

Northern Colorado \$1 BUSINESS REPORT

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SECTION B



PRO CYCLING
Fund raising in full swing
for race in August.
3A

Volume 18 | Issue 18 | May 17-30, 2013

AE's new solar inverter opens grid

*Advanced Energy part
of program slashing
cost of renewables*

BY STEVE LYNN
slynn@ncbr.com

FORT COLLINS – Advanced Energy Industries Inc., as part of an

innovative federal pilot program, is helping open a new door to the electric grid, paving the way for larger amounts of solar energy to be used at a lower cost.

Fort Collins-based Advanced Energy's \$3.1 million project is one of eight that received a total of \$25.9 million through the SunShot Initiative, a program launched in 2011 to reduce the cost of solar installation by

75 percent. The program is supposed to improve panels and solar inverters as well as streamline permitting of solar installations.

Utility-scale solar installations cost \$3.80 per watt three years ago, said Minh Le, director of the SunShot Initiative. Research from the program has lowered the cost to \$2.27 per watt with the goal of further reducing those costs to \$1 per watt by 2020.

"We've made very significant progress as an industry toward achieving these goals," Le said. Advanced Energy has played a critical role by "advancing the technology and lowering the cost of those inverters."

Advanced Energy (Nasdaq: AEIS), which employs 1,471 people, including 500 in Fort Collins, tweaked software on its solar inverters, which

► See **Grid, 12A**

Surprising lithium discovery

Find in Wyoming could be a world-class resource



COURTESY UNIVERSITY OF WYOMING

A drilling rig operates near Rock Springs, Wyo. as part of a recent carbon dioxide storage site characterization project led by the University of Wyoming's Carbon Management Institute. Project researchers discovered a vast new lithium resource in the underground brines of the Rock Springs Uplift.

PAGE 2A

Prognosis mixed for health-care premiums

Analysts see lower costs for some, higher for others

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

Health-care reform is bringing good news for older workers and women, and not-so-good news for younger people and men.

Health insurance premiums for older Americans and women are likely to decrease next year when historic health-care reforms take effect, while premiums for young people and men will likely increase, preliminary research shows.

Colorado insurers submitted premiums for their new plans May 15 and the Colorado Division of Insurance will make public May 22 its initial

► See **Water, 15A**

► See **Premiums, 8A**

Colorado Big-Thompson water prices surge

BY STEVE LYNN
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Driven by drought and demand from oil and gas producers, the price tags on Colorado-Big Thompson

water sales are four times higher than they were three years ago as farmers and cities struggle with a shorter supply of the resource.

The Northern Colorado Water Conservancy District, which operates

the Colorado-Big Thompson Project, doesn't officially track water prices, but spokesman Brian Werner said water sales this year are registering at as much as \$17,000 per share, or more

► See **Water, 15A**

► See **Premiums, 8A**

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Mother lode of lithium discovered in Wyoming

Find could nearly double U.S. supplies

BY MJ CLARK
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ROCK SPRINGS, Wyo. — Researchers at the University of Wyoming Carbon Management Institute recently were looking for a safe place to store carbon dioxide when they discovered a hidden resource in the briny water 10,000 feet below Rock Springs: lithium.

The briny water has to be removed to make room for the liquid CO₂, and cleaning the salts and dissolved minerals from the water was one of the largest hurdles to providing a viable CO₂ storage facility.

“Now, with the potential of lithium, we can turn that whole thing into a profit center,” said CMI director Ron Surdam, adding that the brine “becomes an asset instead of a deficit.”

World-class resource

The best-case scenario is that the entire 2,000-square-mile Rock Springs Uplift could contain up to 18 million tons of lithium: equivalent to about 720 years of current global lithium production. The discovery could have a major impact on the

► See **Lithium, 24A**



D. SEARLS HTTP://BIT.LY/13GYRHL

This lithium mine in Nevada is on an old lake bed, and utilizes evaporation to concentrate the salts before processing.

