERVICES INC. AMOUNT: \$522.37. CASE #C-12C-004603. DATE: 3/14/2013

**DEBTOR: JEREMIAH J TODD**, CREDITOR: MICHAEL F & ANNE C RICE. AMOUNT: \$12936.77. CASE #C-10C-003687. DATE: 3/15/2013

**DEBTOR: CHERION A BLOCK**, CREDITOR: ARROW FIN SERVICES LLC. AMOUNT: \$11998.0. CASE #C-10C-006559. DATE: 3/15/2013

**DEBTOR: ERIC & LAUREN WHITMARSH**, CREDITOR: WESTERN

CONTROL SERVICES INC. AMOUNT: \$2173.67. CASE #C-2012C9797. DATE: 3/18/2013

**DEBTOR: CHRISTINE LOUISE BROOKS**, CREDITOR: HIGHWAY 34 AUTO TRUCK SALES IN. AMOUNT: \$5733.39. CASE #C-12C-009828. DATE: 3/18/2013

**DEBTOR: EMMA JEAN & EMMA J SILVA**, CREDITOR: WELLS FARGO BK. AMOUNT: \$4770.63. CASE #C-13C-005189. DATE: 3/19/2013

**DEBTOR: MIKES HEATING AIR CONDITIONING**, CREDITOR: AGFINITY INC. AMOUNT: \$3255.37. CASE #C-12C-010148. DATE: 3/19/2013

**DEBTOR: MICHAEL L LEWIS**, CREDITOR: HVAC SUPPLY AIR. AMOUNT: \$2036.06. CASE #C-12C-009658. DATE: 3/20/2013

**DEBTOR: VICTOR RASPBERRY**, CREDITOR: NOLAN LAND LLP. AMOUNT: \$3071.3. CASE #C-12C-007231. DATE: 3/21/2013

**DEBTOR: MM TANK COATING INC**, CREDITOR: KR SWERDFEGER CONSTR INC. AMOUNT: \$239576.13. CASE #D-12CV-000002. DATE: 3/21/2013

**DEBTOR: DERREL BAKER**, CREDITOR: DAVID HAYES. AMOUNT: \$160000.0. CASE #10CV-001220. DATE: 3/21/2013

**DEBTOR: PAULETTE C DILL**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$11934.1. CASE #C-12C-009355. DATE: 3/21/2013

**DEBTOR: BROOKE ZELIOS**, CREDITOR: ACTIVE COLLECTION AGENCY INC. AMOUNT: \$7825.1. CASE #D-12CV-000938. DATE: 3/22/2013

**DEBTOR: JENNIFER C SMITH**, CREDITOR: CAPITAL ONE BK USA.

AMOUNT: \$1992.14. CASE #C-12C-008498. DATE: 3/22/2013

**DEBTOR: BRANDON HALLIBURTON**, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$2915.71. CASE #C-12C-008986. DATE: 3/22/2013

**DEBTOR: RICHARD J HORNUNG**, CREDITOR: ROBERT G JORGENSEN. AMOUNT: \$11000.0. CASE #D-07DR-001255. DATE: 3/25/2013

**DEBTOR: CAROL PEDDICORD**, CREDITOR: SPRINGLEAF FIN SERVICES INC. AMOUNT: \$4967.15. CASE #C-12C-010297. DATE: 3/26/2013

**DEBTOR: JACK D TREJO**, CREDITOR: CACH LLC. AMOUNT: \$1287.44. CASE #C-13C-005658. DATE: 3/28/2013

**DEBTOR: SHAYLA TENNENT**, CREDITOR: CACH LLC. AMOUNT: \$3707.13. CASE #C-13C-005656. DATE: 3/28/2013

**DEBTOR: RODNEY & RODNEY C SHEPHERD**, CREDITOR: CACH LLC. AMOUNT: \$1100.8. CASE #C-13C-005412. DATE: 3/28/2013

**Release of judgments**

**Larimer County**  
**DEBTOR: BRYAN ALLEN & MEL-ODY HOWELL**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 3/22/2013

**DEBTOR: CATHERINE BLUM**, CREDITOR: WESTBURY GARDENS HOMEOWNERS AS. AMOUNT: \$2046.55. CASE #C-F2007C8170. DATE: 3/19/2013

