

Northern Colorado \$1 BUSINESS REPORT

BIZWEST
MEDIA



GREELEY MALL

New owners plan upgrades.

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BANKING

Fewer buildings doesn't mean shrinking banks.

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JONATHAN CASTNER

Don Foster, CEO of Foster Trucking in Weld County, bought seven new trucks to keep up with the increased water demand from oil and gas companies. The water is used for hydraulic fracturing.

Water transporters ride the oil boom

Demand for H₂O foods Weld County hauling market

BY STEVE LYNN
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Water transport companies supplying the H₂O needed for hydraulic fracturing are racing to keep up with the oil boom, adding new employees, expanding their fleets, and battling a wave of new entrants

to the market.

Hundreds of thousands of gallons of water are used for hydraulic fracturing, or fracking, a technique that involves blasting a drilled hole with water, sand and chemicals to release oil and natural gas from porous rock formations.

"There's definitely more of a demand for water because they are fracking," said Don Foster, CEO of Foster's Trucking.

Foster's is one of multiple water transport businesses in Northern Colorado, including Integrity Truck-

ing, Magna Energy Services, Devoe Trucking and A&W Water Service, a subsidiary of publicly traded Superior Energy Services.

Foster recently invested \$1.05 million in seven new water tanker trucks, which hold 6,400 gallons of water each. Last fall, he expanded from running the business out of his 2,200-square-foot Barnesville home to a 10,000-square-foot building east of the Weld County Airport. He also hired seven new drivers and now employs 18 people.

► See **Water, 18**

Spill triggers new call for buffers

BY STEVE LYNN
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A benzene spill that contaminated groundwater near Parachute Creek on the Western Slope has renewed calls by conservationists for increased buffers between oil and gas facilities and streams, rivers and lakes.

Such spills could have a major impact in heavy production areas such as Weld County, which lies in the heart of the South Platte River Basin. Weld, with 20,000 wells, is the most active production area in the state.

Last month, groundwater monitoring wells near Parachute showed

► See **River, 14**

PVREA agrees to second solar farm

BY STEVE LYNN
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FORT COLLINS – Poudre Valley Rural Electric Association of Fort Collins has signed an agreement with Clean Energy Collective paving the way for a second solar farm that quadruples the size of its first solar farm built last year.

Carbondale-based Clean Energy

► See **Solar, 31**

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County Road 49 on tap for a \$26M extension

BY STEVE LYNN
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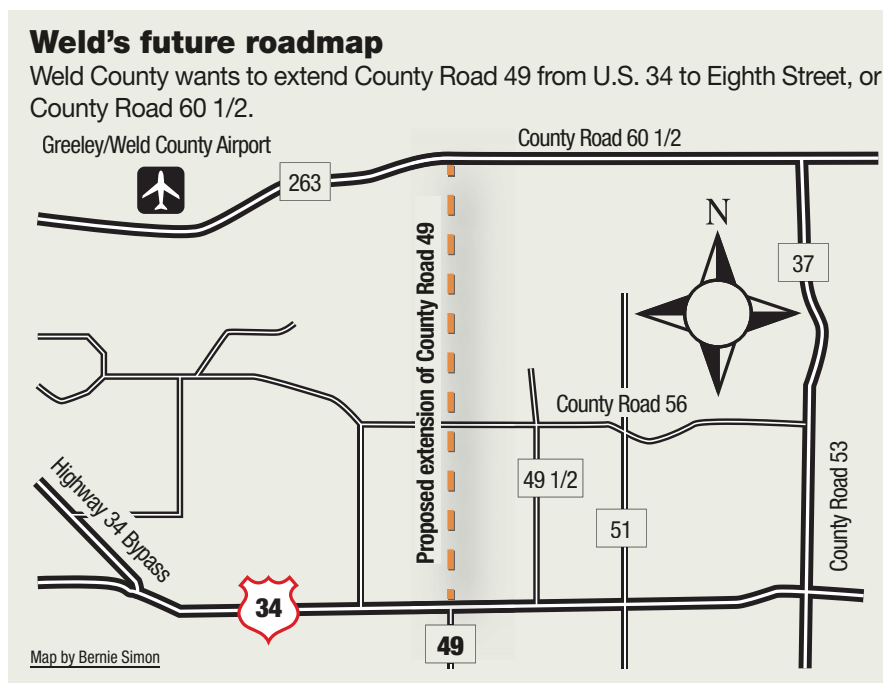
Weld County officials hope to start construction next spring on a \$26 million road extension used by the county's bread-and-butter agricultural and oil industries, a move aimed at shifting truck traffic away from Highway 85.

The road would extend County Road 49 three miles north from U.S. 34 to Eighth Street. The county will build the road over five years in three phases, the first of which will cost \$6 million, Weld County Commissioner Doug Rademacher said.

Weld received \$172.5 million in oil and gas property tax revenue last year. Almost \$71 million, or 41 percent, funded school districts. The county retained 24 percent, or \$41 million.

Of that \$41 million, about \$4 million goes toward roads, said Don Warden, Weld director of Budget and Management Analysis. That amount could rise to \$9 million as part of the 2014 budget.

The road would particularly benefit oil producers and oil field production sub-contractors, sand and gravel suppliers, as well as dairy farmers who deliver milk to the Leprino cheese plant. In January, Dairy Farmers of America confirmed that it would move its milk delivery depot from Henderson in Adams County to the northwest corner of Weld



County roads 47 and 64.

The road will also help Brighton-based oil drilling service companies, said Arlo Richardson, president of Greeley-based Mineral Resources Inc. Halliburton, for instance, employs 500 people in Brighton.

It also benefits Greeley residents, who use the route to drive to Denver, he said.

"It's quite an important thing for... the service companies to travel those roads, but even for other travelers,"

Rademacher said. "It's a great thing."

The county hopes that some trucks will avoid Highway 85 by using the County Road 49 extension. The intersection of County Road 49 and U.S. 34 now boasts approximately 6,000 vehicles daily.

"That's pretty heavily used," Rademacher said. "If we make that connection from 34 up to 14, as soon as the oil field in the northern part of the county starts to take off... that road will be a critical bypass."

County officials have completed construction design of the three-mile extension of 49, and they are now securing right-of-way property from landowners.

The county eventually plans to connect 49 with Colorado 14. It also wants to widen 49 from U.S. 34 south to Interstate 76.

The entire project represents "the key part" of the county's capital transportation project list in the next several years, Warden said. The road improvements could cost as much as \$140 million.

The county will find out this month whether it will receive \$1 million from the state's Mineral Impact Assistance program, a grant program designed to help local governments offset the impact of oil and natural gas development.

Gov. John Hickenlooper reinstated the program last year after its funding was diverted in 2010 to help shore up state budget deficits.

County officials say they aren't holding their breath for the \$1 million in grant money.

"Does Weld County need the money vs. some of these other communities that are applying for it?" Warden said. "Our argument is the purpose of the funds going back to the 1970s were to mitigate (oil and gas) impacts."

The project will go forward regardless of whether Weld receives the grant funding.

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Tax district eyed for museum expansion

BY MOLLY ARMBRISTER

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A \$15 million expansion of the Loveland Museum and Gallery is on hold while the city considers its options, including the creation of a Scientific and Cultural Facilities District.

The creation of the district could help fund operating costs, alleviating some concern expressed by Loveland councilors over the added cost of operating a museum nearly twice the size of the current facility.

Six years ago, officials with the city and the museum began working on a plan that would nearly double the size of the museum by adding 28,000 square feet to the existing 27,669 square feet. The expansion was included in the city's capital plan with the expectation that work would begin in 2014, but higher operating



COURTESY CITY OF LOVELAND

The Loveland Museum and Gallery's proposed expansion is on hold right now as the city collaborates with other municipalities to consider creating a special taxing district.

costs created a roadblock.

The expansion would mean increasing operating costs at the facility by \$500,000 to \$1.8 million per

year. Right now, the cost to operate the museum is about \$1.3 million annually, according to Susan Ison, cultural facilities director for the city.

When the Loveland City Council looked at the project in September 2012, the increase in operating costs created some concern, prompting the council to revisit the capital plan.

Ison was directed to look at the creation of a Scientific and Cultural Facilities District (SCFD), which could help with the increased operating costs at the museum.

SCFDs are taxing districts made possible by state law. Only one other district exists in the state, encompassing seven counties in the metro Denver area. This district generates about \$40 million per year.

The districts impose a one-tenth of a percent sales tax, which is then used for operating costs for cultural facilities within the district. For the average person, this tax comes out to about \$15 per year, Ison said.

Only one district is allowed per

► See **Arts, 29**

Asheville to copy FortZed

First New Belgium and now FortZED. Asheville, N.C. has been chosen as the second home for Fort Collins' largest brewery, New Belgium Brewing, and now an Asheville councilmember is planning on pitching an idea to the Blue Ridge Sustainability Institute, according to Mountain Xpress, a news outlet located in Asheville.

Councilmember Cecil Bothwell intends to lay out for the organization a plan called the Asheville Metro Area Zero Energy District or AMAZED for short. A press release from Bothwell says that by "following the lead of Fort Collins and other cities around the world, Asheville can adopt a goal of net zero energy use, that is, generating as much power as we use over the course of a year."

NCBR EYE

The lead to which he is referring, of course, is that of FortZED, Fort Collins' local organization committed to creating a net zero energy district. The FortZED district encompasses more than 7,000 residential and commercial customers in an area roughly bounded by Prospect Road and Vine Drive and Shields Street and Lemay Avenue.

Bothwell has reportedly been meeting with representatives of the Blue Ridge Sustainability Institute, the Asheville Independent Restaurant Association and other North Carolina

► See **Eye, 36**

Greeley Mall owner recruiting tenants, planning upgrades



MOLLY ARMBRISTER

Moonbeam Equities, the new owner of the Greeley Mall, is considering adding a new and improved access point to the south side of the mall, along 30th Street.

BY MOLLY ARMBRISTER

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As excitement builds over the pending renovation of the Foothills Mall in Fort Collins, redevelopment plans at the Greeley Mall are progressing as well.

The Greeley shopping center was purchased during a foreclosure auction a year ago for \$6.15 million by Moonbeam Equities, which owns six other regional malls nationwide. Since then, Moonbeam has worked to find new tenants for the 504,822-square-foot facility, especially in the anchor spaces.

In 2010, the former owners, Barrington, Ill.-based GK Development defaulted on a \$40.4 million loan on the property.

The anchor spaces have attracted "quite a bit of interest," but the company is not yet ready to name tenants,

according to Sandra O'Clock, general manager of the mall.

The owners are doing a retail market analysis in conjunction with UNC's Monfort College of Business, O'Clock said. The results of that analysis, which are expected in May, will help determine which tenants are the right fit for the space.

O'Clock hopes to have the results back in time to take them to the annual conference of the International Council of Shopping Centers in May. The conference will provide access to hundreds of potential tenants, and O'Clock hopes the market research will help identify the right ones for Greeley.

"We don't want to just fill space," she said. "We want to get the right tenants for this market."

The mall's ownership and management wants to focus on Greeley's student population, according

to O'Clock. Similar to efforts made by the Greeley Downtown Development Authority, the mall will seek to attract some of UNC's approximately 13,000 students, many of whom live just minutes away.

"Right now, Greeley is a town with a university in it rather than a university town," O'Clock said. "The city would like to become a university town, and we would like to help with that."

The Greeley business community is "thrilled" that Moonbeam is going to make an investment in the community, according to Greeley Chamber President Sarah MacQuiddy.

MacQuiddy agreed that there is a lot of untapped potential stemming from the UNC campus.

"There are students there looking to adventure into retail if they have the place to do it," she said.

► See **Greeley, 13**

Budget issues threaten higher ed

Note: This is the third in a six-part series documenting the 2013 Leadership Northern Colorado class, an effort by the chambers of Fort Collins, Loveland and Greeley to help educate leaders in Larimer and Weld counties.

another. To that end, a good education remains one of the most important things for today's workforce.

And yet, budget issues at the state capitol may threaten education, especially higher education, as we know it today in Northern Colorado.

The class was able to see a presentation given by Phyllis Resnick, an economist from the Colorado Futures Center at CSU.

Resnick tried to keep the rather depressing subject matter light, but by the end of the presentation, most in the room were feeling at least a little bit dejected by the numbers we saw.

By 2025, Resnick's data show, the state's revenue will grow by 82.5 percent, while expenditures for Colorado's two most expensive programs, K-12 education and Medicaid, will grow by 120.3 percent and 213.9 percent, respectively.

In other words, by 2025, the cost of these two programs alone will exceed the amount of revenue Colorado takes in.

Upon hearing those statistics, many will point to the Medicaid expansion mandated by the Affordable Care Act as a large part of the problem. Resnick, however, attributes the rising Medicaid costs to changes in demographics instead.

Colorado was once the quintessential baby-boomer state, Resnick said, so now it is morphing into a state filled with retirees. We've all heard about the "silver tsunami" that is approaching as more and more baby boomers leave the workforce.

Not all retirees are on Medicaid, of course. Some are able to maintain their own insurance after retire-

► See **Leadership, 12**

Here in Northern Colorado, we have the benefit of a more educated, more highly-skilled workforce than in many parts of the country, but a state-level budget problem may mean a huge change to higher education in the coming years.



LEADERSHIP NORTHERN COLORADO
Molly Armbrister

For the third session of Leadership Northern Colorado, the subject matter at hand was education and workforce, an issue that is important to many, especially as our region recovers from the Great Recession.

The group heard from a panel of representatives from some of our region's leading companies: Columbine Health Systems, Otterbox and Tolmar. These panelists outlined the challenges they face while trying to fill positions in their companies, and for the most part each echoed the others.

It is not finding applicants for jobs that poses a problem, they said, but finding workers with the proper skills for the job.

Some skills are picked up on any job, but many in companies like these require a strong foundation of knowledge and skills in one area or

CORRECTIONS

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

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App designed to help track sales forces

Front Row Solutions has developed a user-friendly mobile application that it says will make life easier for sales representatives.

The Front Row Sales Pro Application was developed by a Fort Collins employee with Front Row Solutions, a Delaware and Mississauga, Canada, company with offices on Horsetooth Road. The company was established in 2008.

The latest version of the app, the company hopes, will prevent sales reps from having to log their successes and failures at the end of a long work day. Instead, sales reps can enter sales information as they go. A report can be sent in less than 30 seconds, and it's available for review by management seconds later, Front Row Solutions says.

The app can be used on iOS, Android and Blackberry systems.

The app also helps sales reps before they make a sales call by storing contacts ranging from vice presidents to rank-and-file employees. It shows notes, including contracts, quotes, emails, revenue figures and margins, from any sales rep who has contacted the company. A mapping tool allows the sales rep to easily locate clients on their list.

All this is supposed to allow sales reps to spend less time on reports, freeing up time to make more sales.

The company developed the app after complaints that other systems

were too difficult to use. Having spent the past four years improving Sales Pro to fit the needs of sales reps and managers, Front Row Solutions says the app takes minutes to learn.



TECHNOLOGY
Steve Lynn

Sales managers can view important information, such as what time a sales rep started his or her day, the time of every sales call as well as number of calls made. It also tracks which clients sales reps called as well as

follow-ups.

If it sounds like the sales-world version Big Brother, that's because it is: Sales managers also can see the purpose of calls and what products were presented.

The company calls the sales manager the "most important, yet most neglected individual on the sales team." The app seeks to change that by offering sales managers key information that can help their sales reps' performance.

A sales manager always has a sales rep's sales results to evaluate performance. The app, however, generates data that gives sales managers the opportunity to analyze their reps more consistently.

There are plenty of other sales apps out there, some of which are free.

Etien D'Hollander, CEO of Front Row Solutions, says apps from his competitors are difficult to use.

"There's this huge assumption that IT people know what salesmen want, and know how salesmen work," D'Hollander said.

Front Row Solutions took a different approach with its app. D'Hollander, a former salesman, gathered a group of sales representatives and asked them what they wanted. They replied that they wanted something fast, easy to learn and use on a mobile device – and make them more money.

"Sales reps love it because it's easy to use, and management gets accountability out of its sales force," he said.

The company offers a free, 90-day trial for its app.

CSU startup wants to help companies make better hires

Two CSU psychology professors have developed algorithms used by a startup company that measures employee satisfaction and organizational culture.



D'Hollander

JobZology helps companies use data to improve their businesses and hire employees who will be a good fit.

CSU professors Bryan Dik and Kurt Kraiger developed the technology, licensed through CSU Ventures, the university's technology transfer arm.

"We help organizations measure how employees feel about the culture they're building and provide them data about whether employees are satisfied with, and committed and loyal to the company, the culture, the job and their role," said Eric Leftwich, jobZology chief revenue officer.

Recently, jobZology conducted an employee survey at Fort Collins-based In-Situ Inc.

"The results of the employee survey gave In-Situ a candid look into employee workplace attitudes," said Nicole Shestak, who handles human resources for In-Situ.

"We were able to analyze employee alignment, engagement, morale, commitment, loyalty and overall satisfaction," she added. "Now we are using the tools to evaluate job candidates to ensure they are compatible with our organizational culture and that they are suited to their desired roles."

Steve Lynn covers technology for the Business Report. He can be reached at 970-232-3147, slynn@ncbr.com or twitter.com/SteveLynnNCBR.

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BANKING & FINANCE

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FOCUS: INVESTMENT AND DEVELOPMENT



JONATHAN CASTNER

Longmont branch manager Diane Clark's location of Home State Bank has been a "huge success" in the year since it opened, according to bank president Harry Devereaux.

Banks invest in branches while developing Web tools

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

Northern Colorado banks have bucked a national trend in the past year, opening new branches while working on developing online and mobile banking infrastructure.

In the last year, five banks doing business in Northern Colorado have either started or finished plans to open new branches in this region or in other markets in Colorado.

Elsewhere in Colorado and across the country, the trend for banks is increasingly moving away from bricks and mortar as banks' online presence grows. Younger generations do more banking online or on cell phones, so many banks are putting their resources into best serving those needs.

The trend is especially prominent among large banks. KeyBank, for example, plans to close 40 to 50 branches in 2013, according to Crain's Cleveland Business. The bank shut 19

branches in 2012. Key Bank has five branches in Northern Colorado.

The planned closures would affect about 4 percent of KeyBank's total branch count, a reversal of activity in years past. Even through the recession, KeyBank opened branches, with the total branch count increasing nationwide every year since 2008.

According to one community bank president, though, large national banks have already established all the physical presence they need for

the time being. Banks such as Chase are launching new Web products and enhancing mobile platforms all the time.

Some community banks in Larimer and Weld counties, though, are determined to keep opening branches where the market requires it.

"There are a handful of community bankers trying to infill locations," said Harry Devereaux, president of Loveland-based Home State Bank.

► See **Branches, 15**

Tech startups have challenges, options

A lot has been written in our pages lately about the improving state of local banks and the increased willingness on the part of banks to loan money again after the recession, but challenges still exist for technology startups to find financing.

Banks are trying to make the most prudent loans possible, and for many, that means sticking with what they know. Familiar ventures such as multifamily developments and farm loans are good areas for banks looking to get back in the lending game, but many are not yet ready for the risk that is inherent in lending to young tech companies.