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NoCo organizers work to meet Pro Challenge

Fundraising drive enters homestretch

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

Northern Colorado organizers of the USA Pro Challenge bicycle race have begun raising the remaining \$300,000 they will need before the race comes to Larimer County on Aug. 24.

The official race route was announced last month, with Loveland, Windsor, Estes Park and Fort Collins included on the route for the first time. This was the mission of a group of local cycling enthusiasts and tourism experts called NoCo Cycling.

The group now is working to find sponsors for the local portion of the race. About half of the money needed was committed by the cities months



COURTESY DOUG PENSINGER/GETTY IMAGES

Get ready for the Northern Colorado leg of next year's USA Pro Challenge.

ago. All four cities included in the route committed money, as did the

Fort Collins Convention and Visitors Bureau. Those contributions,

combined with in-kind and other donations, made up about \$250,000, according to Eric Thompson, president of The Group Inc. and one of the people who spearheaded the Pro Challenge effort.

Now, it is up to NoCo Cycling to find sponsors for the remaining money needed. The cycling supporters hope to have funds and sponsorships in place by the end of June, Thompson said.

The group is not yet ready to release the names of sponsors, but should be making an announcement within the next few weeks, Thompson said.

Planning is under way for all aspects of the event, Thompson said. The grand finale, an after-party at the finish line in downtown Fort Collins, is expected to draw huge crowds to Old Town.

The race is to end on Mountain
► See **Cycling, 29A**

Fort Collins GPS units on patrol in Africa

A family-owned farm in Zimbabwe has outfitted its anti-poaching patrol with GPS tracking devices from Fort Collins' Rocky Mountain Tracking Inc. to keep patrollers honest.

Rocky Mountain Tracking will ship 10 GPS tracking devices overseas to Howick Farms in Zimbabwe to monitor movements of its patrols, said Tom Baranowski, general manager for Rocky Mountain Tracking. The family-owned farm raises soy beans and tobacco.

The 10-member anti-poaching teams patrol on foot the farm's remote and mountainous terrain on foot to thwart poachers near the town of Rusape, Zimbabwe. The personal tracking devices can record movements of patrollers for as many as 100 hours as they cover miles of isolated areas.

When the patrollers return, the

NCBR EYE

farm's owners can upload information from the tracking devices onto a computer so they can confirm the patrollers have done their jobs.

Howick Farms found Rocky Mountain Tracking's website through an Internet search, he said.

"We have seen GPS devices used in many unique ways," he said, "but this use, which ultimately helps protect endangered wildlife, is especially pleasing."

Greeley-Weld airport eyes solar garden



JONATHAN CASTNER

Aircraft use runways at the Greeley-Weld County Airport recently. A large solar array soon could sprout on the grounds of the 1,200-acre airport property.

BY STEVE LYNN

slynn@ncbr.com

GREELEY – A large solar array could be in the future of the Greeley-Weld County Airport if Xcel Energy Inc. agrees to the airport's bid.

Officials have not ironed out details on the project, such as where on the 1,200-acre airport property it might go and who may finance it, airport manager Gary Cyr said. The 2-megawatt solar farm could produce from 3.1 million to 3.6 million kilowatt hours annually.

By contrast, Denver International Airport's three solar arrays are capable of generating as many as 13 million kilowatt hours of power annually.

"It's a fairly good-size solar garden," Cyr said. "At this point, it's still in discussion phases."

The airport plans to submit a bid for the project once Xcel (NYSE:

A place in the sun

A 2-megawatt solar farm could produce 3.1 million to 3.6 million kilowatt hours annually at the airport.



XEL) issues its 2013 Solar Rewards program request for proposals in September. Xcel last year accepted 2.6 megawatts of projects that it deemed

"competitively priced," spokesman Mark Stutz said. It had capacity for 4 megawatts.

► See **Airport, 27A**

Greeley annexation seen as healthy sign

BY MOLLY ARMBRISTER
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GREELEY – The city of Greeley last month finalized the largest annexation of land it has undertaken since 2006 – another indicator that long-term health is returning to the development world, but it's not the wide-open race it once was.