**DEBTOR: KAREN A WILLIAMS**, CREDITOR: COLO ST REVENUE. AMOUNT: \$187.0. CASE #D-D352012CV800868. DATE: 3/20/2013

**DEBTOR: CHRISTOPHER S & JUDY GOSS**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$824.27. CASE #C-07C-003527. DATE: 3/21/2013

**DEBTOR: MICHAEL L EDWARDS**, CREDITOR: COLO DEPT REVENUE. AMOUNT: \$707.0. CASE #D-12CV-801165. DATE: 3/22/2013

**DEBTOR: TERRY J PASQUIN**, CREDITOR: COLO ST REVENUE. AMOUNT: \$938.0. CASE #D-13CV-800505. DATE: 3/22/2013

**DEBTOR: TERRY N & TERRY THOMPSON**, CREDITOR: WELLS FARGO BK. AMOUNT: \$21534.41. CASE #D-10CV1057. DATE: 3/25/2013

**DEBTOR: KIM H CLINGAN**, CREDITOR: COLO ST REVENUE. AMOUNT: \$1152.64. CASE #D-12CV-802831. DATE: 3/25/2013

**DEBTOR: MYNDIE J NEECE**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$6646.86. CASE #C-10C-001937. DATE: 3/26/2013

**DEBTOR: RAYMOND A & ANNA M LUNA**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$557.5. CASE #C-10C-002248. DATE: 3/27/2013

**DEBTOR: GREGORY MILLER**, CREDITOR: CACV COLO LLC. AMOUNT: \$5371.04. CASE #C-04C-103441. DATE: 3/27/2013

**DEBTOR: CLAUDIA J MOEN**, CREDITOR: CACH LLC. AMOUNT: \$6019.27. CASE #C-06C-102097. DATE: 3/27/2013

**Weld County**

**DEBTOR: SP LOCHBUIE LLC**, CREDITOR: BROMLEY CO LLC. AMOUNT: \$925000.0. CASE #MULT. DATE: 3/14/2013

**DEBTOR: ANDREW D GENZLINGER**, CREDITOR: PROFES-

SIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 3/14/2013

**DEBTOR: MARY D GONZALEZ**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 3/14/2013

**DEBTOR: LYNELLE A & LYNETTE L RAMIREZ**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 3/14/2013

**DEBTOR: FRANCISCO J & CHRISTI GALLEGOS**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 3/15/2013

**DEBTOR: KEVIN & KARYN FREIBERG**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 3/21/2013

**DEBTOR: TIMELESS SPORTS LLC**, CREDITOR: JPMORGAN CHASE BK. AMOUNT: \$0.0. CASE #D-2013CV595. DATE: 3/27/2013

**DEBTOR: JOSE E CARRASCO**, CREDITOR: LAURA C BARRAGANDE CARRASCO. AMOUNT: \$114.0. CASE #D-12JV000836. DATE: 3/14/2013

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**SEEDS** from 1A

omy and has 1.8 million acres of farmland, while Larimer County has 522,000 acres.

This month the region's largest water agency, Northern Colorado Water Conservancy District, announced it would give farmers just 60 percent of their allotted shares in the system. Northern serves more than 640,000 acres of irrigated farm and ranch land. But this year it is making just 186,000 acre feet available. An acre foot of water equals 326,000 gallons.

New drought-fighting corn seeds could make those scarce supplies stretch farther.

DroughtGard, developed by Monsanto and BASF, represents the first genetically engineered seed aimed at helping corn tolerate drought.

"Hopefully you can produce more corn with less water: That's the goal," said Doug Rushing, Monsanto's director of industry affairs.

During the past 19 years, use of genetically modified seed has grown dramatically.

Though the U.S. Department of Agriculture does not track its use in Colorado, CSU plant scientist Ron Meyer estimates that 70 percent of corn planted in Northern Colorado utilizes GMO seed. And at the Eaton agricultural cooperative Agfinity, half of seed sold is genetically engineered, Bishop said.

Rushing said use of the GMO seed has become so common that "it's the conventional way of growing now."

When Monsanto introduced YieldGard Plus corn in 2003, it flew off the shelves in Northern Colorado. The genetically engineered corn contains the bacteria *Bacillus thuringiensis*, or Bt, a natural insecticide that kills crop-ravaging rootworm, as well. It also produced higher corn yields. "It was an immediate hit," Meyer said. "The year it came out, it was sold out."