With the presence of CSU and its technology-focused superclusters, the newly created Powerhouse Institute and the Rocky Mountain Innosphere all located in Fort Collins, there's a relatively high concentration of tech startups present in the area.

Many of them are still small enough that they're not yet in the hunt for financing for expansion, but some have experienced enough success that they'll soon need capital for more equipment, facility expansions and employee hires.

If the companies have enough of their own equity to bring to the table,

banks can be open to lending money, but often startups don't have quite enough skin to put in the game.

Some local banks have made efforts to support technology startups through less conventional means than simply making a loan to a company.



BANKING
Molly Armbrister

FirstBank, for example, made a three-year, \$75,000 sponsorship investment in the Innosphere so that the incubator can continue its work pursuing capital for entrepreneurs. The money also allowed the Innosphere to diversify its income stream, which otherwise comes from the cities of Fort Collins and Loveland, CSU and CSU Ventures.

Home State Bank and the Colorado Enterprise Fund teamed up to offer a pool of \$500,000 to Innosphere-housed companies in January. Home State made a low-interest \$250,000 loan to the Colorado Enterprise Fund, who matched those funds with its own \$250,000.

Companies have already started

receiving loans from the fund, administered by the Colorado Enterprise Fund.

"As an entrepreneur, having access to this kind of capital is a big help because it solves our supply-chain issue," said Gordon Coombes, CEO and founder of Innosphere-housed Canvasback Enterprises.

Other bank-assisted routes include the Small Business Administration's Small Business Investment Company program, which caters specifically to startups, although is not limited to technology companies.

The program pre-dates modern technology companies by decades, but small businesses that qualify can benefit in a variety of ways. It was created in 1958 to fill the gap between the availability of growth capital and the needs of small businesses.

The SBA's Investment Division licenses private equity fund managers and provides them with access to low-cost, government-guaranteed capital to make investments in U.S. small businesses.

In addition to being able to receive long-term loans, qualifying businesses can gain equity capital and have access to money-management assistance.

Still, these opportunities are often rare, and not every company can get a piece of the pie, so many startups have to take other routes.

Angel investors and venture capital, often associated with tech startups, aren't very prevalent in Northern Colorado. For those willing to reach across the Boulder County line, there is venture capital to be found, with more than 10 venture-capital firms in Boulder and Broomfield counties.

Moving closer to metro Denver opens up even more possibilities, but entering the Boulder and Denver markets opens up a great deal more competition for Northern Colorado companies.

At the University of Denver every year, angel investors are rounded up and put in one place at the Angel Capital Summit, which just wrapped up its sixth year. The summit can be lucrative, and good for the economy.

At the 2012 summit, 24 companies raised \$15 million in angel investments, resulting in the creation of 200 jobs. But the competition was fierce, with more than 400 people vying for funds.

Fortunately for these fledgling companies, creativity tends to come naturally to those in charge.

► See **Startups, 12**

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Ranked by total assets

RANK	Bank	Assets (000s) Dec. 31, 2012 Assets (000s) Dec. 31, 2011	Market share June 30, 2012 Deposits (000s) in market June 30, 2012	Phone Website	Person in charge Title Year founded
1	BANK OF COLORADO 1609 E. Harmony Road Fort Collins, CO 80525	\$2,345,845 \$2,140,697	6.10% \$506,596	970-206-1160 www.bankofcolorado.com	Shawn Osthoff president 1900
2	HOME STATE BANK 2695 W. Eisenhower Blvd. Loveland, CO 80537	\$677,521 \$599,068	6.55% \$543,860	970-203-6100 www.homestatebank.com	Harry J. Devereaux president 1950
3	ADVANTAGE BANK 1475 N. Denver Ave. Loveland, CO 80538	\$270,261 \$347,684	3.26% \$270,865	970-613-1982 www.advantagebanks.com	Tom Chinook CEO 2000
4	VERUS BANK OF COMMERCE 3700 S. College Ave., Unit 102 Fort Collins, CO 80525	\$267,095 \$249,275	2.45% \$203,510	970-267-6564 www.verusboc.com	Mark Kross Gerard Nalezny CEOs 2005
5	VALLEY BANK & TRUST 4900 E. Bromley Lane Brighton, CO 80601	\$262,533 \$245,159	0.46% \$38,558	303-659-5450 www.valleybankandtrust.com	Donna J. O'Dell Petrocco CEO, president 1978
6	FARMERS BANK 119 First St. Ault, CO 80610	\$235,909 \$233,531	2.46% \$204,541	970-834-2121 www.farmersbank-weld.com	Fred J. Bauer president 2001
7	NEW WEST BANK 3459 W. 20th St., Suite 114 Greeley, CO 80634	\$179,259 \$164,161	1.77% \$146,744	970-378-1800 www.newwestbank.biz	Leroy Leavitt president 2003
8	CACHE BANK AND TRUST 4601 W. 20th St. Greeley, CO 80634	\$161,351 \$167,295	1.79% \$148,064	970-351-8600 www.cachebankandtrust.com	Byron W. Bateman president 1996
9	BANK OF ESTES PARK 255 Park Lane Estes Park, CO 80517	\$117,772 \$110,636	1.06% \$87,695	970-586-4485 www.bankofestespark.com	David G. Taylor president and CEO 1965
10	FIRST FARM BANK 127 22nd St. Greeley, CO 80631	\$84,474 \$78,012	0.77% \$64,235	970-346-7900 www.firstfarmbank.com	Daniel Allen president and CEO 2007

Source: Federal Deposit Insurance Corp.

Researched by Mariah Gant

Source: Business Report Survey

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Largest Banks in Northern Colorado

Ranked by total assets

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1	JPMORGAN CHASE BANK 1111 Polaris Parkway Columbus, OH 43240	\$1,896,773,000 \$1,811,678,000	6.95% \$576,836	312-732-4000 www.jpmorganchase.com	James Dimon chairman and CEO 1824
2	WELLS FARGO BANK 101 N. Phillips Ave. Sioux Falls, SD 57104	\$1,266,125,000 \$1,161,490,000	16.84% \$1,398,389	800-956-4442 www.wellsfargo.com	John G. Stumpf chairman and CEO 1852
3	U.S. BANK 425 Walnut St. Cincinnati, OH 45202	\$345,088,616 \$330,470,810	3.38% \$280,507	513-632-4036 www.usbank.com	Richard K. Devis chairman, president and CEO 1863
4	KEYBANK 127 Public Square Cleveland, OH 44114	\$87,043,364 \$86,198,836	1.59% \$131,722	216-689-3000 www.key.com	Christopher M. Gorman CEO 1849
5	BBVA COMPASS BANK 15 S. 20th St. Birmingham, AL 35233	\$69,076,722 \$63,106,987	0.70% \$58,372	800-239-1996 www.bbvacompass.com	Manolo Sanchez CEO 1964
6	BANK OF THE WEST 180 Montgomery St. San Francisco, CA 94104	\$63,343,359 \$62,408,304	1.67% \$139,103	800-488-2265 www.bankofthewest.com	J. Michael Shepherd chairman, CEO 1986
7	FIRST-CITIZENS BANK 4400 Six Forks Road Raleigh, NC 27609	\$20,908,181 \$20,571,750	0.22% \$1,663	888-323-4732 www.firstcitizens.com	Frank B. Holding Chairman, CEO 1898
8	FIRST NATIONAL BANK OF OMAHA 1620 Dodge St. Omaha, NE 68197	\$14,500,067 \$13,433,098	16.66% \$1,383,544	888-530-3626 www.firstnational.com	Bruce Lauritzen chairman 1857
9	FIRSTBANK 10403 W. Colfax Ave. Lakewood, CO 80215	\$12,844,855 \$11,597,148	7.43% \$617,216	800-964-3444 www.efirstbank.com	John Ikard president and CEO 1963
10	GREAT WESTERN BANK 100 N. Phillips Ave. Sioux Falls, SD 57104	\$9,077,575 \$8,458,002	1.66% \$138,200	605-886-8401 www.greatwesternbank.com	Ken Karels president and CEO 1935
11	NBH BANK, NATIONAL ASSOCIATION DBA COMMUNITY BANKS OF COLORADO 1111 Main St., Suite 2800 Kansas City, MO 64105	\$5,302,932 \$6,236,548	3.77% \$312,817	888-237-3111 www.nationalbankholdings.com	G. Timothy Laney president, CEO 2010
12	GUARANTY BANK & TRUST CO. 1331 17th St. Denver, CO 80202	\$1,883,900 \$1,687,800	3.23% \$268,335	303-298-6977 www.guarantybankco.com	Paul W. Taylor CEO 1955
13	MILE HIGH BANKS 1726 Hover St. Longmont, CO 80501	\$821,980 \$960,473	0.57% \$46,969	303-684-7350 www.milehighbanks.com	Daniel Allen president 1919

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14	COLORADO EAST BANK & TRUST 100 W. Pearl St. Lamar, CO 81052	\$798,024 \$798,164	2.35% \$194,991	719-336-5200 www.coloeast.com	Steve Sherlock CEO 1905
15	FIRST WESTERN TRUST BANK 1200 17th St., Suite 2650 Denver, CO 80202	\$683,306 \$625,063	1.27% \$105,686	877-505-1281 www.fwtb.com	Scott C. Wylie chairman, CEO 2004
16	ADAMS BANK & TRUST 315 N. Spruce St. Ogallala, NE 69153	\$565,727 \$550,175	0.66% \$54,901	308-284-8401 www.abtbank.com	Todd Adams chairman and CEO 1916
17	COLORADO COMMUNITY BANK 615 W. Eighth St. Yuma, CO 80759	\$508,343 \$528,539	2.17% \$179,886	970-848-3838 www.coloradocommunitybank.com	Jerry Bryant CEO 1982
18	VALLEY BANK AND TRUST CO. DBA WESTERN STATES BANK 1701 First Ave. Scottsbluff, NE 69361	\$331,272 \$323,021	0.83% \$68,796	308-632-7500 www.valleybankne.com	John P. Stinner president and CEO 1996
19	ACADEMY BANK 2835 Briargate Blvd. Colorado Springs, CO 80920	\$294,559 \$282,084	0.12% \$10,309	719-472-1090 www.academybankco.com	John Carmichael president 1966
20	POINTS WEST COMMUNITY BANK 100 E. Third St. Julesburg, CO 80737	\$201,998 \$197,142	0.83% \$140,064	970-474-3341 www.pwcbank.com	Tom Olson Jr. CEO 1906
21	EQUITABLE SAVINGS & LOAN ASSOCIATION 221 N. Third St. Sterling, CO 80751	\$175,128 NA	0.04% \$3,185	970-522-6522 www.equitable-savings.com	Donald "Skip" Koenig Jr. president and CEO 1921
22	FIRST NATIONAL BANK OF WYOMING DBA CAPITAL WEST NATIONAL BANK 2020 E. Grand Ave. Laramie, WY 82070	\$171,704 \$181,380	0.22% \$18,425	307-745-7351 www.fnbwyo.com	Doug Woods president 1964
23	FMS BANK 520 Sherman St. Fort Morgan, CO 80701	\$133,240 \$101,269	0.09% \$4,813	970-867-3319 www.fmsbank.com	John Sneed president, CEO 1982
24	SUMMIT BANK & TRUST 2002 E. Coalton Road Broomfield, CO 80027	\$119,751 \$101,122	0.05% \$4,323	303-460-4718 www.summitbt.com	Frank E. Walter president and CEO 2006
25	WRAY STATE BANK DBA WINDSOR STATE BANK 300 Clay St. Wray, CO 80758	\$104,026 \$94,077	0.09% \$7,120	970-332-4111 www.wraystatebank.com	Alan Wilson president 1977

Non-local banks with branches in Northern Colorado.
Source: Federal Deposit Insurance Corp.

Researched by Mariah Gant
Source: Business Report Survey

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LEADERSHIP from 4

ment, and some are on Medicare instead. But for many, especially those who require long-term care, Medicaid is the answer.

K-12 education was once funded primarily on the local level, through property taxes, but many school districts, especially those in rural areas, are no longer able to fund their schools on property taxes alone, so they instead turn to the state government, Resnick said.

This problem was exacerbated in recent years by the recession, which caused property values to plummet in many counties. The 2011 reassessment showed that property values remained flat, something assessors in both Larimer and Weld counties considered a pretty positive thing, considering the decreasing values they had seen in the preceding years.

Because K-12 and health care are considered two of the state's most necessary programs, and because of legislation like the School Finance Act, the odds that they will be substantially cut to alleviate the budget crunch aren't good, according to Resnick.

Instead, the money is likely to come from a large pool of money not protected by laws at the state or federal level. This money is currently being used to help fund higher education, and could be cut by as much as 90 percent in order to deal with the budget dearth.

This means that public universities such as CSU in Fort Collins and UNC in Greeley will see 90 percent less money from the state, leaving them to look elsewhere for the funds. Both universities are aware of this issue and are in the midst of trying to develop a plan should the worst happen.

Unfortunately, this almost certainly means higher tuition rates for students and their families, which will likely deter some students from attending college in our state. One solution for these students might be to first attend a community college like Front Range or Aims, which offer core classes at cheaper rates.

Ultimately, though, the budget problem needs to be solved, and soon.

As Resnick said, "We've kicked the can down the road as far as we can."

Most likely, according to Resnick, this will come from a combination of taxes and budget cuts, but the perfect formula will take time to find. If Colorado wants a sustainable budget in 2025, the time to start finding that formula is now.

Molly Armbrister covers real estate, banking and health care for the Business Report. She can be reached at 970-232-3139 or at marmbrister@ncbr.com. Follow her on Twitter @ [MArmbristerNCBR](https://twitter.com/MArmbristerNCBR).

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STARTUPS from 8

Crowdfunding is one route some have taken, although it, too, comes with risks. Provisions in the Jumpstart our Business Startups Act, passed last year and co-sponsored by Colorado Sen. Michael Bennet, allow companies to offer smaller investors an equity interest in a company, if they first register as a broker-dealer.

This action is something that is cost-prohibitive for many small businesses. Other experts have expressed concern over the idea of small companies managing investors.

Under the JOBS Act, investors can receive, in exchange for their contri-

butution, a stake in the company, much like investors involved in the stock market do when they buy shares of a company.

Depending on the size of the company, that could add up to thousands of investors, complete with reporting requirements to the U.S. Securities and Exchange Commission to ensure that companies remain transparent.

Molly Armbrister covers banking and finance for the Business Report. She can be reached at 970-232-3139, at marmbrister@ncbr.com or at twitter.com/MArmbristerNCBR.

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GREELEY from 3

In addition to focusing on students, the new owners are also planning upgrades to the exterior of the 40-year-old building. Part of the plan is to add directional signs and redesign the parking layout. Plans also include a digital display along Highway 34, which runs past the mall, O'Clock said.

The southeast side of the mall needs the most attention, she said, and to that end, a new access point will likely be added along 30th Street.

Tax increment financing may be used to finance the parts of the project.

The mall sits inside one of Greeley's five TIF districts, according to city economic development director Bruce Biggi. The use of tax increment financing has to be approved by the Urban Renewal Authority.

Tax increment financing is used by municipal governments to finance redevelopment projects, mostly in blighted areas.

In order to be declared blighted, an area must meet at least four of 11 criteria set forth by Colorado statute, then be approved as such by the governing body, usually a city or town council, as well as by taxing entities within the area.

Once that area has seen improvement, it can begin generating higher property taxes, which go back to the city and other taxing entities such as counties and school districts.

Other TIF districts in Greeley include the site of the Leprino cheese plant and the Downtown Development Authority boundaries, Biggi said. TIF is used occasionally in Fort Collins to help fund large projects such as the construction of Summit, a student housing project within the Midtown Urban Renewal Area.

Right now, the Greeley Mall is about 65 percent occupied, according to O'Clock. Like many regional retail centers, including the Foothills Mall and Twin Peaks Mall in Longmont, the Greeley Mall saw a marked decrease in shoppers, and therefore tenants, during the recession.

After GK Development defaulted on its loan, auction dates for the property were pushed back several times because of a lack of bids.

The mall then sold in an online auction for a fraction of the original \$40.4 million loan in March 2012.

Moonbeam Equities has done this sort of deal in other markets as well, purchasing struggling malls for a song, and then revitalizing them.

In the Orlando, Fla. area, the company purchased the West Oaks Mall, with a loan balance of \$60 million for just \$15.9 million in November 2012. Prior to that, the company turned around a mall in Houston, taking it from 30 percent occupancy to 85 percent occupancy in just seven months, according to published reports.



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RIVER from 1

levels of benzene, a cancer-causing chemical, of as much as 18,000 parts per billion. That amount significantly exceeds the state standard for benzene of 5 parts per billion.

The spill is attributed to a natural-gas facility owned by the Tulsa, Okla.-based Williams Companies. Environmentalists charge that the state has put off discussions on the issue since it reformed oil and gas regulations in 2008.

“This was one of the things that was still outstanding, the riparian setback issue,” said Bob Meulengracht, Colorado coordinator of Sportsmen for Responsible Energy Development. “The (Colorado Oil and Gas Conservation Commission) was supposed to convene a stakeholder group to look into this.”

The state of Colorado said it has instead focused on buffers between oil drilling and buildings, which regulators expanded from 350 feet in urban areas and 150 feet in rural areas to a uniform 500 feet earlier this year. Drilling cannot take place within 1,000 feet of buildings housing large numbers of people, including schools, nursing homes and hospitals, without a hearing before the commission. Regulators also passed stricter groundwater monitoring measures, though those rules do not pertain to streams, rivers and lakes.

The state passed some regulations protecting fisheries and drinking water infrastructure in 2008. It adopted a rule to create setbacks and mitigation requirements near areas with drinking water infrastructure as well as a 300-foot buffer from streams designated as “gold medal” streams and those containing cutthroat trout.

But environmentalists believe the regulations do not go far enough, saying that oil and gas spills could contaminate water supplies and harm wildlife.

“Right now, other than gold medal trout waters and cutthroat trout waters, we have virtually nothing



COURTESY DEAN HUMPHREY, GRAND JUNCTION SENTINEL
Crews work to clean hydrocarbon spill near Parachute Creek.

to protect our riparian areas,” Meulengracht said. “We all know that accidents happen; we’re seeing that up in Parachute.”

Conservationists have met with oil and gas industry representatives to discuss the issue before deciding whether to approach state regulators.

Meulengracht believes the industry should strongly consider stream setbacks.

“I think everybody’s got a vested interest in trying to protect our water, especially during a drought,” he said.

The Colorado Oil & Gas Association met several months ago with conservationists to listen to their concerns on river setbacks, said Doug Flanders, director of policy and external affairs for the industry group. The industry group is willing to discuss the issue with environmentalists again “at any point.”

The Colorado Wildlife Federation believes oil and gas companies should adopt “reasonable” setbacks from

water ways, said Suzanne O’Neill, executive director of the environmental group.

“We don’t believe one size fits all, because there are a lot of factors that would go into it,” she said.

In Gunnison County, elected leaders did not wait for the state to overhaul its water-way setback regulations. County commissioners last year passed 150-foot buffers between oil and gas development and bodies of water.

The regulations also call for another buffer from 150 to 500 feet where elements of the operation can occur. However, companies must take additional steps, such as building two-foot-tall berms around the edge of the well pad facing a body of water.