The 102-acre property annexation, slated for commercial and industrial use, was approved by the Greeley City Council in early April. It was part of a larger annexation petition originally filed in 2005 that ended up taking years to be approved.

It could take as long as a year before building can begin on the annexation, but the owner and developer of the property is used to exercising patience.

“Our next step is to get it subdivided and address the infrastructure to deliver finished lots,” said Tim McKenna, property manager for The Grainery. Obtaining city approval and then completing the physical work could take up to a year, he said.

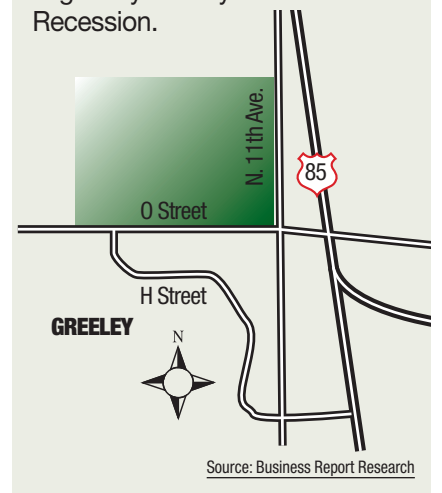
The property is Greeley's first large annexation since the end of the recession, according to Brad Mueller, director of community development services for the City of Greeley. The city's last large annexation, of about 1,000 acres, took place in 2006, Mueller said.

The original 2005 petition was for the annexation of 685 acres of land north of the Weld County Administration buildings near the intersection of 11th Avenue and O Street, according to McKenna, who represents the land's owner, Greeley Land Fund.

Issues relating to water, sewer and other infrastructure kept the annexation from moving forward for several

New land deal:

This 102-acre annexation is the largest by the city since the Great Recession.



years, McKenna said.

Neither the City of Greeley nor the North Weld County Water District would have been able to provide infrastructure and service to the area alone, so after spending last fall working on an agreement, the two parties decided in February to combine their efforts for getting water to the property.

The city also struggled with the size of the project and its location on the north side of the Cache la Poudre River, where installing infrastructure is more expensive.

To mitigate the city's concern, the size of the annexation was reduced to 102 acres. Seventy-seven acres will be used for industrial purposes, and the remaining 25 are zoned for other commercial use, such as retail.

Ultimately, the annexation fit in with the city's long-term growth plans, according to Mueller. The property will likely be developed in phases, but there is not yet a timeline