GMO seed use is not without controversy. The practice has raised concerns among some people who question the safety of food derived from genetically engineered crops. It caused years of consternation in Boulder County, where commissioners ultimately voted in 2011 to allow genetically modified, round-up resistant corn and sugar beets to be grown on county-owned open space farms.



JONATHAN CASTNER

Troy Bishop is marketing manager at Eaton's Agfinity, a seed distributor. Half of the seeds sold at Agfinity are genetically modified.

Larimer County this year approved for the first time the use of genetically modified alfalfa on farmland in its River Bluffs open space, according to county officials, but some groups have called for mandatory consumer labeling on genetically modified foods.

Food & Water Watch, a Washington, D.C.-based consumer advocacy group, argues that the long-term health effects of human and animal consumption of genetically engineered foods aren't known. Studies show that livers and kidneys of rats that ate genetically engineered corn deteriorated, according to a 2012 report from the organization.

"Consumers should have a right to know what's in their food," said Sam Schabacker, Mountain West Region director of Food & Water Watch.

But CSU's Meyer points out that the Environmental Protection Agency, the U.S. Department of Agriculture, and Food and Drug Administration regulate the industry. Scientific studies have shown that genetically engineered foods are safe for people, he said.

"Twenty years down the road, we'll know more," he said.

Bt corn, meanwhile, has saved farmers from using toxic insecticides containing organophosphates, which can cause damage to the nervous system, he said. The chemicals also indiscriminately killed insects, including the crucial lady bug, which eats pests.

Now it looks as if genetically engineered crops may help offset the effects of recurring dry weather.

Last year, despite the drought, genetically modified sugar beets helped Northern Colorado farmers come close to the record 2010 harvest. The 2012 harvest yielded an average 30.77 tons per acre in Weld, Larimer and Boulder counties. In 2010, the harvest yielded a slightly higher average of 31 tons per acre.

Richard Seaworth, who farms sugar beets near Wellington, attributed the successful yield to the so-called Roundup Ready technology, also developed by Monsanto. U.S. and Canadian farmers started using the technology during the 2008-2009 crop season. Roundup kills conventional sugar beets.

Using the seed, farmers can use Roundup to control weeds that compete with sugar beets for moisture and nutrients, without harming the sugar beets themselves. And the herbicide reduces the number of times farmers must till to remove weeds, leading to less water use.

Seaworth also says his genetically modified corn uses less water than his organic corn. He tills his organic corn acreage a dozen times, each leading to a loss of a half acre-inch of water. By contrast, he tills his genetically engineered corn less than half as many times, using less water and diesel fuel. It also produces a higher yield.

Though genetically modified seed costs more than conventional, it offers its own set of benefits. A 50-bag of Roundup Ready alfalfa seed, for instance, costs \$130 more than its traditional counterpart, Bishop said. But its use means that farmers can

## Northern Colorado's genetically engineered crops

### Roundup Ready sugar beets

The U.S. Department of Agriculture deregulated Roundup Ready sugar beets in 2005. The genetically modified crop produced by Monsanto saw a court challenge from several groups, including the Sierra Club challenging USDA's decision. A 2009 California federal court ruling required the USDA to renew its evaluation of the crop. USDA deregulated genetically engineered crop last year after it completed its final environmental impact statement.

Popular among Northern Colorado sugar beet farmers, the crop withstands applications of the herbicide Roundup, which kills weeds that compete with beets for moisture and nutrients.

### Genetically modified corn

Farmers used a corn seed developed by Monsanto to control rootworm, which feeds on corn and hinders its ability to take up water and nutrients. Rootworm is considered the most destructive corn pest, leading to more than \$1 billion in damage annually, according to CSU plant scientist Ron Meyer.

The genetically engineered corn contains the bacteria *Bacillus thuringiensis*, or Bt, a natural insecticide that kills rootworm. There are "no known adverse health effects associated with Bt corn," according to Colorado State University. However, Bt corn can harm the Monarch butterfly.

"These adverse effects are considered minor, relative to those associated with the alternative of blanket insecticide applications," says a fact sheet written by CSU entomologist Frank Peairs.

Sources: CSU, Monsanto, U.S. Department of Agriculture

apply Roundup, which costs less than the conventional herbicide needed on non-GMO crops.

Seaworth says he saves money with genetically engineered crops.

"We've got to have this genetically modified, or we can't feed the world," he said. "We've got hungry people right here in America, and everybody can't afford organic. It just costs too much and it utilizes a lot more resources."