“The goal is to allow the operators to extract the resources that they own, but to do that in a way that’s environmentally safe and safe for humans,” County Manager Matthew Birnie said.

The county’s ordinance aimed to strike a balance: Environmentalists had pleaded for 500- to 1,000-foot setbacks.

The state has warned against local governments passing laws that conflict with its overarching authority in oil and gas matters. It has sued the city of Longmont, for example, over its drilling regulations.

However, Birnie said that counties have some say about land-use regulations related to oil and gas operations.

“The issue is much more nuanced than is generally portrayed,” he said. “It is clear that local regulations are not preempted entirely.”

Meanwhile, authorities continue to monitor the Parachute Creek spill.

Williams had removed nearly 4,300 barrels of groundwater and 140 barrels of hydrocarbons from the spill near Parachute Creek, discovered last month. Samples taken by the state oil commission had shown no evidence that the creek was contaminated.

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BRANCHES from 7

Home State opened a location in Longmont about one year ago and another in Lafayette in February.

“Existing community bankers are moving forward with plans they shelved during the recession,” he said.

For Home State, Devereaux said, expanding south made sense for two reasons. The first was that prior to opening the Longmont branch, Home State’s locations were entirely in Larimer County.

Residents farther south who banked with Home State wanted a branch closer to them, Devereaux said.

The second reason was an influx of former Bank of the West employees at Home State whose experience had occurred mostly in the Longmont region.

Devereaux calls the Longmont

“Existing community bankers are moving forward with plans they shelved during the recession.”

Harry Devereaux
PRESIDENT
HOME STATE BANK

branch a “huge success” in the year that it’s been open. Six employees staff the branch.

A soft opening was held for the Lafayette branch about three weeks ago, Devereaux said, and the situation looks promising there as well.

The bank isn’t neglecting its online presence either, he said. It is making slow, steady strides in mobile banking, but realizes the remote-banking trend is generational and that many of Home State’s older customers still prefer to visit a branch.

Devereaux concedes that Northern Colorado is overbanked, and that comes with its challenges. For consumers, having many banks to choose from can be beneficial because of increased competition, but that competition can also come with risks if banks aren’t careful.

During times of financial strife, some banks may be inclined to make shaky loans in an attempt to stay ahead of the competition. Smart lending and good underwriting can help avoid this pitfall.

For the banks themselves, a large number of banks in a market means having to think strategically about where to open a new branch, in the event that an institution decides to do so.

Devereaux used Harmony Road in Fort Collins as an example. Along Harmony Road, between Interstate 25 and College Avenue, there are at least ten bank branches, two of which are Chase Bank locations.

Beyond that, every branch has its own characteristics that must be coordinated, and often a new market has to be learned, Devereaux said.

Banks based in Weld County are often known for their agricultural lending, which helped keep many of them strong through the recession. They also tend to extend their services out to the eastern plains.

First Farm Bank, based in Greeley, is working on establishing a branch in Yuma, although there are already employees there making loans, said bank president Dan Allen.

About 26 percent of the bank’s shareholders live in Yuma County, Allen said, so when it came time to expand, it made sense to choose Yuma. The branch is expected to open in the first part of May, and First Farm is remodeling the building.

Five employees will eventually work from the Yuma branch.

The bank has also acquired a building in west Greeley in February for future expansion. Exact plans for that building are not yet known.

First Farm has simply maxed out the available space in its current branch to put employees, Allen said. Its Greeley headquarters is the bank’s only physical branch right now. The branch is full, and the bank is looking to add three to five more staff members there in the coming months.

The bank remained financially strong through the recession, maintaining a balance sheet free of other real estate owned. In the past year, the

bank diversified its portfolio, according to Allen.

The geographical location of First Farm’s customers means that the bank must also develop its online presence. The Yuma location will allow customers in the far northeastern part of Colorado to visit a branch, but with shareholders and customers extending far south of that as well, remote banking is important to the institution.

First Farm has mechanisms for remote deposit and Internet banking in place, and will likely be phasing in mobile banking over the next year, Allen said.



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Bill calls for creation of health-care co-op

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DENVER - A supporter of universal care and one of the founders of the Foundation for Universal Healthcare, state Sen. Irene Aguilar, D-Denver, introduced a bill in the state Legislature March 27 that would create the Colorado Health Care Cooperative.

DAILY IN REVIEW

The cooperative would be a non-profit benefits administrator and payer for health-care services, acting much like an insurance company, collecting premiums and contracting with and making payments directly to health-care providers.

The bill also calls for a fund from

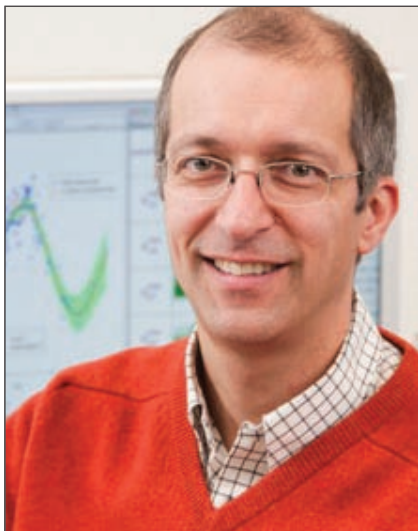


COURTESY SECOM BAHIA

which to pay displaced insurance-industry workers.

If the bill becomes law, a universal health-care system would be formed. Employee and employer contributions

would be an estimated 9 percent of payroll costs - 6 percent by employers and 3 percent by employees. It also would include a 9-percent increase in income tax.



COURTESY CSU

Prof. Jean Opsomer

CSU professor selected for U.S.D.A. advisory committee

FORT COLLINS - Jean Opsomer, chair of CSU's Department of Statistics, has been named to a two-year term on the U.S. Department of Agriculture's Advisory Committee on Agriculture Statistics, CSU said March 28.

Opsomer is the only university professor from Colorado appointed to the committee, which will advise Agriculture Secretary Tom Vilsack concerning agricultural data collected and statistics issued by the National Agricultural Statistics Service.

Opsomer and 19 other scientists and policy experts will advise on agricultural surveys and census as well as types of agricultural information to obtain from respondents.

Leeds School: Business confidence 'surges'

BOULDER - The confidence of Colorado business leaders has surged going into the second quarter of 2013, according to University of Colorado Boulder's Leeds School of Business.

The Leeds Business Confidence Index, released April 2, posted a reading of 58.1 for the second quarter, up from the first quarter when the reading was 51.3.

Fifty or higher on the index is considered positive. All metrics measured by the index were above this mark, according to the Leeds School's Business Research Division.

These metrics include hiring

and capital expenditures, the state and national economies and industry sales and profits.

A new question was posed to index participants this quarter. Respondents were asked about sequestration, in addition to other factors that could derail economic growth.

When asked, participants expressed more concern about the potential for tax policy and consumer confidence to have negative impacts than the federal spending cuts that took effect on March 1.

Many respondents also said that the European debt crisis poses no risk to their business.

New Larimer community development director named

Robert "Terry" Gilbert has been named the Larimer County community development director.

Gilbert will head up the planning and building services division for the county. He will begin the job April 15 after moving to Fort Collins from his current home in Louisiana.

Gilbert's salary will be \$108,000 annually. He was chosen from a pool of 55 candidates.

He has served previously as a community development director and has experience managing, directing and planning projects in both the private sector and for local governments.

Former Bank of Choice CEO charged with fraud

GREELEY - Darrell McAllister, former president and CEO of Bank of Choice, has been charged with securities fraud.

Colorado Banking and Securities Commissioner Fred Joseph has filed civil charges against McAllister, alleging that McAllister violated the registration and anti-fraud provisions of the Colorado Securities Act.



McAllister

McAllister has 21 days to respond to a request for injunction,

which would ban him from participation in the financial services industry and return the \$500,000 lost by a group of investors.

The charges allege that in the summer of 2008, while acting as president, CEO and chairman of the bank, formerly based in Greeley, McAllister conducted an unregistered preferred stock offering in Bank of Choice Holding Co. to the public.

The complaint states that this stock offering was made in the hopes of improving capitalization at the bank. The bank was put under a consent order in early 2011, with regulators directing the bank to increase capital.

About 40 investors purchased preferred shares of Bank of Choice Holding Co., resulting in combined investment of about \$7.8 million, according to the complaint. None of the investors received a return of their principal, the document states.



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FOCUS: MARKETING

Foote bills take aim at oil, gas industry

BY MAGGIE SHAFER
mshafer@ncbr.com

Rep. Mike Foote, a Democrat from Longmont, introduced two new bills addressing his concerns with oil and gas drilling on March 18. House Bill 1267 would impose a mandatory minimum fine of \$5,000 for drilling violations that have a significant adverse impact on public health, safety, welfare and the environment. If passed, it would also eliminate total maximum fines and raise the maximum daily fine from \$1,000 to \$15,000. The second, House Bill 1269, would prohibit members of the Colorado Oil and Gas Conservation Commission from working within the oil and gas-drilling industry during their commission term. We caught up with Foote to find out why he thinks his bills will be adopted when the environment and the economy seem at odds.

Question: Why is more state oil and gas regulation beneficial to Colorado?

Answer: My bills are not about more or less regulation. They are about effectively protecting the public while still allowing responsible drilling. The current fine schedule, for example, is not an effective deterrent to bad operators who calculate it is cheaper to cut corners than comply with existing protections. There is no use having

rules in place if they can't be effectively enforced, and the current fine schedule favors the bad operators over the good operators who do their work responsibly.

Q: Copious regulation is often said to hinder industry growth. Amid a tenuous economic recovery, why is increased regulation worth the possible consequence of deterring growth in the oil and gas industry?

A: Again, my bills are not about more or less regulation. Most people agree an agency needs to enforce protections that have already been enacted. An agency that cannot perform its main function adequately is not good for industry or



COURTESY MIKE FOOTE
Rep. Mike Foote

the public.

Q: House Bill 1267 proposes a fine increase for drilling violations. How did you come up with the mandatory fine amount? How does it compare to other states' fines? What about other industries in Colorado?

A: Our current fine schedule is among the lowest in the country and has not been updated for 20 years. Currently, the Colorado Department of Health and Public Environment can fine up to \$15,000 per violation per day for an air-quality offense. My fines bill gives the COGCC the same authority.

NEWSMAKER Q&A

Q: The second bill you introduced prohibits members of the Colorado Oil and Gas Conservation Commission from working simultaneously within the oil and gas industry. Two of the current commission's seven commissioners work in some capacity for an oil and gas company. Do you think their role as commissioners has been compromised?

► See **NewsMaker, 27**

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► **Calendar, Page 24**



Email marketing: Still very much alive, well

The primary purposes of sending out email is to keep "top of mind" with your customers and prospects, to differentiate yourself by providing more useful information than your competitors and to sell goods or services from time to time.

Email is not going away anytime soon. Despite spam folders and governmental rules preventing its malicious usage, most recipients value information and appreciate when it's substantive material they are getting for free. It is still one of the best,

most-targeted marketing methods – providing a great return on investment and a solid way to build relationships with customers and increase their loyalty. And it's remarkably measurable, where success and failure is as obvious as who clicked what, when.



MARKETING
Laurie Macomber

You can mail to your list of customers and prospects (also called your "in-house mailing list" or database) or to rented lists or to both. You might segment your in-house list into special groups, such as your A list (repeat customers) or your C list (walk-ins/non-buyers). You might mail to your A list more frequently or send special offers just to them.

Rented lists are per instance of use only – and typically are not as responsive as an in-house mailing

► See **Marketing, 27**

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WATER from 1

A&W Water plans to hire “35 or 40” new laborers and drivers, A&W President Gary Wright said. It employs approximately 350 in Fort Lupton and at its Wyoming operations.

The company has added 70 employees in the past 10 months, Wright said. The growth has come as the company expands a pipeline system used to deliver water to wells, Wright said.

Noble Energy Inc., one of the largest oil and gas producers in Weld County, is embracing water pipeline transportation.

Over the next five years, Noble Energy plans to deliver more than

75 percent of its fracking water by pipeline, spokesman Jon Ekstrom said in an email. That will help the company eliminate 55 million truck miles and reduce nitrogen oxide emissions by more than 1,300 tons.

Oil and gas companies depend on haulers for fresh water as Northern Colorado leads the state’s oil production. In 2012, the state produced 48 million barrels, the most since 1957.

Water management can represent around 10 percent of total drilling costs, said Doug Flanders, director of policy and external affairs for the Colorado Oil & Gas

Association. Transporting water represents 60 to 80 percent of that cost.

“Water hauling and the availability of those commercial trucks, businesses and services are critical to the oil and gas operations,” Flanders said.

Foster, dressed in blue overalls, a plaid shirt and cap on a recent cold March morning, has worked in the oil business for four decades, and has owned water hauling businesses for 20 years. His father also worked in the oil business, owning part of Gibson Oil Service, today known as Key Energy.

Foster’s revenues have risen 10

percent since EOG Resources discovered the oil well Jake in 2009, the onset of Weld County’s contemporary oil boom.

Foster won’t disclose revenues, but he says it has been higher than ever the last two years. It’s not very difficult work, either, at least compared to some of the other aspects of drilling a well.

“I’m not going to say it’s the easiest part of it, but it’s easier,” he said.

Foster’s Trucking gets its water from cities such as Greeley and Eaton. The water he sells is of similar quality to what is used in homes. Drivers haul thousands of barrels of it to a well site.

Last year, the Greeley Water and Sewer Department sold \$4.1 million worth of its surplus water to haulers through hydrant purchases, the majority of which went to oil rigs in the area, Jon Monson, the department’s director, told the Business Report recently.

The treated water is sold for \$3,700 per acre-foot, many times higher than the \$30 per-acre foot the agricultural community pays.

Foster’s Trucking charges oil companies for water, though it doesn’t mark up the resource, and oil companies also ask Foster’s Trucking to transport water that they have already purchased.

Foster’s workers bring large fracking tanks that look like construction bins to well sites, where horizontally drilled wells can use more than 2 million gallons of water.

He acknowledges the controversy over fracking, but points out that the technique uses little of Colorado’s water supply.

Water used in fracking makes up less than 1 percent of Colorado’s total annual water consumption, according to a Colorado Oil and Gas Conservation Commission report. Environmentalists contend that companies use more water than the state has reported and that the water disposed of by operators into wells thousands of feet below the surface does not rejoin the water cycle.

Oil companies such as Noble Energy, meanwhile, have increased their investments in water recycling.

Regardless, Foster said water recycling won’t affect his company: He simply would haul recycled water from well sites to treatment facilities if companies fully embraced the practice.

Foster faces challenges, mainly from competition. Several water haulers have moved into the Denver-Julesburg Basin, leaving some of his trucks inactive in the parking lot.


“It’s busy, but it’s not booming,” he said. “There’s more competition than there was three years ago.”

Still, Foster says he is busier now than he has been in years.

“We’re going to grow as long as the oil field will let us,” he said.


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Oil and gas cases point to challenges

How much can a Colorado county or home-rule city regulate oil and gas development within its city limits? Expect Colorado courts to re-address that question given recent actions in Longmont and Fort Collins.

In November, Longmont voters approved a ballot measure that banned hydraulic fracturing within city limits. Then, last month, the Fort Collins City Council passed a similar amendment to the City of Fort Collins code. The amendment, with almost no exception, prohibits the “use of hydraulic fracturing to extract oil, gas or other hydrocarbons” within the city of Fort Collins. This article addresses the city’s amendment, but may apply equally to Longmont’s ballot measure.

The amendment does not explicitly ban oil and gas development in the city, though it could have that practical effect. According to the Colorado Oil and Gas Association, more than 90 percent of the oil and gas wells in Colorado utilize hydraulic fracturing. The amendment bans one of the industry’s most effective tools for producing those natural resources.

Because the amendment may effectively prohibit all oil and gas development in the city, legal chal-

lenges are expected. Two likely challenges are that the amendment is pre-empted by state law and that the amendment represents an unconstitutional taking of property by the



KEEP IT LEGAL

Dan Jones

city without just compensation.

The Colorado Supreme Court has been down this road before. Two pre-emption cases, both decided June 8, 1992, illustrate how varying degrees of municipal or county regulation of oil and gas development may be treated. One case was *Voss v. Lundvall Bros. Inc.* and the other was *Bowen/Edwards Associates Inc. v. the Board of County Commissioners of La Plata County*.

The Lundvall case arose in Greeley. The city of Greeley, now relatively oil and gas development-friendly, was not always that way. In 1985, Greeley voters approved Greeley Ordinance No. 89, expressly prohibiting “the drilling of any well for the purpose of exploration or production of any oil or gas or hydrocarbons within the corporate

limits” of Greeley. Separately, the Greeley City Council approved Greeley Ordinance No. 90, with language parallel to that of Greeley Ordinance No. 89.

Lundvall Brothers and other oil and gas producers sued the City of Greeley (Gail Voss was the city clerk, hence the case name). Affirming the judgment of the Court of Appeals in favor of Lundvall, the Colorado Supreme Court stated, “the state’s interest in efficient oil and gas development and production throughout the state, as manifested in the Oil and Gas Conservation Act (title 60 of Article 34 of the Colorado Revised Statutes) is sufficiently dominant to override a home-rule city’s imposition of a total ban on the drilling of any oil, gas or hydrocarbon wells within the city limits. Because oil and gas pools do not conform to the boundaries of local government, Greeley’s total ban on drilling within the city limits substantially impedes the interest of the state in fostering the efficient development and production of oil and gas resources.”

In the Bowen/Edwards case, the La Plata County Commissioners enacted land-use regulations regarding oil and gas development

in La Plata County. Critically, the regulations stated, “It is the county’s intent ... to facilitate the development of oil and gas resources within the unincorporated area of La Plata County while mitigating potential land-use conflicts between such development and existing, as well as planned, land uses.” The county required oil and gas developers to obtain county permits, in addition to those required by the COGCC, prior to commencing operations. Bowen/Edwards, an oil and gas producer, challenged the validity of the county’s regulations.

In Bowen/Edwards, the Colorado Supreme Court stated, “(t)here is no question that the efficient and equitable development and production of oil and gas resources ... requires uniform regulation of the technical aspects of drilling ... waste prevention, safety precautions, and environmental restoration. ... The need for uniform regulation extends also to the location and spacing of wells.” However, the court concluded that the state’s regulations do not preempt all aspects of a county’s land-use measures and that the land-use controls might be reconciled with oil and gas development rules. In other words, the two sets of regulations

► See **Legal**, 27

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21	THE DOW LAW FIRM LLC 323 S. College Ave., Suite 5 Fort Collins, CO 80524	3 N/A	Business/corporate, real estate, tax, estate planning, water law.	970-498-9900/970-498-9966 dow@dowlawfirm.com www.dowlawfirm.com	Timothy J. Dow member 1997
22	ROSELLE & BREITIGAM P.C. 125 S. Howes St., Eighth Floor Fort Collins, CO 80521	2 3	Criminal defense.	970-224-1111/970-530-1518 darla@jerryroselle.com www.jerryroselle.com	Darla Roselle office manager 1991
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TIME OUT



COURTESY JULIE CONSTANCE

Kim Kuhn, Jessica Hicks and Kathleen Thompson celebrate with desserts and drinks at the sixth annual Decadent Desserts fundraiser for The Women's Fund of Weld County. The event was held on March 9 at UNC and raised more than \$20,000 for grants to improve the lives of women and girls in Weld County.