► See **Annex, 35A**

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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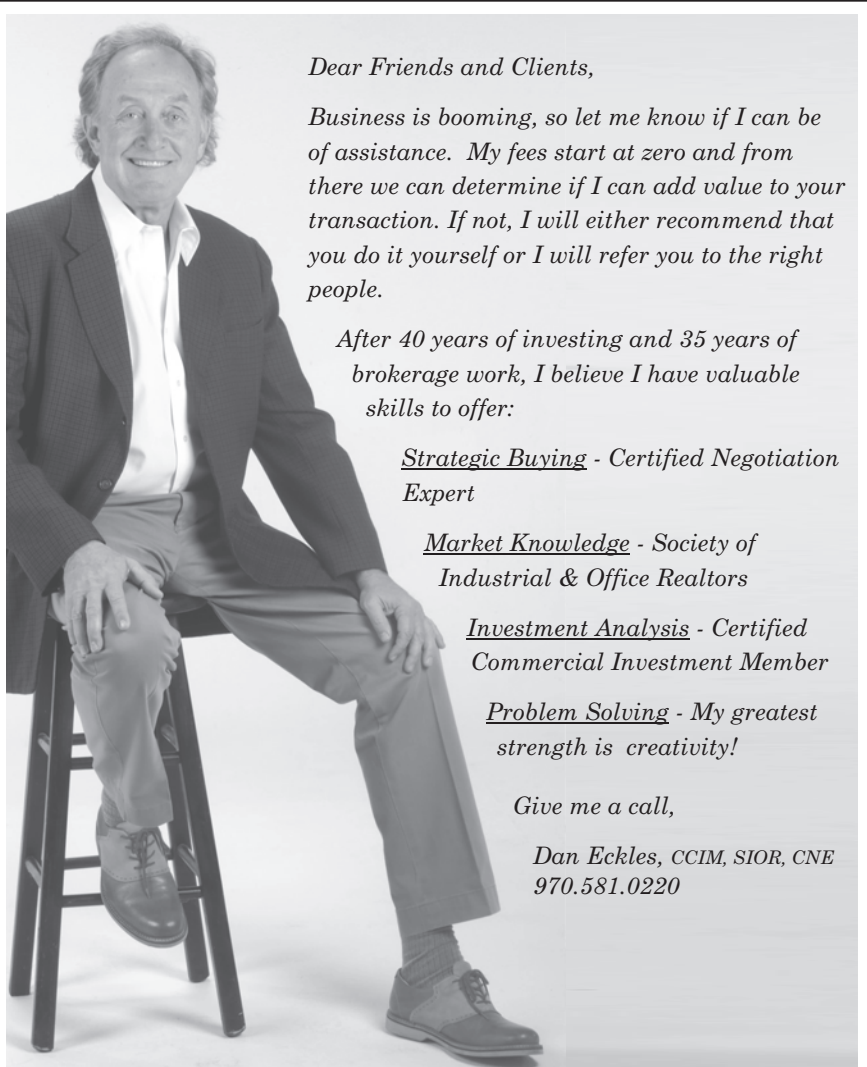
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Inviragen's sale this month likely to boost investor interest in NoCo bioscience firms

BY STEVE LYNN

slynn@ncbr.com

FORT COLLINS – The \$35 million sale of Fort Collins' Inviragen Inc. to Japanese pharmaceutical giant Takeda bodes well for Northern Colorado's life sciences industry, not to mention global public health, bioscience experts say.

Takeda Pharmaceutical Co. Ltd. in Osaka, Japan, bought Inviragen for \$35 million in cash as well as future payments of as much as \$215 million if Inviragen hits certain revenue targets. The sale was announced May 7 and is expected to close within weeks.



Stinchcomb

The purchase should give Northern Colorado greater standing as larger companies seek takeover candidates, people in the life sciences industry say. They have lamented the challenges of raising money for the capital-intensive industry in a state where financing has significantly declined. Venture capitalists injected \$4.1 billion into Colorado companies in 2000; investments declined to \$610.6 million in 2011, according to PricewaterhouseCoopers.

Industry representatives now hope the acquisition breathes new life into the sector.

"Fort Collins and Northern Colorado are starting to get some credibility behind the cluster that's growing there," said April Giles, chief executive of the Colorado BioScience Association in Denver. "I think investors are starting to look at that cluster and realize that there's good momentum and really great opportunity for partnership on the ground."

Privately held Inviragen, based in Fort Collins with facilities in Madison, Wis., and Singapore, specializes in research and development of vaccines for infectious diseases such as dengue; hand, foot and mouth disease; and chikungunya, a viral disease transmitted by mosquito bites that can cause illness. Established in 2005, the company makes DENVax, a dengue vaccine that is being evaluated in phase 2 clinical trials. It employs about 50 people.

Inviragen had discussed acquisition with a number of major pharmaceutical companies after it made progress during clinical trials on its vaccines, said Dan Stinchcomb, Inviragen CEO and co-founder. He declined to name the company's suitors.

"Inviragen knew that we'd have to identify a partner that would have the resources to be able to move the vac-

cines into this late development stage and on into the marketplace," he said.

Inviragen learned that it fit the strategy of Takeda, the largest pharmaceutical company in Japan, to develop vaccines for unmet public health needs, he said.

Takeda will integrate the company into its vaccine business division in Deerfield, Ill. It's unclear what portion of Inviragen will remain in Fort Collins, but Stinchcomb said Takeda "values the resources that we built" in the city.

Northern Colorado has about 50 growing life sciences companies, and the industry employs 2,000, according to the Northern Colorado Economic Development Corp.