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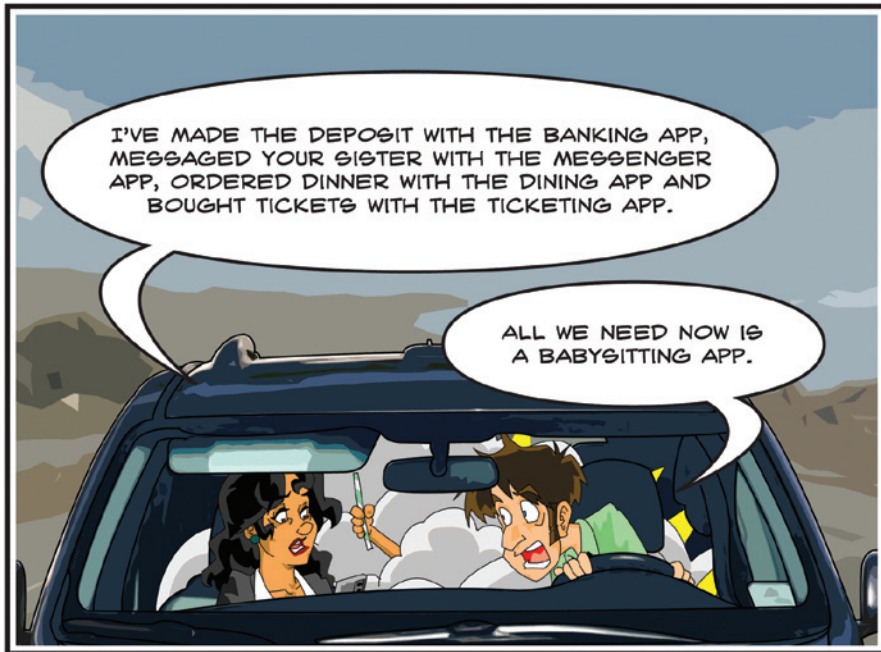
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# COMMENTARY

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## FDIC's royalty plan cause for concern

*Oil and gas could veer the insurance agency off mission*

While we've heard plenty about businesses hit hard by the Great Recession, we haven't heard as much about the federal agencies that have struggled as well. The Federal Deposit Insurance Corp., the agency charged with protecting depositors' money, has had a rough go of it.

The agency's cash fund, maintained to cover depositor losses when banks fail, plummeted into the red in 2009, drained as it repaid depositors at failed banks.

### EDITORIAL

Like everyone else, the FDIC is making a painfully slow recovery from the financial crisis. It's back in the black, but according to a memo dated March 28, 2013, it is still years away from reaching the level of health now required under a new federal law.

This month we learned that the

agency plans to develop a nationwide portfolio of oil and gas and other mineral rights. It would obtain the rights by severing them from land it repossesses when banks fail and then retaining them once the repossessed land is sold.

Conceivably it could use royalties derived from these mineral rights to replenish its cash position.

Is this a good thing? It's not clear yet. Bankers say the new policy could be a boon to them. Banks pay an insurance premium that funds the insurance pool. They believe their premiums might go down as a result of the new policy if the FDIC succeeds in building a strong mineral rights portfolio that comes with a multi-million dollar revenue stream.

Oil and gas folks say the policy makes sense, though some real estate pros say the policy will make land deals even more complicated.

Still more unsettling is the specter of an agency, whose sole mission is to regulate banks and protect depositors, going into the oil and gas business.

Mineral rights valuations are complicated, at best, and the agency will undoubtedly need to hire out-

► See **Editorial, 31A**

## Doing the right thing is good for business

Every April the Better Business Bureau Serving Northern Colorado and Wyoming Foundation shines the spotlight on ethical businesses in conjunction with the BBB Torch Awards for Ethics program. I propose that the spotlight remain on bright during the 11 remaining months as well.

Why? Pick up any newspaper, turn on the evening news or surf any number of news websites and you'll find stories about people, businesses and organizations doing things the wrong way. Lance Armstrong, Penn State and General Petreus come to mind. The list of all ethics violators - well-known and in our own communities - is, unfortunately, not short.

That business ethics is now taught in our universities and discussed in our board rooms is a step in the right direction - and the right thing to do. Stephen M. R. Covey, New York Times best-selling author of "Smart Trust" and "The Speed of Trust," who spoke last year at BBB's 100-year-anniversary event, emphasized that customers prefer to do business with companies they trust.