COURTESY KIM BARBOUR

Lasha Seaman of Flip Flop Thrift and Collectibles and Michelle Silva of Meadow View of Greeley got in some early-morning networking at Loveland Chamber of Commerce's Business Before Hours, hosted by Flood & Peterson Insurance on March 13.



COURTESY FYN PUBLIC RELATIONS

Northeastern Colorado-based American Eagle Distributing Co. employees built a home with the Fort Collins Habitat for Humanity for a local family in March.

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

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- Scott Luther's Gold & Silver Express.....11-12PM

- Rebuild America with Jeff Santos1-2PM
- Healthline with Dr. Bob Marshall3:30-4PM
- Winning on Wall Street4-5PM
- Market Wrap with Moe Ansari.....5-6PM
- Repaving Main Street6-7PM
- Women's Radio Network7-8PM
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BRIEFCASE

ANNIVERSARIES

WildRock Public Relations & Marketing celebrated its first full year in business last month. Owner Kristin Gollhofer, former head of public relations at OtterBox, started the firm in March 2012, which outgrew its original office space and expanded to the Harmony corridor in October 2012.

DEADLINES

Loveland and Northern Colorado artists have until May 17 to submit designs to be considered for use on the **Old Fashioned Corn Roast Festival** t-shirt. The winning design and artist will be announced in August prior to the festival. Applicants may electronically submit their design by emailing it to info@loveland.org, or in-person at the Loveland Chamber of Commerce. For more information and submission requirements, go to www.loveland.org/TheCornRoastFestival/.

KUDOS

Flood and Peterson has contributed \$50,000 to support the construction of the **University of Colorado Health** cancer center in Fort Collins. The cancer center will provide patients in the community with access to the latest cancer treatment, research, support and survivorship services in the same building. Flood and Peterson has supported Poudre Valley Hospital Foundation for the past 25 years, contributing more than \$160,000.

Tutor Doctor Front Range, a Northern Colorado-based in-home tutoring service, has won two national awards recognizing the company and its executives for their service and commitment. The Tutor Doctor franchise took home the Tutor Doctor 2012 Rookie of the Year award and owner **Blake Metsch** won the Client of the Year award by The Entrepreneur's Source. The Rookie of the Year award recog-

nizes a franchisee that has been in business for less than 18 months and has produced at least \$50,000 in revenue within its first six months. The Client of the Year award by E-source was awarded to Metsch for his accomplishments as an entrepreneur.

Loveland-based **Mueller & Associates, CPA** has been selected as a member of the University of South Florida's Fast 56 Class of 2013. USF's Fast 56 identifies the 56 fastest growing USF owned or USF led businesses in the world. Mueller & Associates, CPA is owned by Teresa and Paul Mueller, both of whom are 1977 graduates of USF.

The Employer Support of the Guard and Reserve, a Department of Defense operational committee, announced that several Northern Colorado Guard and Reserve members nominated their employers for the 2013 Secretary of Defense Employer Support Freedom Award. The Freedom Award is the Department of Defense's highest recognition for employers supporting employees serving in the Guard and Reserve. The employers nominated include: **James Michalka—Allstate Insurance** in Fort Collins, **Pelco by Schneider Electric** in Fort Collins and **Double Diamond Crossfit** in Greeley.

MISCELLANEOUS

MetStat Inc., a meteorological engineering company specializing in detailed precipitation analysis and monitoring, has joined the technology incubator Rocky Mountain Innosphere as a client. MetStat helps customers solve problems related to flood risk at nuclear power plants and dams, as well as how to design flood infrastructure and improve storm-water infrastructure. The company developed what it calls the Extreme Precipitation Index, which

helps engineers determine the effects of various rainfall levels on infrastructure.

NEW PRODUCTS AND SERVICES

The City of Fort Collins has launched the **Fort Collins Idea Lab**, a community engagement website where residents can communicate with city leaders and other community members on a variety of issues. The website, developed by MindMixer, allows residents to share their ideas for Fort Collins with other residents and city staff. The lab will provide city leaders a better sense of what the community thinks about specific topic and decisions. To start with, topics will include things like neighborhood connectivity and bike-friendliness. The Idea Lab is part of the city's public engagement program, which is funded through Keep Fort Collins Great sales tax revenue. It is available now at fcgov.com/idealab.

Owners Jeff and Aimee Jensen have announced the start of **Cover Your Assets Better**, a Fort Collins-based company that specializes in inventory verification and documentation of homeowners and small businesses. CYABetter.com documents all property with the use of digital video, digital photography and specialty spreadsheets for digitally recording of property, as well as permanent cloud storage options for these records. The company also offers hardware, software and products for clients through affiliate agreements with online retailers.

The city of Fort Collins has joined **Nextdoor.com**, a provider of social networks for neighborhoods. The city plans to use this platform as a tool for communicating information based on location, such as crime and safety updates or local street repairs. Nextdoor.com is a private network and city staff cannot access any

resident websites, contact information or content. For more information on the city's neighborhood services, go to fcgov.com/neighborhoods.

Fort Collins is repaving Elizabeth Street between Stover and Lemay, restriping this section of Elizabeth with bike lanes and on-street parking on the south side. The new bike lanes will provide safe routes to and from Laurel Elementary for neighborhood children. Contact Amy Lewin, transportation planner, 970-416-2040 or alewin@fcgov.com if you have any comments or questions.

Loveland-based **Schlosser Signs Inc.**, a designer, manufacturer and installer of signage in Northern Colorado, Wyoming and Nebraska, announced the addition of an energy-efficiency service division. The new department will evaluate the energy efficiency of customers' existing lighting and signage and replace inefficient lighting with energy-saving LEDs and other lighting technology.

American Eagle Distributing Co. has been selected by **Wilderness Spirits** to bring its newly launched beverage line to Northern Colorado. American Eagle is responsible for distributing and marketing all Wilderness Spirits products to liquor stores, restaurants, bars and hotels throughout the region. Wilderness Spirits is a new product line from the same team responsible for Dancing Pines Distillery in Loveland. With every bottle of its rum or whiskey sold, Wilderness Spirits will plant a new tree in the community.

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

CALENDAR

APRIL 11: 2013 CAREER & EDUCATIONAL EXPO

Employment Services of Weld County and Aims Community College are hosting the 2013 Career and Educational Expo, held this year from 4 to 6 p.m. at the Island Grove Regional Park Exhibition Building, 525 N. 15th Ave. in Greeley. For more information, go to www.eswc.org.

APRIL 11: PRICING FOR PREDICTED PROFIT WORKSHOP

This workshop, presented by Nelia Harper, is for growing businesses with product or service-based business. Participants will take away an action plan, an Excel-based pricing tool and insights for setting prices with sensitivity to the market and to the bottom line. The workshop is from 8:30 to 10:30 a.m. at the Larimer Small Business Development Center office at 125 South Howes St. The cost is \$25 when prepaid or \$35 day of. Register at www.larimersbdc.org or call 970-498-9295.

APRIL 16: WALTER ROBB, CO-CEO OF WHOLE FOODS INC.: BUILDING A CULTURE OF CONSCIOUS CAPITALISM

As Co-CEO of Whole Foods, Walter Robb oversees six regions and is on the Whole Planet Foundation board of directors. Robb will discuss how the conscious-capitalism business model evolved and will be sustained over time at the Monfort College of Business in Kepner Hall at UNC from 5:30 to 7:30 p.m. A networking reception will be held in the atrium outside Milne Auditorium before the presentation from 5:30 to 6:15 p.m. For more information, go to www.mcb.unco.edu.



There's a reason Poudre Valley REA is the third largest energy evaluation firm in Northern Colorado*

As a cooperative, our business model is based on a set of principles, not profits. Things like delivering electricity at the lowest cost possible. That means we work hard to help our consumers use less and save more. One way is by conducting energy audits to identify ways to reduce energy use. In 2012 we performed 251 energy audits. And we also offer audits to businesses. After all, the most affordable electricity is the electricity you save.

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



ON THE JOB

ACADEMICS

Aims Community College students **Carrie Frederickson** and **Daniel Ruiz** were honored at the Phi Theta Kappa All-Colorado Academic Team Luncheon and Recognition Ceremony in Denver on March 13. Frederickson and Ruiz, nominated by Aims staff, each submitted a competitive essay to Phi Theta Kappa and were selected to represent Aims at the state level with other Colorado community college students. They each received scholarship offers from Regis University and Johnson & Wales University.

FINANCE

Dan Austin, a wealth adviser in Johnstown with the Mountain Plains Group of Thrivent Financial for Lutherans, has qualified for the Summit Circle Award for financial guidance to members of the organization in 2012. Nine percent of Thrivent Financial's financial representatives qualified for this award. Austin was recognized at the company's annual conference. He has been with Thrivent Financial for 25 years and has been recognized for his performance 32 times.



Austin

Western States Bank announced **Craig Ockers** as its new president of Colorado banking operations. Ockers has 30 years of experience in banking, finance, economic development and real estate. He has previously worked as president and CEO of a privately owned financial institution in Colorado as well as a regional president for a publicly traded banking corporation in Arizona. Western States Bank has three locations in Larimer County.

GOVERNMENT

The city of Fort Collins' director of purchasing and risk management, **Jim O'Neill**, was awarded the 2012 Manager of the Year Award from the Rocky Mountain Governmental Purchasing Association in March. The selection committee for the annual award recognizes a member for enacting policies or practices that enhance the efficiency and effectiveness of their agency and their commitment to the profession. O'Neill has worked for the city of Fort Collins for more than 33 years and recently announced his retirement.

HEALTH CARE

Dr. Steven Kaufman, vein-care specialist and owner of Total Vein Care of Fort Collins, has just completed all the criteria to be considered to receive top accreditation in vascular medicine—ICAVI Peripheral Venous Testing Accreditation.



Kaufman

Associates in Family Medicine promoted **Rachel Gardea**, registered nurse, to the position of director of clinical services. Gardea has worked for AFM for more than three years. She was the nurse team lead at AFM's urgent-care clinic and received her degree in nursing from the University of Wyoming. As the director of clinical services, she will oversee the nursing department, clinic administration and operations.

Home to Heaven, a hospice and euthanasia vet service based in Loveland, has added two veterinarians, **Dr. James Dye** and **Dr. Margaret Garcia**, and receptionist **Kelly Slaymaker**, to its team. Dye graduated from CSU in 2011 and joined Home to Heaven in late 2012. He works as a mobile veterinary acupuncturist on small and large animals. Garcia is a native Coloradoan who graduated from CSU in 2003. Gar-

cia also helps with the spay/neuter program at a nearby animal shelter. Slaymaker graduated from Front Range Community College in 2005 with a veterinary technician degree. She has worked in emergency, general and specialty clinics.

LAW

Jenna H. Keller of Otis, Coan & Peters LLC law firm was admitted to practice law in the state of Nebraska. Keller is now a member of both the Colorado and Nebraska State Bar Associations and will offer her legal services in both states. The admittance will allow Keller to expand services to the firm's farm and ranch clients with property interests in both states. Her practice focuses on agricultural law, water law and natural resources, including oil and gas law.



Keller

MEDIA

Jerd Smith, a 24-year news veteran, began her new role as editor of the Northern Colorado Business Report in April. Smith has worked as a business editor and reporter for the Rocky Mountain News, Denver Business Journal and Boulder Daily Camera. At the Rocky Mountain News, Smith covered a variety of issues, including



Smith

finance, energy, technology, telecommunications, water and government. She has won awards for breaking news and investigative journalism from organizations such as the Associated Press and Society of Professional Journalists.

NONPROFIT

The OtterCares Foundation, the charitable giving arm of OtterBox, announced the addition of **Gary Rogers** as its new director of operations. Rogers is a Colorado native who brings 10 years of nonprofit management experience to the foundation. Rogers will assume operational responsibility for the OtterCares staff and programs, as well as expansion and execution of its mission.

United Way of Weld County President and CEO **Jeanine Truswell** was appointed to the board of directors for the Colorado Nonprofit Association. Truswell has more than 30 years of experience in nonprofit management and has been president and CEO of United Way of Weld County since 1986. She currently is on the Youth and Family Connections board of directors, the Colorado FFN Task Force and the Colorado 2-1-1 executive board. She has received several awards recognizing her accomplishments and leadership, including Outstanding Woman of Weld County in 2012.



Kahler

REAL ESTATE

The Group Inc., Real Estate announced that **Amber Kahler** has joined as a broker associate and partner. Kahler is a Colorado native and attended CSU. She has earned the ac-

credited commercial manager designation from Institute of Real Estate Management and has worked as a commercial property manager for the last 10 years. She is based at The Group's Harmony Road office.



Brent




Doyle



Beck


Sally Brent, Chris Doyle and **Kathy Beck**, brokers with the The Group Inc., Real Estate, earned Quality Service Certified Platinum awards in recognition of 100 percent client-service satisfaction in 2012, as measured by Leading Research Corp. The award is the only recognition in the real estate industry based on independently validated customer-satisfaction survey results.

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



Masks

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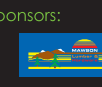
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The Northern Colorado Business Report and Kennedy and Coe are pleased to open nominations for the 2013 CFO of the Year Awards.

NORTHERN COLORADO CFO OF THE YEAR AWARDS

Northern Colorado
**BUSINESS
REPORT**



The Northern Colorado Business Report and Kennedy and Coe, LLC will recognize chief financial officers in our region whose efforts successfully navigate a company's financial future. Honorees will be recognized at the Bixpo 2013 Business Leaders Breakfast, September 11, 2013.

Nominee Information

Nominate online
NCBR.com

Nominee's first name Last name

Nominee company's name

Nominee company address - Street

Nominee company address - City, state, zip code

Nominee email Nominee telephone

Company CEO's or owner's name

Company CEO's or owner's email Company CEO's or owner's telephone

Nominator Information

Nominator's first name Nominator's last name

Nominator's email Nominator's telephone

Nominator's company's name

Nominator's company address - Street

Nominator's company address - City, state, zip code

2013 CFO of the Year Nomination

Nomination deadline: August 1, 2013

The Northern Colorado CFO Awards are presented to recognize chief financial officers in the Northern Colorado region whose efforts successfully guide a company's financial future.

Candidates for the Northern Colorado CFO Awards must meet the following three criteria:

1. Candidates for the Northern Colorado CFO Awards are the individuals responsible for the financial management of their companies. They may or may not carry the title of chief financial officer, but they carry the responsibilities of that office.
2. Candidates must work in Northern Colorado (Larimer and Weld counties).
3. The company for which the candidate works must be headquartered in Northern Colorado.

Award Categories:

The Northern Colorado CFO Awards will be presented to CFOs in the primary three industry segments below. The private sector, for-profit segment has three categories ranked by employee base. Private sector not-for-profit organizations are divided into two categories based on focus. The final segment is for all governmental and public education entities. The final two awards are for specific accomplishments.

PRIVATE SECTOR

For-profit companies

- 1 - 49 Employees
- 50 - 99 Employees
- 100 plus Employees

Not-for-profit companies

- Human services
- Creative industries

PUBLIC SECTOR

This category includes all governments, public agencies and public schools.

DISTINCTIVE ACCOMPLISHMENTS

- Growth Leader - This category includes those CFOs who have been at the financial forefront of companies that have significantly increased revenues and/or profits.
- Lifetime Achievement - This category includes those CFOs who have demonstrated significant achievements over a career spanning a minimum of 25 years.

Candidates for the Northern Colorado CFO Awards must demonstrate achievements in the following two areas:

- Advancing and contributing to the success of the company for which he or she works.
- Community involvement and leadership.

Please describe this candidate's achievements in these two areas in a narrative of not more than 200 words.

September 11, 2013 7:30-9:30 a.m.
Embassy Suites - Loveland

If your company would like to join us in sponsoring the Northern Colorado CFO of the Year Awards, contact De Dahleren, NCBR Marketing Director at 970-232-3132.

Mail nominations to:

Northern Colorado Business Report

CFO Nominations

P.O. Box 270810

Fort Collins CO 80527

Nominate online - NCBR.com

Nominations may also be emailed to: Events@NCBR.com.

MARKETING from 17

list. That's because you are talking to people who do not necessarily know your business when you send mail to a rented list; you have to warm them up.

What makes an email campaign work? The success of your emailing is based on these factors:

- Quality of the list.
- Appeal of your subject line.
- Strength of the piece's visuals, layout and copy (the creative aspect).
- The offer(s) you make in the mailing.
- Timing of the drop (when it is sent out).

There are different types of emails that work.

Consider these various approaches:

- Newsletter.
- Survey.
- Thank-you card.
- E-zine (a mini magazine).
- Special announcement (also called an "e-blast").
- Shipping confirmations and other housekeeping messages, like

reminders to renew and product updates.

- Promotional postcard.

It's a good idea to have a content calendar for your email. Let's say you send out a monthly newsletter. What will each issue contain? What will be the regular table of contents?

A car repair shop would do well to send an email newsletter to its past customers and leave a few printed out in the waiting area as well. The table of contents for this monthly (or quarterly) newsletter might include these regular columns:

- Maintenance tips for seasonal driving.
- A coupon for a tune up.
- A profile of a featured repair person.
- A "What is it?" column where you are asked to guess the name of a car part. All guesses can be posted on social media for a fun lift to the contest.
- Recall advisories.
- Neighborhood news – what

other retailers in the area are doing.

You get the idea. Think about what your monthly content calendar could be. Your customers will actually look forward to receiving it if it's well planned.

So you're convinced. Email would be a great and welcome way to stay in touch with your target audiences. But you don't have a writer or a designer on staff to pull this newsletter together.

Don't worry: There are many low-cost resources to help you be a top-notch email publisher. They provide templates for you to fold short copy snippets into (right from Word) and places to easily upload visuals from your photo files. It comes together beautifully.

Email distribution resources include: **Constant Contact** (one of its five national offices is based right here in Loveland), **Mail Chimp**, **Emma** and **IContact**. The beauty of such distribution and template services is that not only do they seam-

lessly send to your provided lists, but they also supply metrics on the vitality of each mailing and the calls to action within it. Furthermore, they maintain the unsubscribed and undeliverable to ensure your list is 100 percent accurate, and then keep record of every mailing that went out – all in a few easy to use dashboards.

Bonus: these distribution services also integrate social media into your email. They include the visual prompts that encourage recipients to tell their friends on Facebook or Twitter about your services and they also suggest recipients pass the newsletter along to their friends.

Publicizing your email outside of your regular circle of recipients will surely help it grow. And who knows – it might even go viral!

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

NEWSMAKER from 17

mised because of their industry work? Can you give us any evidence of them favoring industry over public health, environment or wildlife resources during their terms?

A: The prohibition against working for the industry one is also asked to regulate has nothing to do with the current commissioners and, in fact, would take effect only with their replacements. It is instead about public confidence in the process, and right now most of the public sees a big problem with this conflict of interest.

Q: You are from a region of the state that largely supports increased oil and gas industry regulation and doesn't have as much at stake economically as places like Weld County, where the boom has been a huge economic boost. Why should Weld residents be subject to these increased regulations as well?

A: My bills do not call for increased

regulation. They instead help the agency tasked with protecting public health to do its job. I am sure residents of Weld County are just as concerned about their health as residents from any other county.