**GUEST OPINION**

Ty Notestine

If you want to ensure that your business - big or small or even sole proprietor - can be counted among ethical businesses, you should have all of the following components in place. These happen to be the same standards against which businesses are measured for BBB accreditation and which they must agree to uphold.

### Build trust

Ethical businesses establish and maintain a positive track record in the market place. They acquire and maintain required licenses and insurance. They do what they say they will do - and often go above and beyond - not because they have to, but because it's the right thing to do.

### Advertise honestly

Ethical businesses avoid misleading customers by creating the false impression of sponsorship, endorsement, popularity, trustworthiness, product quality or business size through the misuse of logos, pictures, testimonials or other means.

### Tell the truth

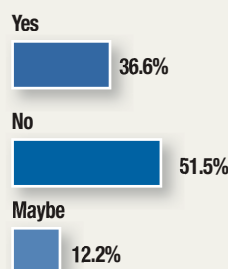
Ethical businesses honestly represent products and services, including clear and adequate disclosures of all material terms.

► See **Guest, 31A**

### NCBR Opinion Poll

Our online question:

Do you support creating a Scientific and Cultural Facilities District?



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

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

Next question: What is your level of concern regarding genetically modified crops?

Answer now at www.ncbr.com. Responses will be accepted through April 30.

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Why are special interests in Denver collaborating with primarily urban legislators to ram through legislation to tell us how to live in rural Colorado? Senate Bill 13-252 imposes draconian renewable energy mandates on Poudre Valley Rural Electric Association (PVREA) that will raise our members' electric rates.

The bill is sponsored by Senate President John Morse (D-Colorado Springs), and speaker of the House Mark Ferrandino (D-Denver) along with 19, mostly metro Denver and urban, legislators. The bill was introduced April 3 and had its first committee hearing April 8, only five days later.

SB 13-252, which was hastily written behind closed doors by special interest and legislators without asking for input from Colorado's electric cooperatives who will be deeply impacted and required to comply with any new mandate. In addition, the bill is now being rushed through the legislative process without the

benefit of an open and honest dialogue. Instead of being referred to the Senate Energy Committee, which has some familiarity with energy issues and electric cooperatives, it was sent to the Senate State Affairs Committee. This is the committee hand-picked by Senator Morse to approve controversial bills at his direction.

Colorado rural electric cooperatives are already supporting renewable energy, such as wind, solar, geothermal, biomass and hydro. Electric cooperatives supported a bill in 2007 to impose a 10 percent renewable energy standard on ourselves. But the proposed extensive and troublesome new requirements will require Colorado's electric cooperatives to add even more resources before they are economically feasible. As a result, PVREA will be forced to raise electric rates to comply with these mandates which are being driven by urban minded legislators.

Given the very short time frame it had, Tri-State Generation and

Transmission (Tri-State), PVREA's wholesale power provider, ran the requirements of the bill through some standard industry models to estimate rate impacts. It estimates the impact will be a 15 percent increase to rural consumers' electric bills. First, Tri-State will have to buy or build new renewable resources. Second, It will have to also retire existing coal plants early because Tri-State has more than enough generation resources to meet its members' demands. Third, because renewable resources are intermittent, meaning they only produce when the wind blows or the sun shines, Tri-State will have to purchase or build additional gas generation to back up the new renewables. So, in effect Tri-State will be paying three times for the same amount of electric capacity.

You will hear proponents of the bill claim that rural consumers shouldn't be concerned about higher electricity costs because there is a 2 percent rate cap to protect them. However, President Morse amended the bill to clarify that it would actually compound over the period to comply. This translates not into a 2 percent cap, but to a nearly 15 percent cap. Also remember, this increase will be on top of current rate pressures.

The Colorado Association of Commerce and Industry, the Economic Development Council of Colorado, Colorado Farm Bureau, Progressive

15, IBEW Local Union 111 and many others have opposed this legislation. I encourage you to take action against this damaging bill by contacting your Colorado legislators today to ask them to "VOTE NO" on SB 13-252!

Brad Gaskill,  
CEO

Poudre Valley Rural Electric  
Association, Inc.

## EDITORIAL from 31A

side experts and contractors to help acquire and manage the portfolio. And it will need to dedicate staff to ensure the royalties are being managed properly and that the American public isn't being taken for a ride.