Q: What do you see as the primary goal of the state government in the regulation of this booming industry? How will you attempt to meet that goal?

A: Our goal should be to protect jobs and protect Coloradans. Oil and gas is an important part of our economy and makes up 1 percent of the jobs in the state. We should welcome those jobs. We should also protect the other 99 percent of the jobs in this state, like agriculture, for example, that depend on clean water, clean air and adequate health protections. We need an effective state agency that can make sure all of our jobs and public health are protected.

LEGAL from 19

can coexist.

Where Fort Collins' amendment falls on the balance between full drilling prohibitions in the Lundvall case and the land-use regulations in the Bowen/Edwards case remains to be seen.

The amendment also may face challenges that it constitutes a taking of property without just compensation. Section 15 of Article 2 of the Constitution of the State of Colorado provides, "Private property shall not be taken or damaged, for public or private use, without just compensation." The Colorado Supreme Court, citing other courts in a 1993 decision in the case of *City of Northglenn v. Grynberg*, stated, "(a) taking occurs when an entity clothed with the power of eminent domain substantially deprives a property owner of the use and enjoyment of that property" and when an owner is "called upon to sacrifice all economically beneficial uses of real property to the common good, (the) owner has suffered a taking."

Mineral interests, including rights to oil and gas, are real property interests that may or may not be separated, or severed, from the ownership of the property's surface. Persons owning only severed mineral interests in property in the city likely will have the best claim that the amendment constitutes an unconstitutional taking. With the amendment, owners and lessees of mineral interests underlying the lands within the city, especially those who do not also own surface interests, could claim that the amendment causes a substantial deprivation of the use of their properties for which the city has not compensated them.

Stay tuned. Most likely, court challenges that develop in Fort Collins and Longmont will be in the news for years to come.

Dan Jones is an attorney at the Greeley office of Otis, Coan & Peters, LLC. He can be reached at djones@nocolegal.com or 970-330-6700.

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Northern Colorado
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Northern Colorado
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Northern Colorado Business Report

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2013

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ARTS from 3

county, so Ison is arranging a meeting in mid-April with cultural facilities leaders from Fort Collins, Estes Park and Berthoud to discuss the steps needed to create the district.

Because the districts impose a tax, they must be approved by voters. Right now, the goal is to get the matter onto the ballot in November 2014. The majority of the voters within the boundaries of the district must approve its creation for the measure to pass.

IN LOVELAND

there are 16 institutions that would benefit from the extra operating dollars. In addition to the museum, these include the Loveland Opera Theater and the Rialto Theater Center.

But accomplishing that may not be as easy as it seems. Ison and others in Larimer County have attempted to get the SCFD matter onto the ballot twice before, but ran into problems.

The first time, the effort failed because the petition was not certified in time. The second time, large election costs kept city officials from turning a petition into a ballot item.

Aside from a petition, the only other way to get the issue before voters is for county commissioners to place the matter on the ballot.

In Loveland, there are 16 institutions that would benefit from the extra operating dollars. In addition to the museum, these include the Loveland Opera Theater and the Rialto Theater Center.

Creating an SCFD is no easy task, according to Jane Hansberry, one of the Denver SCFD's first employees.

Other parts of the country have replicated the SCFD model, Hansberry said, but other counties in Colorado have had trouble establishing their own districts. Five different counties, including Larimer, have tried and failed at establishing a district.

But, that is not to say it can't be done. In Denver, a \$750,000 campaign, funded by the cultural organizations that would ultimately benefit from the tax, was launched.

In 1988, voters in Denver approved the ballot measure, in a vote that Hansberry called "extraordinary," partially because voters approved a tax increase in poor economic times. The Denver district was renewed in 1994 and again in 2004.

The museum expansion itself would cost about \$15 million, according to documents provided by Suzanne Janssen, public art and business services manager for the Loveland Museum.

In addition to creating more space

for staff, artwork and various programs at the museum, the expansion would create a "youth zone," and add a 4,500-square-foot outdoor venue.

After some research, it was determined that the parking lot at Fifth Street and Lincoln Avenue would be the best place for the expansion.

As part of its due diligence, city staff inquired about acquiring a building near the museum, which is located at 503 N. Lincoln Ave. The building that houses the Loveland Reporter-Herald and Chase Bank branch were both considered.

The owner of the Reporter-Herald building, Dean Lehman, has said he's not interested in selling the property,

but that he is open to discussing a lease on part of the Reporter-Herald parking lot for public use.

The purchase price and remodeling costs made the Chase Bank building too expensive to be considered a viable option.

The museum expansion is consistent with many of Loveland's goals, including the city's efforts to revitalize downtown, as well as the Destination Loveland plan, which is designed to draw more tourists to the city.

Both the museum expansion and the creation of the SCFD also fit within the city's plans to build upon its renowned arts culture.

In addition to adding culture, art-

ists in Loveland are an economic driver that the city wants to support.

The city is committed to the growth and retention of jobs and economic activity in the creative sector, which includes entrepreneurs and businesses in both the art and science sectors.

The Census Bureau shows that Loveland has a 41 percent higher national average for its share of employees in arts and culture businesses.

About 2,700 creative sector jobs exist in Loveland, paying an average annual wage of \$42,000, compared with the average wage of \$37,000, according to the city.

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*Based on the number of plans, PLANSPONSOR Recordkeeping Survey, June 2011. **Investment Advisor magazine, November 2010.

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Bravo Entrepreneurs Lifetime Achievement 1998-2013

2013.....	Loren Maxey Fort Collins
2012	Norm Dean Greeley
2010	Don Churchwell Loveland
2008-09	Gene Markley Fort Collins
2007.....	Larry Kendall Fort Collins
2006.....	B.D. "Pete" Peterson and J. Barney Flood Greeley
2005.....	George Hall Greeley
2004.....	Bill Neal and Leo Schuster, Fort Collins and Loveland
2003.....	Kathryn Hach-Darrow Loveland
2002.....	Bob Tointon Greeley
2001.....	Tom Gleason Fort Collins
2000.....	Ken Monfort Greeley
1999.....	Bob Everitt Fort Collins
1998.....	W.D. Farr Greeley

In 1969 I started Maxey Companies because I wanted to stay in Fort Collins not transfer with the company I was working for. Forty-four years later to receive the Bravo Lifetime Achievement award surprised me. My goal was to create a good life for my family in the community we loved and be a servant of that community. Those were the rewards of being an entrepreneur. This is an unexpected recognition I am humbled and honored to receive.

— Loren Maxey
Lifetime Achievement 2013



Our world is better today because extraordinary individuals have taken risks. They started with only an idea - and they grew it into something much larger. Something that's changed lives, provided jobs, generated growth, and most importantly, they've helped shape our community.

Bravo! Entrepreneur Awards recognizes those individuals who demonstrate the characteristics of success, and who have overcome obstacles to become one of our community's most respected business leaders. To learn more about Bravo! Entrepreneur Awards, please visit www.NCBR.com.





COURTESY OF PVREA

PVREA's new solar array will contain 2,000 panels - four times the size of its first, pictured here.

SOLAR from 1

will fund and build the farm, which is expected to generate \$1.5 million in annual sales.

Poudre Valley Electric Association, a nonprofit electric distribution cooperative, will buy power from customers who buy panels as well as distribute electricity generated by the farm to its customers. Plans to build the solar garden are based on an agreement between Poudre Valley Electric and Clean Energy announced last month.

Edward Stern, executive director of Denver-based Colorado Solar Energy Industries Association, believes that Northern Colorado and the rest of the state will continue to see community solar projects like these in both rural and urban areas.

"There are many folks who want access to solar energy, and this gives them that access," Stern said in an email.

The new array will contain more than 2,000 solar panels, four times the size of the first one at 500,000 watts. In a similar arrangement with Clean Energy, Poudre Valley Electric dedicated its first solar farm, with 494 solar panels generating 116,090 watts, in August. The project marked Northern Colorado's first community solar farm, and Poudre Valley Electric sold all the panels before it was built.

Once Poudre Valley Electric builds the new array, it will credit monthly electric bills of customers who buy individual panels. Residential and small commercial customers can participate.

Members of Poudre Valley Electric can buy solar panels starting at \$729, \$111 more than the \$618 cost of pan-

els in the first project.

The new farm's panels will cost more up-front because customers will receive a larger credit over the life of the project, said Jeff Wadsworth, Poudre Valley Electric's assistant CEO.

The new solar farm marks the latest effort to expand solar generation in Northern Colorado. CSU said in January that it wanted to add solar capacity and was considering several locations for the new array. Colorado already has nearly 300 megawatts of solar thermal and solar electric systems installed on more than 10,000 homes and businesses, according to the Colorado Solar Energy Industries Association.

Poudre Valley Electric has not settled on a location for the new solar farm. It built the first facility at its headquarters, but there's not enough space for another array.

"There are several sites that we're looking into," Wadsworth said.

Clean Energy has not determined how much the project, which is its 19th, will cost because the site has not been selected or engineered, Clean Energy President Paul Spencer said.

Clean Energy, which will sell the panels, believes that the project will draw keen interest based on the waiting list of customers who wanted panels during the first solar farm. Solar farms give consumers such as renters and people with properties with less exposure to the sun the opportunity to utilize renewable energy without having to build a system of their own.

"The PVREA customers seem to be very attuned to this type of product...because it has a strong environmental aspect to it," he said.



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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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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**

CHARLES MICHAEL LEISENRING, 4408 JOHN F KENNEDY PKWY I108, FORT COLLINS; CASE #2013-13523, DATE FILED: 3/13/2013.

GREG A DELAHOUSSEY, 339 TURMAN DRIVE, FORT COLLINS; CASE #2013-13525, DATE FILED: 3/13/2013.

JEFFREY MICHAEL BSKO, 4470S LEMAY AVE APT 422, FORT COLLINS; CASE #2013-13543, DATE FILED: 3/13/2013.

MARK JOSEPH NICKLAY, 7209 EGYPTIAN DR, FORT COLLINS; CASE #2013-13569, DATE FILED: 3/13/2013.

CHRISTOPHER GLENN FIELDER, 1613 BURLINGTON COURT, FORT COLLINS; CASE #2013-13576, DATE FILED: 3/13/2013.

SHIRLEY ANN RODRIGUEZ, 2500 E HARMONY RD LOT 351, FORT COLLINS; CASE #2013-13596, DATE FILED: 3/13/2013.

THOMAS MARION OLDHAM, 605 CHESNUT DR, LOVELAND; CASE #2013-13611, DATE FILED: 3/14/2013.

GREGORY ALAN MINOR, 4105 N GARFIELD AVE LOT 32, LOVELAND; CASE #2013-13677, DATE FILED: 3/14/2013.

SHANNON LORENZEN, 6520 ORBIT WAY, FORT COLLINS; CASE #2013-13683, DATE FILED: 3/14/2013.

KEVIN EUGENE SMITH, 923 JAMES CT APT 3, FORT COLLINS; CASE #2013-13687, DATE FILED: 3/14/2013.

DAVID ANTHONY LUCCHETTI, 4957 BASSWOOD DR, LOVELAND; CASE #2013-13729, DATE FILED: 3/15/2013.

AMY LORRAINE LUCYSCHULTZ, 2930 MOUNTAIN LION DRIVE #108, LOVELAND; CASE #2013-13731, DATE FILED: 3/15/2013.

LINDA CAROL STANLEY, 1338 S EDINBURGH DRIVE, LOVELAND; CASE #2013-13783, DATE FILED: 3/15/2013.

CHRISTOPHER DAVID HOLDEN, 3107 PALM COURT #8, FORT COLLINS; CASE #2013-13877, DATE FILED: 3/16/2013.

ERIK JAMES MARTINSON, 524 WHEDBEE STREET, FORT COLLINS; CASE #2013-13890, DATE FILED: 3/16/2013.

BARBARA JOAN KECHTER, 3602 KUNZ COURT #C, FORT COLLINS; CASE #2013-13894, DATE FILED: 3/16/2013.

AUDREY M MARTINEZ, 101 MULE DEER DRIVE, LOVELAND; CASE #2013-13901, DATE FILED: 3/16/2013.

JESSICA TONI WARD P ARIZMENDIZ, 640 MACGREGOR AVE #14, ESTES PARK; CASE #2013-13904, DATE FILED: 3/16/2013.

FORECLOSURES

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

STATE TAX LIENS

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

JUDGMENTS

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

WARRANTY DEEDS

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

JAMES FREDERICK LORD, 801 E DRAKE RD APT 97, FORT COLLINS; CASE #2013-13908, DATE FILED: 3/16/2013.

KRISTA CHARLEEN KAMINSKI, 742 SCOTCH ELM DR, LOVELAND; CASE #2013-13939, DATE FILED: 3/17/2013.

JEFFERY A WILLS, 684 26TH STREET SOUTHWEST, LOVELAND; CASE #2013-14041, DATE FILED: 3/19/2013.

DELIA SAVANNAH, 1827 SOMERVILLE DRIVE #B2, FORT COLLINS; CASE #2013-14059, DATE FILED: 3/20/2013.

AMY LEE NORTIER, 1025 OXFORD LANE 112J, FORT COLLINS; CASE #2013-14061, DATE FILED: 3/20/2013.

XAVIER A PUGA, 400 HICKORY ST #73, FORT COLLINS; CASE #2013-14066, DATE FILED: 3/20/2013.

LORENA SANCHEZ, 420 EAST 57TH STREET LOT 243, LOVELAND; CASE #2013-14097, DATE FILED: 3/20/2013.

ANNETTE MARIE ZABKA, 845 BAYBERRY DR, LOVELAND; CASE #2013-14105, DATE FILED: 3/20/2013.

MICHELLE LEE BROWN, 3123 E LOCUST ST, FORT COLLINS; CASE #2013-14150, DATE FILED: 3/20/2013.

MELISSA KINCHELOE, 420 EAST 57TH ST, LOVELAND; CASE #2013-14190, DATE FILED: 3/21/2013.

Chapter 13

AMBER YVONNE HARVEY, 240 MANCHESTER DR, FORT COLLINS; CASE #2013-13606, DATE FILED: 3/14/2013.

RAY RAEDER III SMITH, 1618 SAGEWOOD DRIVE, FORT COLLINS; CASE #2013-13608, DATE FILED: 3/14/2013.

ROBERT DARIN BABNICK, 6932 STANTON CREEK DR, FORT COLLINS; CASE #2013-14077, DATE FILED: 3/20/2013.

NICHOLAS KOMAR, 1507 WILDWOOD COURT, FORT COLLINS; CASE #2013-14082, DATE FILED: 3/20/2013.

Weld County**Chapter 7**

MARIE ROWENA HARGIS, PO BOX 65, JOHNSTOWN; CASE #2013-13572, DATE FILED: 3/13/2013.

MICHAEL OZELL ROBERTS, 3208 68TH AVE CT, GREELEY; CASE #2013-13577, DATE FILED: 3/13/2013.

NOEL C SMITH, 2189 35TH AVE CT #15, GREELEY; CASE #2013-13582, DATE FILED: 3/13/2013.

TED ANTHONY TRUJILLO, 3604 MYRTLE ST, EVANS; CASE #2013-13585, DATE FILED: 3/13/2013.

BRANDON RAY PARTLOW, 933 E 25TH STREET RD, GREELEY; CASE #2013-13598, DATE FILED: 3/13/2013.

PATRICK PAUL HOJJO, 3124 49TH

AVENUE, GREELEY; CASE #2013-13599, DATE FILED: 3/13/2013.

SHANIESE LOUISE CROWE, 5038 GULL ST, BRIGHTON; CASE #2013-13623, DATE FILED: 3/14/2013.

STEVEN R MAMMEN, 1821 15TH AVE, GREELEY; CASE #2013-13646, DATE FILED: 3/14/2013.

TREVOR HINCHEY, 960 HAWKRIDGE COURT, EATON; CASE #2013-13669, DATE FILED: 3/14/2013.

BRANDON ROBERT BUCHANAN, 31 S 14TH AVENUE DRIVE, BRIGHTON; CASE #2013-13698, DATE FILED: 3/14/2013.

ISABEL TAPIA, 3623 LATHAM COURT, EVANS; CASE #2013-13709, DATE FILED: 3/14/2013.

RAUL T III GAYTAN, 2856 17TH AVE APT 205, GREELEY; CASE #2013-13720, DATE FILED: 3/15/2013.

VANNESSA ANN WRIGHT, 905 E 24TH STREET RD, GREELEY; CASE #2013-13722, DATE FILED: 3/15/2013.

PAUL NILES PASWATERS, 16449 COUNTY ROAD 100, NUNN; CASE #2013-13741, DATE FILED: 3/15/2013.

MICHAEL LEE SMITH, 3819 BEECHWOOD, JOHNSTOWN; CASE #2013-13832, DATE FILED: 3/16/2013.

SCOTT DURELL RAMSEY, 2416 52ND AVE CT, GREELEY; CASE #2013-13843, DATE FILED: 3/16/2013.

SUSAN KAY EBERL, 7755 PRIMROSE GREEN, FREDERICK; CASE #2013-13855, DATE FILED: 3/16/2013.

LAURA A KREFT, 416 W JESSUP ST, BRIGHTON; CASE #2013-13882, DATE FILED: 3/16/2013.

ROBERT A BOBACK, 2179 CAPE HATTERAS DRIVE #4, WINDSOR; CASE #2013-13903, DATE FILED: 3/16/2013.

MIGUEL REYES GONZALEZ, 15075 MARY AVE, FORT LUPTON; CASE #2013-13906, DATE FILED: 3/16/2013.

MARIA D RIVERA, 573 E 19TH STREET RD, GREELEY; CASE #2013-13926, DATE FILED: 3/16/2013.

CALVIN WINSTON JR SIMPKINS, 3750 WEST 24TH STREET, GREELEY; CASE #2013-13927, DATE FILED: 3/17/2013.

NICHOLAUS JOHN KALLSEN, 6116 W 8TH ST, GREELEY; CASE #2013-13928, DATE FILED: 3/17/2013.

ALFREDO FLORES MERAZ, 1760 AUGUST LANE, BRIGHTON; CASE #2013-13934, DATE FILED: 3/17/2013.

SHIRLEY MARIE DURST, 2500 E 168TH AVE, BRIGHTON; CASE #2013-13941, DATE FILED: 3/17/2013.

JAY C CARTER, PO BOX 104, FIRESTONE; CASE #2013-13942, DATE FILED: 3/18/2013.

RICHARD CHARLES CAMPBELL, 464 HOMESTEAD LN, JOHNSTOWN; CASE #2013-13943, DATE FILED: 3/18/2013.

DONNA JEAN LAND, PO BOX 247, GILCREST; CASE #2013-13949, DATE FILED: 3/19/2013.

MAY YER YANG, 1134 SUNBIRD AVE, BRIGHTON; CASE #2013-13950, DATE FILED: 3/19/2013.

JOHN TED PANOS, 1525 28TH AVE PLACE, GREELEY; CASE #2013-13954, DATE FILED: 3/19/2013.

TAMMY JO WEBB, 4109 W 21ST STREET ROAD, GREELEY; CASE #2013-13957, DATE FILED: 3/19/2013.