The litmus test for a program such as this should be a careful cost-benefit analysis. We're hopeful someone at the FDIC has conducted such a study, one that shows definitively that it won't be spending more on legal fees

and exorbitant consulting bills than it takes in via royalties.

In an era of austerity such as the one the federal government is contemplating now, it's unlikely that the agency has the cash to put proper safeguards in place. As always it's the safeguards that get left off the wish list. And if it can't afford such safeguards, it shouldn't be going into a business that is so far afield from its core mission.

## GUEST from 30A

### Be transparent

Ethical business owners openly identify the nature, location and ownership of their business and clearly disclose all policies, guarantees and procedures that bear on a customer's decision to buy. But they don't stop there. They also disclose:

- direct and effective means in which they can be contacted (if at all possible, include a physical address for your business so that customers know they're dealing with a local company);
- terms of any written contract and provide customers time to read and understand it;
- any guarantees or warranties accompanying a product or service;
- any restrictions or limitations;
- the business' return/refund policy;
- any recurring commitment into which the customer may be entering, including information on how future billing will occur; and
- total cost of the transaction, including tax, shipping and handling and other related charges.

### Honor promises

Ethical businesses abide by all written agreements and verbal representations. Or, simply put, they do what they say they would.

### Be responsive

Ethical businesses address marketplace issues and disputes quickly, professionally and in good faith.

### Safeguard customers' privacy

Ethical businesses protect any data collected against mishandling and fraud, collect personal information only as needed, and respect the preferences of customers regarding the use of their information.

### Embody integrity

Ethical businesses approach all business dealings, marketplace transactions and commitments with integrity. They avoid involvement, by the business or its principals, in activities that reflect unfavorably on, or otherwise adversely affect the company's public profile.

Businesses throughout Northern Colorado and Wyoming are doing just this – and they're enjoying great business as a result. Doing the right thing – and doing it well – is good for business.

*Ty Notestine is a partner with Thomas & Tyler LLC in Greeley and chairman of the BBB Board of Directors.*

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Colorado Combined Campaign  
Colorado Financial Management  
Colorado Health Foundation  
Colorado State University  
Colorado State University - SLiCE Office  
Coloradoan Media Group  
ColorPro  
Combined Federal Campaign Laramie County  
Combined Federal Campaign Larimer County  
Combined Federal Campaign Metro Denver  
Combined Federal Campaign Weld County  
Comcast Corporation  
Commercial Service  
Community Banks of Colorado  
Community Foundation of Northern Colorado  
Community of Christ  
Compass Bank  
Computer Services, Inc.  
Congregation Beth Shalom Rodge Zedek  
Consuelo's Express  
Corix Utilities  
Cornerstone Mortgage Company  
Cosner Financial Group LLC  
Cottonwood Drywall, Inc.  
Crawford Technologies  
Crescent Sun Pictures  
CRM Architects, LLC  
Crop Production Services, Inc.  
Crossroads Ministry of Estes Park, Inc  
CSL Plasma  
Culver's of Fort Collins  
Dairy Queen  
DaVinci Sign System, Inc  
DBA Karate West, Inc.  
Dellenbach Motors  
Denver Foundation  
Design Metal Manufacturing  
Dex Media-RR Donnelley  
Disabled Resource Services  
Dohn Construction, Inc.  
Donnan Charitable Foundation  
Early Childhood Council of Larimer County  
Earth Engineering Consultants  
Eco-Thrift  
Ed Carroll Motor Company  
Ed Menges Memorial Golf Tournament  
EKS&H LLLP  
El Monte Bar and Grill  
El Pomar Foundation  
Elevations Credit Union  
EsScentuals  
Estes Park Community Thrift Shop, Inc  
Estes Park Good Samaritan  
Estes Park News  
Estes Park School District  
Estes Park Trail-Gazette  
Estes True Value  
Estes Valley Victim Advocates, Inc.  
Evangelical Covenant Church  
Everitt Companies  
Exodus Moving and Storage  
F&W Media  
Family Caregiving LLC  
Family Cleaning Services LLC  
FedEx Express  
FedEx Ground  
FedEx Kinko's  
Fiberlok Incorporated  
Finance by Design Inc.  
Findley Pottery & Fine Art  
FINRA  
First National Bank  
First Presbyterian Church - Fort Collins  
First Presbyterian Church of Boulder  
First Tech Federal Credit Union  
First United Methodist Church  
First Western Trust Bank  
FirstBank of Northern Colorado  
Fischer, Brown, Bartlett & Gunn, P.C.  
Flood & Peterson  
Fluor  
Food Bank for Larimer County  
Food for Thought Catering  
Foothills Gateway, Inc.  
Foothills Rotary Charitable Foundation  
Foothills Unitarian Church  
Forney Industries  
Fort Collins Area Chamber of Commerce  
Fort Collins Area Interfaith Council

Fort Collins Breakfast Rotary  
Fort Collins Coloradoan  
Fort Collins Dodge Chrysler Jeep  
Fort Collins Housing Authority  
Fort Collins Interfaith Council  
Fort Collins Nursery  
Fort Collins Partners in Childcare  
Fort Fun  
Fossil Creek Nursery  
Front Range Business Solutions  
Front Range Community College  
Front Range Insurance Group, LLC  
Front Range Roofing Systems, LLC  
Gardens on Spring Creek  
General Electric Company  
Glass Masters, Inc.  
Global Spectrum  
Go West Genuine LLC  
Goes Funeral Care & Crematory, Inc.  
Good Samaritan Society- Loveland Village  
Goodsearch  
Grace Community Church  
Grand View Grange No. 151  
Great Western Bank  
Guaranty Bank  
H.E.L.P. International  
Hach Company  
Hallmark  
HandsOn Network  
Hanna, Holdredge & Associates  
Harmony Imaging Center  
Harper Point Photography LLC  
HCA Caring for the Community  
Healing Needles  
Health District of Northern Larimer County  
Henkels and McCoy  
Heska Corporation  
Hewlett Packard Company  
High Country Beverage  
Highland Meadows Golf  
Higley Foundation  
Hilton Fort Collins  
Hog Wild Barbeque  
Home State Bank  
Homeless Gear  
Horizon Community Church  
House of Neighborly Service  
Howell Insurance Agency  
HVAC Solutions, Inc.  
IBM Corporation  
Impact Chiropractic Family Health Center  
Information Technology Experts, Inc.  
Innovative Mechanical Systems, Inc.  
Integware, Inc.  
Intel Corporation  
Interiors By Maurice  
Island Grill  
ITW Foundation  
Jacques & Aswad, Inc  
Jason's Deli  
Jax Fish House  
Jax Inc Mercantile  
jcpenny  
Jet Marketing  
Jimmy John's  
Johnson & Johnson  
Jorgensen Family Foundation  
Jorgensen Labs  
Kaiser Permanente  
Kellogg Company  
Kennedy and Coe, LLC  
Key Bank  
Keypoint Government Solutions  
Kind Coffee  
King Soopers  
Kohl's Department Store  
Kroll Factual Data  
KUNC - FM Radio  
Laporte Presbyterian Church  
Larimer County  
Larsen Family Foundation  
Lathrop Law Office PC  
Law Offices of Peter W. Bullard, P.C.  
Liberty Mutual Insurance Group  
Linton Elementary PTO  
Lockheed Martin  
Louis and Anne Abrons Foundation, Inc.  
Loveland Bible Church  
Loveland Housing Authority  
Loveland Reporter-Herald  
Loveland Rotary Club Foundation  
Lowe's Fort Collins  
LP Brown Foundation  
LSI  
Lyric Cinema Cafe  
Macy's  
Mad Greens  
Magnolia Music Studio