AMANDA R RIVERA, 300 HOLDEN LN, JOHNSTOWN; CASE #2013-13972, DATE FILED: 3/19/2013.

MICHAEL A MICHENER, 119 25TH AVE, GREELEY; CASE #2013-13973, DATE FILED: 3/19/2013.

JOHN G IV HERRERA, 2436 ARBOR AVE, GREELEY; CASE #2013-13974, DATE FILED: 3/19/2013.

RICHARD D VALDEZ, 496 ELM AVE, BRIGHTON; CASE #2013-14011, DATE FILED: 3/19/2013.

DANIEL ARTHUR KITTELMAN, 477 CROWN CIR, BRIGHTON; CASE #2013-14022, DATE FILED: 3/19/2013.

SHANE DOUGLAS BORGES, 250 ROCHESTER DR, WINDSOR; CASE #2013-14024, DATE FILED: 3/19/2013.

MARK ALLAN ROSE, 5755 CANYON CIRCLE, FREDERICK; CASE #2013-14027, DATE FILED: 3/19/2013.

TIMOTHY BRIAN HARDING, 10606 BARRON CIR, FIRESTONE; CASE #2013-14031, DATE FILED: 3/19/2013.

XAI VUE, 461 GRAY SWALLOW ST, BRIGHTON; CASE #2013-14051, DATE FILED: 3/20/2013.

OLIVIA AMPARAN LUNA, 308 WAGONWHEEL DR, FORT LUPTON; CASE #2013-14054, DATE FILED: 3/20/2013.

GARY E WINKLEPLECK, 9 ORCHARD CT, WINDSOR; CASE #2013-14068, DATE FILED: 3/20/2013.

MARGITA MENDEZ, 435 N 35TH AVE LOT #240, GREELEY; CASE #2013-14070, DATE FILED: 3/20/2013.

LARRY WAYNE HUNTER, 106 MILLER AVENUE #304, BRIGHTON; CASE #2013-14108, DATE FILED: 3/20/2013.

KEVIN W OCONNELL, 12133 HANNIBAL ST, BRIGHTON; CASE #2013-14124, DATE FILED: 3/20/2013.

LUCIO LEAL ORTIZ, PO BOX 114, FREDERICK; CASE #2013-14149, DATE FILED: 3/20/2013.

REBECCA ARCHULETA, 140 21ST AVENUE, GREELEY; CASE #2013-14154, DATE FILED: 3/20/2013.

SALOMON GUZMAN, 608 S 3RD AVE, BRIGHTON; CASE #2013-14172, DATE FILED: 3/21/2013.

DANIEL D MONTOYA, 360 TERRA VISTA STREET, BRIGHTON; CASE #2013-14196, DATE FILED: 3/21/2013.

JOSEPH ANTHONY HELBOK, 23950 E 156TH AVE, BRIGHTON; CASE #2013-14198, DATE FILED: 3/21/2013.

SAMANTHA CLAIRE ELI PECK, PO BOX 229, GILCREST; CASE #2013-14227, DATE FILED: 3/21/2013.

ROY ABRAHAM CONE, 804 SOUTH SECOND AVENUE, BRIGHTON; CASE #2013-14233, DATE

FILED: 3/21/2013.

THOMAS JOHN SMOLEN, 3060 EAST BRIDGE STREET, BRIGHTON; CASE #2013-14351, DATE FILED: 3/22/2013.

DANIEL EARL SETTLEMIRE, 821 MOCKINGBIRD ST, BRIGHTON; CASE #2013-14353, DATE FILED: 3/22/2013.

Chapter 13

ISABEL P GOMEZ, 3705 RIVERSIDE PARKWAY, EVANS; CASE #2013-13507, DATE FILED: 3/13/2013.

DANIEL JOSEPH PINO, 5062 GOSHAWK STREET, BRIGHTON; CASE #2013-13592, DATE FILED: 3/13/2013.

KYLE LEE DEAL, 445 N 11TH AVENUE, BRIGHTON; CASE #2013-13747, DATE FILED: 3/15/2013.

CHARLES BROCKBANK, 103 DIVISION DRIVE, PLATTEVILLE; CASE #2013-13864, DATE FILED: 3/16/2013.

PAUL CRAIG DOUGHTY, 218 HARROW COURT, BRIGHTON; CASE #2013-14245, DATE FILED: 3/21/2013.

CARL WADE BUCHANAN, 4899 MT CAMERON DR, BRIGHTON; CASE #2013-14269, DATE FILED: 3/22/2013.

FORECLOSURES**Larimer County**

BORROWER: GARY L & KIMBERLY LONG, 5101 OTERO AVE, LOVELAND. LENDER: GATEWAY MORTGAGE GROUP LLC, AMOUNT DUE: \$401695. CASE #17573. 3/6/2013

BORROWER: KATHLEEN E SANDERSON, 3936 ELMHURST DR, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$192053. CASE #17574. 3/6/2013

BORROWER: JOSE A REYES, 3107 CROCKETT ST, FORT COLLINS. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$188333. CASE #17575. 3/6/2013

BORROWER: JOHNNIE M & NORMAN W DAVIS, 3710 GOODELL LN, FORT COLLINS. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$304733. CASE #17576. 3/6/2013

BORROWER: DAVID A & KIMBERLY STANSBERRY, 540 CORA PL, LOVELAND. LENDER: HOUSEHOLD FINANCE CORP III, AMOUNT DUE: \$119631. CASE #17577. 3/6/2013

BORROWER: JAMES H & KAREEN A STADLER, 905 WELCH AVE, BERTHOUD. LENDER: WELLS FARGO FINANCIAL COLO INC, AMOUNT DUE: \$212625. CASE #17578. 3/6/2013

BORROWER: PHILIP C & ALISSA M SNYDER, 1816 LILY PL UNIT 3, LOVELAND. LENDER: US BANK, AMOUNT DUE: \$110424. CASE #17579. 3/6/2013

BORROWER: DIANE MCNALLEY, 404 E COUNTY ROAD 8, BERTHOUD. LENDER: GENERATION MORTGAGE CO, AMOUNT DUE: \$301639. CASE #17580. 3/6/2013

BORROWER: MICHAEL R GORES, 227 MOUNT EVEREST DR, LIVERMORE. LENDER: CENLAR FSB, AMOUNT DUE: \$134890. CASE #17581. 3/6/2013

BORROWER: GALE & KIM S STINER, 3569 GRANBY CT, LOVELAND. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$292106. CASE #18000. 3/7/2013

BORROWER: DENISE Y & ROBERT C LUCAS, 102 W COUNTY ROAD 70, WELLINGTON. LENDER: SECURITY SERVICE FEDERAL CREDI, AMOUNT DUE: \$120432. CASE #18001. 3/7/2013

BORROWER: DOREEN S & CHRIS

W GONZALES, 2806 WORTHINGTON AVE, FORT COLLINS. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$148554. CASE #18002. 3/7/2013

BORROWER: LOREN & ERIN P STRAUB, 1905 JAMES DR, LOVELAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$139877. CASE #18003. 3/7/2013

BORROWER: ROBERTA R EWING, 845 10TH ST, BERTHOUD. LENDER: EVERBANK, AMOUNT DUE: \$170111. CASE #18004. 3/7/2013

BORROWER: ORLANDO ENRIQUE & HERMINDA HERNANDEZ, 8513 SAWTOOTH CT, FORT COLLINS. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$121310. CASE #18687. 3/11/2013

BORROWER: MERINDA & JONATHON BENNETT, 3170 IVY DR, LOVELAND. LENDER: WELLS FARGO FINANCIAL COLO INC, AMOUNT DUE: \$403136. CASE #18981. 3/12/2013

BORROWER: LEE ANN WHITE, 241 PIN OAK DR, LOVELAND. LENDER: FLAGSTAR BANK FSB, AMOUNT DUE: \$180949. CASE #19341. 3/13/2013

BORROWER: VICKI SRONCE, 5 SMITH BRIDGE RD, BELLVUE. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$202090. CASE #19342. 3/13/2013

BORROWER: JERRY & CHARLOTTE MARIE TRUJILLO, 7857 2ND ST, WELLINGTON. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$153576. CASE #19343. 3/13/2013

BORROWER: WILLIAM H KUIPER, 3819 BENTHAVEN ST, FORT COLLINS. LENDER: US BANK, AMOUNT DUE: \$182357. CASE #19344. 3/13/2013

BORROWER: ROBERT EARL & SANDRA DEE GABRIELSON, 3351 GOLDEN EAGLE DR, LOVELAND. LENDER: COLORADO COMMUNITY BANK, AMOUNT DUE: \$287270. CASE #19345. 3/13/2013

BORROWER: DAVID A & KIMBERLY STANSBERRY, 540 CORA PL, LOVELAND. LENDER: HOUSEHOLD FINANCE CORP III, AMOUNT DUE: \$119631. CASE #19720. 3/14/2013

BORROWER: ROBERT W II & CATHERINE A ALEXANDER, 2718 GARDEN DR, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$164401. CASE #19721. 3/14/2013

BORROWER: FOX LLC, MULT PROP. LENDER: GREAT WESTERN BANK, AMOUNT DUE: \$247850. CASE #19928. 3/14/2013

BORROWER: JAMES R ANDERSON, . . . LENDER: WELLS FARGO BANK, AMOUNT DUE: \$765790. CASE #20183. 3/15/2013

Weld County

FOR THE RECORD

\$89188. CASE #3914924. 3/6/2013

BORROWER: JUSTIN A DAVIS, 65898 COUNTY ROAD 99, GROVER. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$125103. CASE #3914925. 3/6/2013

BORROWER: MICHAEL G & SHERYL K KRAMER, 625 HICKORY ST, HUDSON. LENDER: WELLS FARGO BK, AMOUNT DUE: \$25102. CASE #3915598. 3/8/2013

BORROWER: JOHN R & PHYLLIS P TOWLES, 1525 SAN JUAN CIR, EVANS. LENDER: SUNTRUST MTG INC, AMOUNT DUE: \$135483. CASE #3915599. 3/8/2013

BORROWER: BRANDON & SUNNIE PARTLOW, 933 E 25TH STREET RD, GREELEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$136204. CASE #3916055. 3/11/2013

BORROWER: SARA K SATER, 500 OLIVE LN, PLATTEVILLE. LENDER: COMPASS BK, AMOUNT DUE: \$123854. CASE #3916056. 3/11/2013

BORROWER: JEROME C & DIANE A PIERZINA, 3000 BLUE SKY CIR # 11 108, ERIE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$131530. CASE #3916334. 3/12/2013

BORROWER: STEPHEN HALLER, 143 PLEASANT AVE, JOHNSTOWN. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$273352. CASE #3916610. 3/13/2013

BORROWER: STEPHEN P FROWN-FELTER, 314 JACKIE ANN ST, AULT. LENDER: BK AM, AMOUNT DUE: \$177625. CASE #3916611. 3/13/2013

JUDGMENTS

Larimer County
DEBTOR: CHRISTOPHER RAY GUZMAN, CREDITOR: WESTERN HEALTHCARE NETWORK LLC. AMOUNT: \$32342.91. CASE

#D-12CV-001955. DATE: 3/6/2013

DEBTOR: WILLIAM W BETTS, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$10187.08. CASE #C-12C-002943. DATE: 3/6/2013

DEBTOR: DERREL LEON & DERREL BAKER, CREDITOR: JUDITH B STEENECK. AMOUNT: \$30000.0. CASE #D-12CV-000842. DATE: 3/7/2013

DEBTOR: LORI L SUSSBAUER, CREDITOR: CACH LLC. AMOUNT: \$33196.83. CASE #D-12CV-001519. DATE: 3/8/2013

DEBTOR: PAUL & PAUL J HADDICK, CREDITOR: CACH LLC. AMOUNT: \$5250.21. CASE #D-12C-030027. DATE: 3/8/2013

DEBTOR: ALFRED & KAREN PRISCO, CREDITOR: MICHAEL MEGILLIGAN. AMOUNT: \$4148.0. CASE #C-12S-000280. DATE: 3/8/2013

DEBTOR: MICHAEL R STEINBRECHER, CREDITOR: UNIFUND CCR PARTNERS. AMOUNT: \$9930.52. CASE #C-07C-000753. DATE: 3/11/2013

DEBTOR: STACY STANLEY, CREDITOR: UNIFUND CCR PARTNERS. AMOUNT: \$926.32. CASE #C-07C-000053. DATE: 3/11/2013

DEBTOR: RICHARD PIPER, CREDITOR: HAL M SEARS REVOCABLE TRUST. AMOUNT: \$185007.32. CASE #D-12CV-001599. DATE: 3/11/2013

DEBTOR: SUSIE DAWE, CREDITOR: ST VRAIN VALLEY CREDIT UNION. AMOUNT: \$4753.96. CASE #C-07C-000527. DATE: 3/11/2013

DEBTOR: TODD A & PATRICIA A SCHNEEBERGER, CREDITOR: METRO COLLECTION SERVICE INC. AMOUNT: \$15158.64. CASE #C-13C-030098. DATE: 3/11/2013

DEBTOR: ANN M MONKIEWICZ, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$1748.64. CASE #C-12C-009743. DATE: 3/13/2013

DEBTOR: ANN M MONKIEWICZ, CREDITOR: DISCOVER BK. AMOUNT: \$4855.35. CASE #C-12C-030180. DATE: 3/13/2013

DEBTOR: KARL J ZIEGLER, CREDITOR: DISCOVER BK. AMOUNT: \$5301.14. CASE #C-12C-010343. DATE: 3/13/2013

DEBTOR: DONAL DP & PATSY J RICHARDSON, CREDITOR: DISCOVER BK. AMOUNT: \$6447.96. CASE #C-13C-030080. DATE: 3/13/2013

DEBTOR: JOY LEE HONEYCUTT, CREDITOR: PUBLIC SERVICE CREDIT UNION. AMOUNT: \$690.79. CASE #C-13C-030347. DATE: 3/14/2013

DEBTOR: KEVIN G KNOTT, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$4982.23. CASE #C-12C-008704. DATE: 3/14/2013

DEBTOR: KERRY E HOOPER, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$2420.14. CASE #C-10C-002149. DATE: 3/14/2013

DEBTOR: AMANDA JANE BRAZEAL, CREDITOR: COLLINDALE PUD ASSOC. AMOUNT: \$1205.85. CASE #C-12C-010103. DATE: 3/15/2013

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

Weld County
DEBTOR: EAGLE OCEAN PROPERTIES LLC, CREDITOR: ANDRE INVEST INC. AMOUNT: \$0.0. CASE #2012CV619. DATE: 3/8/2013

DEBTOR: RICHARD G MUNN,

CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$2392.24. CASE #C-12C-008212. DATE: 3/5/2013

DEBTOR: MICHAEL J & CORINE A PEAVY, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$10103.84. CASE #C-12C-006273. DATE: 3/5/2013

DEBTOR: KAY B WARD, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1759.65. CASE #C-13C-005335. DATE: 3/5/2013

DEBTOR: CESAR & CESAR J VALDEZ, CREDITOR: WELLS FARGO BK. AMOUNT: \$4912.91. CASE #C-12C-030188. DATE: 3/5/2013

DEBTOR: COREY RUPPLE, CREDITOR: JOHN DEERE FIN FSB. AMOUNT: \$9006.33. CASE #C-13C-005774. DATE: 3/6/2013

DEBTOR: RICHARD SMITH, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$1885.97. CASE #C-12C-009700. DATE: 3/6/2013

DEBTOR: TODD DEVLIN, CREDITOR: YKS ACCEPTANCE INC. AMOUNT: \$9577.1. CASE #C-13C-005370. DATE: 3/7/2013

DEBTOR: FRANCISCO J PEREZ, CREDITOR: BROADVIEW ESTATES LLC. AMOUNT: \$3849.0. CASE #C-12C-008297. DATE: 3/7/2013

DEBTOR: TOM HOPKINS, CREDITOR: WELD CNTY GARAGE. AMOUNT: \$2709.85. CASE #C-12C-010330. DATE: 3/7/2013

DEBTOR: PHYLLIS A MCDONALD, CREDITOR: CACH LLC. AMOUNT: \$6672.73. CASE #C-13C-005234. DATE: 3/8/2013

DEBTOR: GUSTAVO MORALES, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$1165.94. CASE #C-13C-005240. DATE: 3/11/2013

RELEASE OF JUDGMENTS

Larimer County
DEBTOR: KELLY D SCHILLING, CREDITOR: JPMORGAN CHASE BK. AMOUNT: \$83156.35. CASE #D-2010CV185. DATE: 3/7/2013

DEBTOR: KENNETH M FLANAGAN, CREDITOR: CAPITAL ONE BK. AMOUNT: \$0.0. CASE #. DATE: 3/8/2013

DEBTOR: DAVID COLE, CREDITOR: MIDLAND CREDIT MANAGEMENT INC. AMOUNT: \$0.0. CASE #. DATE: 3/11/2013

DEBTOR: JOANN C BAKER, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$0.0. CASE #C-12C2304. DATE: 3/13/2013

DEBTOR: SCOTT & SCOTT A BRINK, CREDITOR: BC SERVICES INC. AMOUNT: \$0.0. CASE #C-07C3482. DATE: 3/13/2013

DEBTOR: BEATRIZ RUSSO, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 3/13/2013

DEBTOR: ARTHUR HATFIELD, CREDITOR: WELLS FARGO BK. AMOUNT: \$0.0. CASE #. DATE: 3/14/2013

DEBTOR: JON SCHULZE, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$0.0. CASE #. DATE: 3/14/2013

DEBTOR: SAJA M BUTLER, CREDITOR: COLO ST REVENU. AMOUNT: \$163.84. CASE #D-D352012CV801308. DATE: 3/8/2013

DEBTOR: ALONZO M RODRIGUEZ, CREDITOR: COLO ST REVENU. AMOUNT: \$137.0. CASE #D-12CV-800989. DATE: 3/11/2013

DEBTOR: VICKI R KATZ, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$1218.12. CASE #C-10C-009980. DATE: 3/12/2013

DEBTOR: VICKI R KATZ, CREDITOR: BONDED ADJUSTING SERVICE INC. AMOUNT: \$1748.94. CASE #C-05C-105818. DATE: 3/12/2013

DEBTOR: MARGARITA MEDRANO, CREDITOR: COLO ST REVENU. AMOUNT: \$208.8. CASE #D-D352012CV802118. DATE: 3/13/2013

DEBTOR: JAY & JON A SCHULZE, CREDITOR: UNIFUND CCR PARTNERS. AMOUNT: \$11255.92. CASE #C-09C-005742. DATE: 3/14/2013

DEBTOR: PATRICK LATIMER, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$2497.14. CASE #C-10C-001711. DATE: 3/15/2013

Weld County
DEBTOR: MARY D GONZALEZ, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 3/5/2013

DEBTOR: DIANE KATHLEEN & RICK WALKER, CREDITOR: ACTIVE COLLECTION AGENCY. AMOUNT: \$0.0. CASE #D-11-16689. DATE: 3/5/2013

DEBTOR: ARASELI BATREZ VILLANUEV, CREDITOR: BC SERVICES INC. AMOUNT: \$0.0. CASE #C-12C1592. DATE: 3/12/2013

DEBTOR: DUANE M DILKA, CREDITOR: COLO ST REVENU. AMOUNT: \$105.0. CASE #D-12CV-804056. DATE: 3/7/2013

DEBTOR: MICHAEL D FORD, CREDITOR: COLO ST REVENU. AMOUNT: \$1672.0. CASE #D-11CV-805427. DATE: 3/7/2013

DEBTOR: SHOENEMAN 5 M



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What: Cloud Workspace Information Seminar
When: Wednesday, May 1st from 3:00pm-4:30pm
Where: Embassy Suites, Loveland, CO - I-25 and Crossroads Blvd.
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FOR THE RECORD

RANCH INC., CREDITOR: GUARANTY BK TRUST CO. AMOUNT: \$655000.0. CASE #D-10CV-001119. DATE: 3/8/2013

DEBTOR: OLIVER REUBEN GALLEGOS, CREDITOR: CHRISTINA ALFARO. AMOUNT: \$1274.0. CASE #D-92JS000114. DATE: 3/8/2013

DEBTOR: MARK GARZA, CREDITOR: TONY A GARZA. AMOUNT: \$1147.0. CASE #D-93JV000262. DATE: 3/8/2013

DEBTOR: DANIEL LOUIS GARCIA, CREDITOR: MELISSA JAN CARDONA. AMOUNT: \$326.0. CASE #D-89JS000072. DATE: 3/8/2013

DEBTOR: DEBRA ROTH, CREDITOR: HARVEST CREDIT MANAGEMENT VII. AMOUNT: \$0.0. CASE #NP. DATE: 3/11/2013

DEBTOR: KEVIN K KOENIG, CREDITOR: CACH LLC. AMOUNT: \$5496.09. CASE #C-2012C3234. DATE: 3/12/2013

DEBTOR: RICKEY GUZMAN, CREDITOR: VALENTINA ANN SANDOVAL. AMOUNT: \$450.0. CASE #99JV000051. DATE: 3/12/2013

STATE TAX LIENS

Larimer County MIKES CARPET CARE INC., \$168.91, CASE #17543, 3/6/2013

Weld County BENJI EMS MEDICAL PC, \$2050.1, CASE #3915185, 3/6/2013.

DIAMOND APPLIANCE LLC, \$3634.77, CASE #3914859, 3/5/2013.

MICHAEL LWIEDEMAN, \$1523.08, CASE #3915325, 3/7/2013.

RELEASE OF STATE TAX LIENS

Larimer County AUTO TRADER COM LLC, \$152.64, CASE #18467, 3/11/2013

MICHAEL KDEITER, \$0.0, CASE #18524, 3/11/2013

FRONT RANGE STRUCTURES LLC, \$536.41, CASE #18470, 3/11/2013

GRENNANS WELDING LLC, \$0.0, CASE #18425, 3/11/2013

JOHN C BECKETT ASSOC INC., \$255.38, CASE #19790, 3/14/2013

JOHN C BECKETT ASSOC INC., \$255.38, CASE #19787, 3/14/2013

JOHN C BECKETT ASSOC INC., \$251.77, CASE #19786, 3/14/2013

MACS LAWN SERVICE INC., \$13288.83, CASE #18420, 3/11/2013

MACS LAWN SERVICE INC., \$12681.86, CASE #18421, 3/11/2013

MACS LAWN SERVICE INC., \$2651.02, CASE #18422, 3/11/2013

MACS LAWN SERVICE INC., \$3846.21, CASE #18423, 3/11/2013

MACS LAWN SERVICE INC., \$12684.84, CASE #18424, 3/11/2013

MACS LAWN SERVICE INC., \$1036.69, CASE #18417, 3/11/2013

MACS LAWN SERVICE INC., \$13189.16, CASE #18419, 3/11/2013

MACS LAWN SERVICE INC., \$1271.98, CASE #18418, 3/11/2013

ONSITE MANAGEMENT SERVICES LLC, \$1165.53, CASE #19788, 3/14/2013

SPRADLEY BARR FORD INC., \$94.05, CASE #19789, 3/14/2013

SUMMITWORKS TECHNOL-

GIES INC., \$103.87, CASE #19331, 3/13/2013

Weld County ALLEN ACANTU, \$0.0, CASE #3915203, 3/6/2013.

DLB R WELL SERVICE INC., \$0.0, CASE #3915187, 3/6/2013.

MACS LAWN SERVICE INC., \$0.0, CASE #3915327, 3/7/2013.

STARTEK USA INC., \$0.0, CASE #3915326, 3/7/2013.

DONALD TTOMASEK, \$0.0, CASE #3915186, 3/6/2013.

WARRANTY DEEDS

Larimer County Seller: JANET R BARELLA TESTAMENTARY T

Buyer, Buyer's Address: LUCY & DANNY HEAD, 709 N TAFT HILL RD, FORT COLLINS
Address: 709 N TAFT HILL RD, FORT COLLINS
Price: \$400000
Date Closed: 3/4/2013

Seller: PATRICIA L PEATROWSKY LIVING T
Buyer, Buyer's Address: JERRY D & JOAN M GRAHAM, 700 LOCUST GROVE DR
Address: 412 FRANKLIN ST, FORT COLLINS
Price: \$57000
Date Closed: 3/4/2013

Seller: SALLY & RAYMOND DALE MORROW
Buyer, Buyer's Address: PAUL A WILSON, 3792 MOUNT SPALDING ST
Address: 3792 MOUNT SPALDING ST, WELLINGTON
Price: \$174000
Date Closed: 3/5/2013

Seller: WELLS FARGO BK
Buyer, Buyer's Address: HUD, 1019 DEER CREEK LN

Address: 1019 DEER CREEK LN, FORT COLLINS
Price: \$
Date Closed: 3/5/2013

Seller: MARY JANE WALDO TRUST
Buyer, Buyer's Address: PEACH TREE LLC, 3500 PO BOX 270773
Address: 3500 CARLTON AVE UNIT D22, FORT COLLINS
Price: \$130000
Date Closed: 3/5/2013

Seller: MELVIN L & CYNTHIA G BURR
Buyer, Buyer's Address: HAROLD SOMMERS, 1816 REMINGTON ST
Address: 312 N LINK LN, FORT COLLINS
Price: \$350000
Date Closed: 3/5/2013

Seller: KAREN E HAYES
Buyer, Buyer's Address: LAURIE & SCOTT CURE, 1743 GREEN RIVER DR
Address: MULT PROP,
Price: \$375000
Date Closed: 3/5/2013

Seller: RONALD P & NANCY R SPONAUGLE
Buyer, Buyer's Address: CARL J BEISEL, 507 HOLYOKE CT
Address: 507 HOLYOKE CT, FORT COLLINS
Price: \$305000
Date Closed: 3/5/2013

Seller: KENNETH L VANDALEN
Buyer, Buyer's Address: SAM-MYDOG LLC, 2613 APPLETON CT
Address: 1705 HEATHERIDGE RD UNIT M202, FORT COLLINS
Price: \$72500
Date Closed: 3/5/2013

Seller: FEARNOT INVESTMENTS LLC
Buyer, Buyer's Address: JOSE L & ARACELI DURAN, 436 GUIL-LEMONT ST
Address: 50 CLEVELAND AVE, WELLINGTON
Price: \$52500
Date Closed: 3/5/2013

Seller: CRAIG CARLSON
Buyer, Buyer's Address: ROBERT E & MICHELLE L BITTERMAN, 1755 TALC PL
Address: 1755 TALC PL, LOVELAND
Price: \$234900
Date Closed: 3/5/2013

Seller: BANK AMERICA
Buyer, Buyer's Address: FEDERAL NATIONAL MORTGAGE ASSN, 13455 NOEL RD STE 600
Address: 7322 BAY TREE ST, WELLINGTON
Price: \$
Date Closed: 3/5/2013

Seller: BRENT D & SUSAN M BALLEY
Buyer, Buyer's Address: RANDAL S & LESLIE L HENCKEL, 609 E COY DR
Address: 609 E COY DR, FORT COLLINS
Price: \$205000
Date Closed: 3/5/2013

Seller: LISA & RICHARD REESE
Buyer, Buyer's Address: DENNIS & CAROL HANNON, 1209 COLUMBINE CT
Address: 1209 COLUMBINE CT, FORT COLLINS
Price: \$240000
Date Closed: 3/5/2013

Seller: RANDY & STACY LEE PEYAKOV
Buyer, Buyer's Address: MELINDA BREMMER, 1407 ASH DR
Address: 1407 ASH DR, FORT COLLINS
Price: \$216000
Date Closed: 3/5/2013

Seller: WPL PROPERTIES 1 LLC
Buyer, Buyer's Address: PATRICIA K & DAVID M RAUSA, 2828 SILVER-PLUME DR APT Q4
Address: 2828 SILVERPLUME DR APT Q4, FORT COLLINS
Price: \$132000
Date Closed: 3/5/2013

Seller: MOUNTAIN SERIES I OWNER LLC

Buyer, Buyer's Address: KENT C & JANETTE B RENNIE, 818 JUTLAND LN
Address: 840 NORIKER DR, FORT COLLINS
Price: \$300000
Date Closed: 3/5/2013

Seller: CHAMPION HOME BUILDERS INC
Buyer, Buyer's Address: BERTHOUD INTERNATIONAL LLC, 120 BUNYAN AVE UNIT 200
Address: 2221 CLAYTON PL, BERTHOUD
Price: \$1325000
Date Closed: 3/5/2013

Seller: BK AM
Buyer, Buyer's Address: HUD, 3428 IRON HORSE WAY
Address: 3428 IRON HORSE WAY, WELLINGTON
Price: \$
Date Closed: 3/5/2013

Seller: THOMAS D PROTHEROE
Buyer, Buyer's Address: THOMAS D PROTHEROE TRUST, 2824 FAUBOROUGH CT
Address: 2824 FAUBOROUGH CT, FORT COLLINS
Price: \$
Date Closed: 3/5/2013

Seller: RICHARD A & KATHRYN L MARKOW
Buyer, Buyer's Address: JAMES E & LINDA R ROSS, 2468 CAMINO CAPITAN
Address: 3002 W ELIZABETH ST UNIT 21D, FORT COLLINS
Price: \$148500
Date Closed: 3/5/2013

Seller: ANGELA & KRIS SLOCUM
Buyer, Buyer's Address: CATHY A VAUGHN, 1450 NEW MEXICO ST
Address: 1450 NEW MEXICO ST, LOVELAND
Price: \$329500
Date Closed: 3/5/2013

Seller: WELLS FARGO BANK
Buyer, Buyer's Address: CRYSTAL A SHAEFFER, 1108 PATRICIA DR

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Steve Murray

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The Surprising Impact of Technology on Real Estate Brokerage

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REAL Trends Consulting, Inc. has handled over 2,150 client assignments for realty firms over the past 25 years, with more than 620 merger and acquisition assignments, totaling \$10.6 billion in aggregate value. Murray has served dozens of state and local Realtor® associations and MLS organizations in a consulting capacity and several large technology firms serving the residential real estate field.

Murray manages five Executive CEO Groups comprised of over 90 leading realty firm CEO's from across the country.

FOR THE RECORD

Address: 1063 E 5TH ST, LOVELAND
Price: \$122000
Date Closed: 3/5/2013

Seller: VICTOR HUGO & RENATA RODRIGUES DA MACHADO
Buyer, Buyer's Address: LUIZ FELIPE MACETA, 5139 STAR DUST LN
Address: 5139 STAR DUST LN, WINDSOR
Price: \$400000
Date Closed: 3/5/2013

Seller: JBS USA LLC
Buyer, Buyer's Address: ROG-ERIO PERES, 6236 ROOKERY RD
Address: 6236 ROOKERY RD, FORT COLLINS
Price: \$710000
Date Closed: 3/5/2013

Seller: ROBERT & MICHELLE BIT-TERMAN
Buyer, Buyer's Address: MAUREEN D & ROBERT L THRASH, 12665 FARM WY
Address: 586 LAVASTONE AVE, LOVELAND
Price: \$185000
Date Closed: 3/5/2013

Seller: BERNARD W & LINDA J KRALL
Buyer, Buyer's Address: MARK D & DEBORAH A HOUGHTALING, 3116 DUFFIELD AVE
Address: 3116 DUFFIELD AVE, LOVELAND
Price: \$200000
Date Closed: 3/5/2013

Seller: STEVEN E & WILMA L RICH-ARDSON
Buyer, Buyer's Address: DALE R HOELSCHER, 4440 WALDEN AVE
Address: 4440 WALDEN AVE, LOVE-LAND
Price: \$281900
Date Closed: 3/5/2013

Seller: JOHN D WILBANKS
Buyer, Buyer's Address: RICH-ARD TYLER RUMFELT, 914 BLACK MAPLE DR
Address: 914 BLACK MAPLE DR, LOVELAND
Price: \$177500
Date Closed: 3/5/2013

Seller: CVERNON & SONJAI THOR-WALD
Buyer, Buyer's Address: MCR INVESTMENTS LLC, 31061 COUNTY ROAD 23
Address: 1719 TRAILWOOD DR, FORT COLLINS
Price: \$145000
Date Closed: 3/5/2013

Seller: MCR INVEST LLC
Buyer, Buyer's Address: RHT LLC, 2731 GRANADA HILLS DR
Address: 1719 TRAILWOOD DR, FORT COLLINS
Price: \$165000
Date Closed: 3/5/2013

Seller: BRUCE JAMES CAMPBELL
Buyer, Buyer's Address: TROY ALAN BERTSCH, 1816 W 11TH ST
Address: 1816 W 11TH ST, LOVE-LAND
Price: \$175000
Date Closed: 3/5/2013

Seller: RYAN S MURPHY

Buyer, Buyer's Address: HANNAH L MARR, 750 BLUE AZURITE AVE
Address: 750 BLUE AZURITE AVE, LOVELAND
Price: \$165000
Date Closed: 3/6/2013

Seller: ALBERT N & NICHOLAS MICHALL
Buyer, Buyer's Address: ROD-NEY N & MICHELLE R ASCHEN-BRENNER, 750 DOUGLAS AVE
Address: 750 DOUGLAS AVE, LOVELAND
Price: \$120000
Date Closed: 3/6/2013

Seller: WILLIAM & LONNIE WEL-BORN
Buyer, Buyer's Address: WILLIAM WELBORN, 2473 WYANDOTTE DR
Address: 2473 WYANDOTTE DR, FORT COLLINS
Price: \$
Date Closed: 3/6/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: WAYNE R & KONNIE G KOSEK, 718 SAN FELIPE DR
Address: 718 SAN FELIPE DR, FORT COLLINS
Price: \$323800
Date Closed: 3/6/2013

Seller: MELODY HOMES INC
Buyer, Buyer's Address: LARRY L & DEBORAH K WILLIAMS, 3150 LOWER LOOP DR
Address: 3150 LOWER LOOP DR, FORT COLLINS
Price: \$283900
Date Closed: 3/6/2013

Seller: BK AM
Buyer, Buyer's Address: HUD, 3801 BEECHWOOD LN
Address: 3801 BEECHWOOD LN, JOHNSTOWN
Price: \$
Date Closed: 3/6/2013

Seller: COC LLC
Buyer, Buyer's Address: DMP PROPERTIES LLC, 4524 ROARING FORK CT
Address: 1615 FOXTRAIL DR # 4A, LOVELAND
Price: \$914500
Date Closed: 3/6/2013

Seller: SALLY T MONINGER
Buyer, Buyer's Address: FREDA FARMER, 3006 N COLORADO AVE
Address: 3010 LOGAN AVE, LOVE-LAND
Price: \$174000
Date Closed: 3/6/2013

Seller: TRAVIS W BOTTINI
Buyer, Buyer's Address: LEMUEL L & MARY K COUNCIL, 7171 MOUNT NIMBUS ST
Address: 7171 MOUNT NIMBUS ST, WELLINGTON
Price: \$191500
Date Closed: 3/6/2013

Seller: PETER JOHN & MARY KAT SAVARIE
Buyer, Buyer's Address: SAVARIE FAMILY TRUST, 9154 W WARREN DR
Address: 1705 HEATHERIDGE RD UNIT H102, FORT COLLINS
Price: \$
Date Closed: 3/6/2013

Seller: RYAN M & KATRINA KORZYNIOWSKI
Buyer, Buyer's Address: GREG-ORY J & SUSAN LYNN WHITE, 1527 WINDCREEK CT
Address: 1527 WINDCREEK CT, FORT COLLINS
Price: \$250000
Date Closed: 3/6/2013

Seller: JAMES G & DEBORAH L ZAKELY
Buyer, Buyer's Address: ZAKELY LIVING TRUST, 2619 BROOKWOOD DR
Address: 2619 BROOKWOOD DR, FORT COLLINS
Price: \$
Date Closed: 3/6/2013

Seller: JPMORGAN CHASE BK
Buyer, Buyer's Address: HUD, 3912 BALSABWOOD LN
Address: 3912 BALSABWOOD LN, JOHNSTOWN
Price: \$
Date Closed: 3/6/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: J J CON-STRUCTION NORTHERN COLO, 730 SAN FELIPE DR
Address: 730 SAN FELIPE DR, FORT COLLINS
Price: \$
Date Closed: 3/6/2013

Seller: ROBERT SCOTT & JULIE F PERICH
Buyer, Buyer's Address: SHIL-LINGTON FAMILY TRUST 7 16, 6087 RAIN SHADOW LN
Address: 6087 RAIN SHADOW LN, LOVELAND
Price: \$1000000
Date Closed: 3/6/2013

Seller: DONAVON D & LANA L GRAY
Buyer, Buyer's Address: GRAY REVOCABLE LIVING TRUST, 900 W SIERRA MADRE AVE APT 106
Address: 2014 FOSSIL CREEK PKWY, FORT COLLINS
Price: \$
Date Closed: 3/6/2013

Seller: SANDRA WOODS & RICH-ARD WILLIAMS
Buyer, Buyer's Address: DAVID K & MELISSA A WALTON, 6279 HIDDEN SPRINGS RD
Address: 6279 HIDDEN SPRINGS RD, FORT COLLINS
Price: \$691000
Date Closed: 3/6/2013

Seller: JAMES L & JAMES LEE ARVIDSON
Buyer, Buyer's Address: KGB HOLDINGS LLC, 3020 ABBOTS-FORD ST
Address: 833 GALLUP RD, FORT COLLINS
Price: \$154800
Date Closed: 3/6/2013

Seller: LORNA CHRISTINE VAN-SICKLE
Buyer, Buyer's Address: AUDREY J HENDRICKS, 3123 E LOCUST ST
Address: 3318 DOWNING CT, FORT COLLINS
Price: \$185000
Date Closed: 3/6/2013

Seller: CITIMORTGAGE INC
Buyer, Buyer's Address: FEDERAL

NATIONAL MORTGAGE ASSN, MULT PROP
Address: 1488 KATIE DR, LOVE-LAND
Price: \$
Date Closed: 3/6/2013

Seller: GENE A & KATHY A WAT-KINSON
Buyer, Buyer's Address: RONALD L & GAIL P BAKER, 330 S GRANT AVE
Address: 300 S SHIELDS ST, FORT COLLINS
Price: \$245000
Date Closed: 3/6/2013