Mama Rose's  
ManpowerGroup  
Mantooth Marketing Company  
Marathon Oil Company  
Markley Motors  
MBI Consulting  
McKee Medical Center  
McWhinney  
Merit Electric  
Metal Solutions, Inc.  
Microsoft Corporation  
Midway Realty  
Miramont Lifestyle Fitness  
Mission Hills Church  
Modern Woodmen of America -  
Northern Colorado  
Motherlove Herbal Company  
Mountain Home Cafe  
Mugs Coffee Lounge  
Myatt Brandes and Gast, PC  
Nationwide  
Nelnet, Inc.  
New Belgium Brewing Company  
New York Life Insurance Foundation  
Nextage Unlimited Real Estate  
North Cheyenne Baptist Church  
Northern Colorado AIDS Project  
Northern Colorado Business Report  
Occupational Medicine Consultants  
Odell Brewing Co.  
OfficeMax  
Old Chicago  
Old Firehouse Books  
Old Town Athletic Club  
Old Town Hair Company  
Old Town Spice Shop  
Origins Catering Company  
Otie's Wine & Spirits  
Otie's Wine & Spirits, Inc.  
Otis, Coan and Peters, LLC  
Otter Products, LLC  
OtterCares Foundation  
Our Lady of Victory Missionary Sisters  
Outback Steakhouse  
Pathways Hospice  
Horizon Community Church  
Paul Wood Florist  
Pedersen Toyota-Scion-Volvo  
Penton Media  
PepsiCo  
Perkin's  
Peterson's Flooring & Design  
Peterson Energy  
Pfizer Inc  
Piacere Music  
Platte River Power Authority  
Poppy's Pizza and Grill  
Porter Industries, Inc.  
Poudre Canyon Chapel  
Poudre River Public Library District  
Poudre School District  
Poudre Valley Rural Electric Association  
Principal Financial Group  
Pringle's Fine Wines & Spirits  
Project Self-Sufficiency  
Psychhorizons, P.C.  
Qdoba Mexican Grill  
R.C. Michael Company, Inc  
Raintree Athletic Club  
Ranch-Way Feed Mills Inc  
RBC Wealth Management  
Read Aloud Loveland Inc.  
Respite Care, Inc.  
Ricoh  
RLR, LLP  
Rocky Mountain Chocolate Factory  
Rocky Mountain High School Class of 2001  
Rocky Mountain Hotel Properties I, LLC  
Rocky Mountain Travel King, Inc.  
Rodahl & Company  
Ruby Tuesday's  
S&P LLC  
Safeway  
Saint Elizabeth Ann Seton Parish-Fort Collins  
Saint Peters Anglican Church  
Sample & Bailey, CPA's P.C.  
Sam's Club  
Sandler Training  
Schaefer & Kaines Family Dentistry  
Schroeder Oil  
Schroeder Roofing Co.

Security Service Federal Credit Union  
Serve Colorado  
Shepherd of the Hills Lutheran Church  
Skillman Photography  
Sobotec LTD  
Soderberg Masonry Inc.  
Sorenson Communications  
Spirit Centered Wellness  
Spirit of Joy Lutheran Church  
St. Lukes Episcopal Church  
Stanley Hotel  
State Farm Insurance  
State Historical Fund  
Sterling Infosystems  
Summitview Community Church  
Sundeck Restaurant  
Super Target  
Taggart Insurance  
Target  
The Bargain Hunter  
The Buckle, Inc.  
The Cupboard  
The Denver Foundation  
The Edwards House  
The Feet  
The Fort Collins Brewery  
The Group, Inc.  
The Neenan Company  
The Other Side Restaurant  
The Paul & Amy Hach Charitable  
Foundation, Inc.  
The Place Setting Company  
The Pursuit Church  
The Red Cup Paperie & Coffee Bar  
The Rio Grande Mexican Restaurant  
The Tess Evans Charitable Foundation  
The Women's Foundation of Colorado  
ThermoFisher Scientific  
Third Sector Enterprises  
Thompson School District  
Thrivent Financial  
TIAA-CREF Financial Services  
Timberline Church  
Tolmar Inc.  
Toolbox Creative  
Touchstone Health Partners  
Town of Estes Park  
Townsquare Media  
Travelers Community Connections  
TRG Group  
txi-Texas Industries  
Tynans Fort Collins Nissan  
U.S. Smokeless Tobacco Company  
UMW of Trinity United Methodist Church  
Unconventional Ink, LLC  
Union Pacific Railroad Company  
United Parcel Service  
UnitedHealth Group  
University of Colorado Health  
US Airways  
US Bank  
U'SAgain (2000) LLC  
Valero Services, Inc.  
Value Plastics Incorporated  
Van Metre Family Charitable Foundation  
Vaught Frye Larson Architects  
Volkswagen Group of America, Inc.  
Wagz  
Walgreens Drug Store  
Wal-Mart  
Wartburg Theological Seminary  
Water Pk, Inc.  
Wayne's Electric, Inc.  
WellPoint, Inc  
Wells Fargo  
Western Dock & Door Systems, Inc  
Western States Bank  
Westers Roofing  
Westminster Presbyterian Church  
Weston Distance Learning Inc.  
Whip Mix Corporation  
Whole Foods Market  
Wilbur's Total Beverage  
Windsong Fashions, Inc.  
Wolf Robotics  
Women Change the World  
Wood Group Turbine Control Services  
Woodward, Inc.  
Xcel Energy  
Youth Clinic  
Zebra Jellyfish Photography

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