Seller: SUSAN C HENRY
Buyer, Buyer's Address: ERIC A & TRACI D HESS, 4545 WHEATON DR UNIT D160
Address: 4545 WHEATON DR UNIT D160, FORT COLLINS
Price: \$147000
Date Closed: 3/6/2013

Seller: BECKY J & DAVID F FEELEY
Buyer, Buyer's Address: 1201 DORCHESTER LLC, 1201 DORCHESTER CT
Address: 1201 DORCHESTER CT, FORT COLLINS
Price: \$322000
Date Closed: 3/6/2013

Seller: JAMES R KELLNER
Buyer, Buyer's Address: GARY CALE, 2801 BROOKWOOD DR
Address: 4720 OLT CT, FORT COL-LINS
Price: \$217500
Date Closed: 3/6/2013

Seller: ACE REAL ESTATE INVES-TORS LLC
Buyer, Buyer's Address: VAN-WORKS INVESTMENTS LLC, 900 E LINCOLN AVE
Address: 5260 CORNERSTONE DR, FORT COLLINS
Price: \$190000
Date Closed: 3/6/2013

Seller: JJ ENTERPRISE 318 LLC
Buyer, Buyer's Address: JJ ENTERPRISE 331 LLC, 416 W OAK ST
Address: MULT PROP,
Price: \$
Date Closed: 3/6/2013

Seller: DOUGLAS L KALTENBERG-ER REVOABL
Buyer, Buyer's Address: DENNIS LEROY & DONNA OLSON, 62411 WCR 105
Address: TBD,
Price: \$400000
Date Closed: 3/5/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: KRISTY L & MARK J STEWARD, 614 SPAR-ROW PL
Address: 614 SPARROW PL, FORT COLLINS
Price: \$289700
Date Closed: 3/7/2013

Seller: AMY M GRUCZ
Buyer, Buyer's Address: BRAD-LEY J HANSEN, 707 STODDARD DR
Address: 11148 BIG BEAR RD, LOVELAND
Price: \$150000
Date Closed: 3/7/2013

Seller: ERNEST W PETERSON
Buyer, Buyer's Address: RICH-ARD W & BARBARA C FELLER, 300 CAMINO REAL
Address: 617 GREENFIELD CT, FORT COLLINS
Price: \$200000
Date Closed: 3/7/2013

Seller: BRANDON RUSSELL & SHA JOHNSON
Buyer, Buyer's Address: FRED-RICK B & BEVERLY BENSON, 870 PO BOX 178
Address: 870 CHARTER OAK CT, LOVELAND
Price: \$223500
Date Closed: 3/7/2013

Seller: LYNN & DORRIS L TAYLOR
Buyer, Buyer's Address: JAY ANTHONY, 729 E 4TH ST
Address: 425 PRINCETON RD, FORT COLLINS
Price: \$168000
Date Closed: 3/7/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: J J CON-STRUCTION NORTHERN COLO, 2208 WOODBURY LN

Address: 2208 WOODBURY LN, FORT COLLINS
Price: \$
Date Closed: 3/7/2013

Seller: DONALD A & JOANNE M GILLMORE
Buyer, Buyer's Address: ELISA CHRISTINE CHEATHAM, 3803 LARK-SPUR CT
Address: 3803 LARKSPUR CT, LOVELAND
Price: \$272500
Date Closed: 3/7/2013

Seller: WAYNE GIBBONS
Buyer, Buyer's Address: CONNIE J SALTS, 4209 EVENSONG CT
Address: 4209 EVENSONG CT, FORT COLLINS
Price: \$300000
Date Closed: 3/7/2013

Seller: NICHOLAS KANE
Buyer, Buyer's Address: MICHAEL J LEMLEY, 425 CHAPIN LN
Address: 425 CHAPIN LN, ESTES PARK
Price: \$180000
Date Closed: 3/7/2013

Seller: RHONDA J BACHELOR
Buyer, Buyer's Address: WILLIAM CHARLES III & HELEN ELIZABETH FALZETT, 10409 STAGECOACH PASS
Address: 260 MOCCASIN CIR DR, ESTES PARK
Price: \$262500
Date Closed: 3/7/2013

Seller: NASHEKA OLIVIA TOWERS
Buyer, Buyer's Address: TITUS EDWARD SNAVELY, 501 E DAYTON DR
Address: 300 RIVERSIDE DR, ESTES PARK
Price: \$
Date Closed: 3/7/2013

Seller: MICHAEL E & DENISE TROT-TER
Buyer, Buyer's Address: ROBIN C BROWN, 381 CAPTAINS CT
Address: 381 CAPTAINS CT, FORT COLLINS
Price: \$237000
Date Closed: 3/7/2013

Seller: CITYWIDE BANKS
Buyer, Buyer's Address: OAK VALLEY HOMES LLC, 5209 MAY-WOOD CT
Address: 390 RAMSAY PL, LOVE-LAND
Price: \$
Date Closed: 3/7/2013

Seller: DIANE ELLIOTTLEE
Buyer, Buyer's Address: MARY L ANDES REVOCABLE TRUST, 207 REDBUD ST
Address: 508 BIG HORN DR, ESTES PARK
Price: \$320000
Date Closed: 3/7/2013

Seller: SHAWN & NICOLE ELDER
Buyer, Buyer's Address: ANDREW S DEUEL, 1813 ANGELO CT
Address: 1813 ANGELO CT, FORT COLLINS
Price: \$227500
Date Closed: 3/7/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: DELIA S STORY, 2318 WOODBURY LN
Address: 2318 WOODBURY LN, FORT COLLINS
Price: \$205600
Date Closed: 3/7/2013

Seller: TRENT J & CITA C LAUDEN
Buyer, Buyer's Address: MARK E & PEGGY COLEEN WAITE, 5840 PUMA DR
Address: 1506 FARMLAND ST, LOVELAND
Price: \$260000
Date Closed: 3/7/2013

Seller: MONTEREY HOMES LLC
Buyer, Buyer's Address: TUS-CANY CUSTOM HOMES LLC, 241 12TH ST SW
Address: 1980 NEW HAMPSHIRE ST, LOVELAND
Price: \$42000
Date Closed: 3/7/2013

Seller: DONALD L & JOAN M WILL-SON
Buyer, Buyer's Address: SUSAN J LEANDERWHITTEMORE, 2528 MARY BETH DR
Address: 2528 MARY BETH DR,

LOVELAND
Price: \$200000
Date Closed: 3/7/2013

Seller: JAMES L SHEARY
Buyer, Buyer's Address: CHRIS-TINE T IRA & CHRISTINE HAGERTY, 3870 RAPTOR CT
Address: 618 FLAGLER RD, FORT COLLINS
Price: \$250000
Date Closed: 3/7/2013

Seller: JAMES E & KATHRYN S HAYES
Buyer, Buyer's Address: BRUSH COUNTRY LLC, 5586 OVERHILL DR
Address: 2121 OWENS AVE APT 101, FORT COLLINS
Price: \$172000
Date Closed: 3/7/2013

Seller: SCOTT A & EUNICE L MOR-RIS
Buyer, Buyer's Address: TODD C SEIPELT, 3942 BALSABWOOD LN
Address: 1989 HALFMOON CIR, LOVELAND
Price: \$162500
Date Closed: 3/7/2013

Seller: JOHN L & MONET M HAUSE
Buyer, Buyer's Address: CHRIS-TOPHER K & JODY A LONG, 2002 BATTLECREEK DR APT 14101
Address: 8266 SPINNAKER BAY DR, WINDSOR
Price: \$605000
Date Closed: 3/7/2013

Seller: DOUGLAS L KALTENBERG-ER REVOACAB
Buyer, Buyer's Address: DENNIS LEROY & DONNA OLSON, 62411 WCR 105
Address: TBD,
Price: \$
Date Closed: 3/7/2013

Seller: ELIZABETH B FOSHEE REVOCABLE T
Buyer, Buyer's Address: ELIZA-BETH B FOSHEE, 501 RADIANT DR
Address: 501 RADIANT DR, LOVE-LAND
Price: \$
Date Closed: 3/7/2013

Seller: DARRELL D & JEFFREY A STALEY
Buyer, Buyer's Address: AARON SCOTT URQUHART, 1428 MELISSA DR
Address: 1428 MELISSA DR, LOVE-LAND
Price: \$176000
Date Closed: 3/10/2013

Seller: TIMOTHY P BREIDING
Buyer, Buyer's Address: JAMES DAVID & JOANNE D FERGUSSON, 511 56TH ST
Address: 1761 ASPENCLIFF CT #1, ESTES PARK
Price: \$329000
Date Closed: 3/10/2013

Seller: MELODY HOMES INC
Buyer, Buyer's Address: WENDY L & RICHARD G FREUDENBERG, 6316 SPRING VALLEY RD
Address: 6316 SPRING VALLEY RD, TIMNATH
Price: \$350600
Date Closed: 3/10/2013

Seller: MELODY HOMES INC
Buyer, Buyer's Address: ANTHO-NY MICHAEL & EWA SPARKS, 5991 BANNER ST
Address: 5991 BANNER ST, TIM-NATH
Price: \$290700
Date Closed: 3/10/2013

Seller: PATRICK V KIPPER
Buyer, Buyer's Address: NANCY SCHMACHTENBERGER TRUST 2, 2742 FARISITA DR
Address: 2742 FARISITA DR, LOVE-LAND
Price: \$
Date Closed: 3/10/2013

Seller: BAESSLER HOMES LLLP
Buyer, Buyer's Address: MARK A & ANDREA R TAYLOR, 3305 69TH AVE
Address: 6922 WILDSHORE DR, TIMNATH
Price: \$74000
Date Closed: 3/10/2013

EYE from 3

entities, as well as CSU and Fort Col-lins, among others.

Loveland Shark Tank guest has big ideas for \$120K investment

Loveland's Ryan "Cowboy" Ehm-ann has a whole heap of ideas for what to do with a \$120,000 investment from Shark Tank's Daymond John.

Ehmann won the investment when he made an impassioned plea to the astute investors during an appearance on the ABC show, tele-vised last month. The former rodeo cowboy turned personal trainer has developed software people can use to determine their ideal exercise

heart rate, or what Ehmann calls the "Cowboy Fit Zone."

Ehmann wants to use John's money to license his product to gyms nationwide. Or he may partner with a company that makes heart rate monitors.

"How fun would that be? Woo hooo!" he says.

Meantime, John sees Ehmann as a brand, so he has scheduled the entrepreneur to appear on several talk shows. Ehmann won't say which ones right now.

Ehmann and his wife will fly to New York City to meet with John, founder of clothing company FUBU, to figure out all the details.

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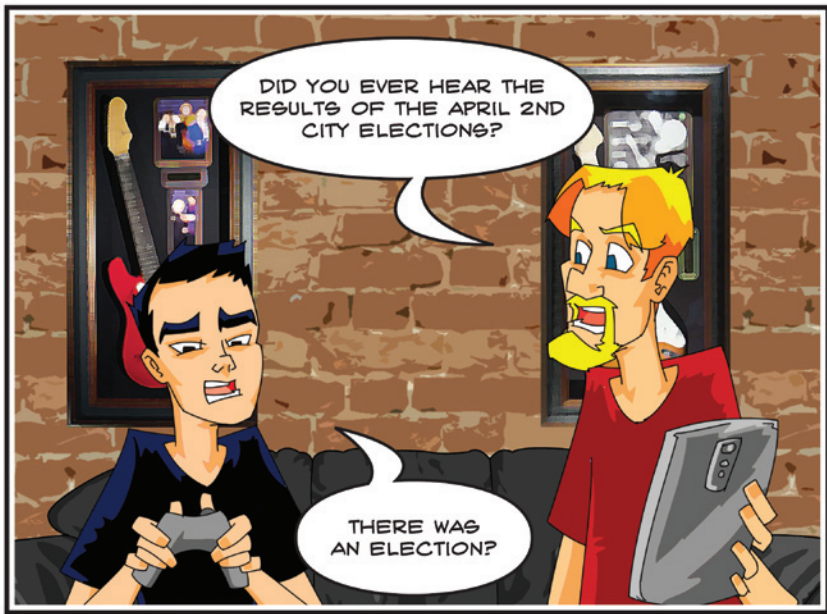
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The good news: Trust in business tracks upward

Where does your business rank on the trust meter? High? Low? Don't know? In 2013, trust between business and customers/clients is more important than ever. As much as we'd like to think trust is inherent and customers will just know that we can be trusted, the truth is we need to continually prove we are worthy of their trust.

Businesses doing just that are beginning to see their hard work pay off slowly but surely. In 2013, trust in business rose to 58 percent, up five points from the year before, according to the 2013 Edelman Trust Barometer.

As Richard Edelman explains, "Today, business builds trust by treating employees well, exhibiting ethical and transparent practices and placing customers ahead of profits while also delivering quality products and services."

He goes on to say that business owners need to embrace a new mantra from the license to operate to license to lead, in which a business serves the needs of shareholders and broader stakeholders by being profitable and acting as a positive force in society.

Business leaders, on the other hand, saw minimal trust increases, according to the Edelman report. Worldwide, only 43 percent of

informed publics trust CEOs as credible spokespeople and only 18



GUEST OPINION
Pam King

percent of the general population trust business leaders to tell the truth regardless of how complex or unpopular the truth is. This underscores the necessity for "Transformation at the Top," one of six principles of ethical enterprising based on the premise that an organization's leaders are the caretakers of the culture.

Business credibility is increasingly judged by external-facing behaviors and policies that ultimately contribute to personal satisfaction. How does the company treat employees? Does the business listen to customer needs and feedback — and act on what they hear? Does the company practices ethical business practices? Does it place customers ahead of profits? Does the business have transparent and open business practices?

On April 23, BBB Foundation will honor eight Wyoming and Northern Colorado businesses at the 15th annual BBB Torch

► See **BBB, 39**

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Stone Soup for "teen" companies

The old Stone Soup folktale — where hungry villagers each add one ingredient to a soup that feeds all — is coming alive in Loveland.

In Loveland, however, the carrots, onions and other ingredients have been replaced by local businesspeople pitching in \$1 million over the next five years to launch and grow the Stone Soup Business Accelerator, designed to bring new businesses to Loveland. This business-led effort will attract small, growth-potential companies from across the country that will quickly feed our region's economic development.

Walk into the accelerator facility later this year and you may see 20-30 casually dressed men and women from young local and national firms working in modern, creative surroundings. A few prepping for a meeting to secure additional financing or waiting for a job interview. While the majority may look laid-back, their ingenuity is off the charts. You'll see small manufacturing-assembly

rooms, shared conference rooms, cubicles in an open environment, all while hearing the hum of conversation in an inspiring setting. This is economic development alive.

The Accelerator, which will launch this summer in 40,000-square-feet of the Rocky Mountain Center for Innovation and Technology (formerly the Agilent Technologies, Inc. campus), is not a business incubator. Stone Soup's purpose isn't to help new start-ups get their feet on the ground during their incubation period.

Instead, Stone Soup will help established, adolescent companies with products, services or technologies ready to sell, move from the incubator phase and accelerate into adult, stable firms that bring lasting jobs to the area.

We expect to see rapid results, most likely within a year. The meaningful collaboration among the local business community is well-planned, fast-moving and efficient. Already, 20 local businesses — from a four-person firm to a mid-sized company with several hundred employees — have committed funds. Together, they are providing 62 percent of Stone Soup's funding.

Additional funds are coming from the City of Loveland, lease-

► See **Guest, 39**



GUEST OPINION
Doug Rutledge

NCBR Opinion Poll

Our online question:

Who will you vote for in the Fort Collins mayoral race? Karen Weitkunat? Or Eric Sutherland?

Karen Weitkunat
59.6%

What Eric Sutherland
40.4%

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:
Do you support creating a Scientific and Cultural Facilities District to support the arts?

Answer now at www.ncbr.com. Responses will be accepted through April 16.

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GUEST from 38

payments by Stone Soup businesses, in-kind gifts and grants. Just like the Stone Soup folktale, this is community teamwork at its finest.

A chief benefit to accelerator-housed companies will be Stone Soup's advisory board of longtime and highly successful business-people. These folks — many themselves entrepreneurs — will be mentors helping to guide the adolescent companies with decision making, growth opportunities, employee issues and other challenges the firms may face.

When was the last time our business community came together — not as competitors but as collaborators — working together to

enhance our entire community, not just themselves? In my 62 years living in the area, the only time I'm aware of this happening was in 1958. Today's Stone Soup endeavor mirrors what happened then.

The same year the Air Force Academy was built 55 years ago, determined and forward-thinking Loveland businesspeople provided funds to form the nonprofit Loveland Development Fund. Their progressive approach paid off when they lured a young company named Hewlett-Packard to Loveland, which was the first HP plant outside of Palo Alto, Calif.

Over the following 50 years, the fund also was instrumental in

luring Woodward Governor and several other powerhouse companies to the area. Today we still see the ramifications of that pioneering group's relentless efforts. I credit the Loveland Development Fund and its participating business people for launching our region's widespread technology industry.

Fortunately, that same grassroots effort is happening today through Stone Soup. While it won't be the large HPs and Woodwards drawn to Loveland, it will be out-of-state and local firms that likely will stay in the area, possibly grow into large companies, and hire locals and nonresidents who will live, shop and play in our area.

Without the Stone Soup Business Accelerator, many participating companies wouldn't consider Loveland as their home. But now they have a smart reason to, and several already are lined up. The short- and long-term benefits of Stone Soup are endless, the largest being the influx of high-paying jobs to the area that will remain for years to come. The accelerator is just the latest economic spark to attract new business — and jobs — to our town.

Doug Rutledge is COO of KL&A Structural Engineers and Builders, Loveland and is Chairman, Loveland Development Fund.

BBB from 38

Awards for ethics in Fort Collins. Although this year's finalists are diverse — from auto repair and sales to gluten-free oats and veterinary products — the most compelling attribute they share is valuing the trust of their customers, employees and stakeholders.

In "Speed of Trust," Stephen M. R. Covey writes that there are three primary reasons why extending smart trust is smart: it produces results, it increases trust and it elicits reciprocity.

Trust, as evidenced by our final-

ists, starts at the top. As Covey writes, "When leaders don't extend trust, people often tend to perpetuate vicious, collusive downward cycles of distrust and suspicion." But, he continues, "when leaders take the lead in extending trust, negative, collusive cycles of distrust and suspicion can be broken, and the door can be opened to greater prosperity, energy and joy for all stakeholders."

I encourage you to evaluate the standards of trust in your own company. Do you advertise truthfully?

Are you transparent? Do you honor all promises? Do you have protocols in place to ensure the privacy of employees and customers alike? Do you approach all business dealings with integrity?

In a few short months, BBB Foundation will be asking for nominations for the 2014 Torch Awards for Ethics. Will we be honoring your business next year?

Pam King is president/CEO of Better Business Bureau Serving Northern Colorado and Wyoming.



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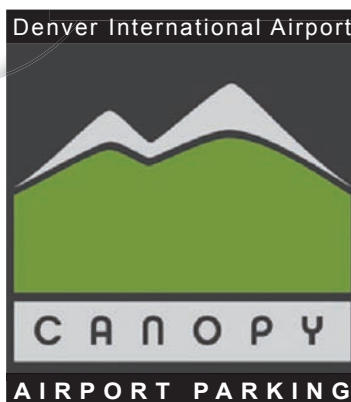
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