Other companies in the area may have similar opportunities to be acquired, Giles said. Large pharmaceutical and life science companies that have reduced their research and development are looking to fund successful smaller companies that engage in that kind of work.

"If they're successful, then they'll acquire them," Giles said.

Deanna Scott, executive director of the Northern Colorado Bioscience Cluster, described Inviragen as unique among the region's life sciences companies because it focuses on infectious diseases. The nonprofit cluster aims to help grow Northern Colorado's life science industry.

As the Northern Colorado industry's "biggest success story," Inviragen's acquisition sheds light on Northern Colorado's potential, Scott said. She isn't sure the acquisition alone will lead to additional takeovers of Northern Colorado companies, but "it definitely helps."

The larger impact will take place globally, Scott said. Inviragen now will have the funding to continue developing its dengue vaccine.

"It's essential not only to come up with a vaccine," she said, "but it also would make a tremendous economic impact on the majority of the world."

Dengue, a disease caused by viruses transmitted to people by bites from infected mosquitoes, affects as many as 100 million people annually, according to the Centers for Disease Control and Prevention. It is the leading cause of illness and death in tropical regions.

No licensed dengue vaccine is available currently, so improving immunity would represent a major advance in controlling the disease, according to the World Health Organization.

DENVax, developed with help from scientists at the CDC's Division of Vector-Borne Diseases in Fort Collins, is designed to protect against all four strains of dengue fever.

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BUSINESS NEWS DIGEST

What follows is a compilation of online news reported in the Northern Colorado Business Report for the period May 1-14. Find the full stories at ncbr.com by typing the headline into the search window at the top of the homepage.

CSU creates \$1.5 million venture fund

FORT COLLINS - Looking for ways to operate more efficiently, Colorado State University has created a \$1.5 million venture fund to encourage its students, faculty and staff to test innovative new ideas and ways to collaborate in higher education. In a statement, CSU Chancellor Mike Martin said the goal of the fund "is to incubate and nurture ideas, programs and innovations that will make us better and help build a more durable and entrepreneurial university system that will continue to serve Colorado now and in the future."

Posted May 13.

Tourism brought \$120 million to Fort Collins in 2011

FORT COLLINS - Tourism brought \$120 million and 1,600 jobs to Fort Collins in 2011, according to a study commissioned by the Fort Collins Convention and Visitors Bureau. The study shows that tourism also accounted for \$11.3 million in city tax revenue in 2011, with the Convention and Visitors Bureau accounting for 25 percent of the activity, or \$2.8 million in city tax revenue. The study, compiled by Harvey Cutler, Martin Shields and Christopher Blake, examined the overall economic impact of tourism on Fort Collins, as well as the Convention and Visitors Bureau's contribution.

Posted May 13.

Inspector general probes EAGLE-Net

BROOMFIELD - Records of Broomfield-based EAGLE-Net Alliance are being reviewed by the U.S. Department of Commerce's Office of the Inspector General after months of complaints about the Internet service provider. Critics say EAGLE-Net wasted millions of federal stimulus dollars laying fiber-optics in areas that already are served and that it is competing improperly with the private sector. The OIG said the office of Rep. Cory Gardner, R-Colo., mischaracterized the agency's review, saying its presence at the company's offices is part of an "audit," not an "investigation."

Posted May 10 and May 13.

Noble Energy looks to expand Greeley headquarters

GREELEY - Noble Energy Inc. (NYSE: NBL) wants to expand its Greeley headquarters after completing the building just a year ago, a city official and company representative said. Noble Energy plans to potentially "double or triple" the size of one of the building's wings, said Brad Mueller, director of the city of Greeley's Community Development Department.

Posted May 10.

Apartment vacancies rise in Fort Collins-Loveland

The vacancy rate in the Fort Collins-Loveland area rose to 5.1 percent during 2013's first quarter, rising from 2012's first-quarter rate of 3.0 percent, according to the Colorado Division of Housing. In Greeley over the same period, the vacancy rate dropped to 1.4 percent from 5.8 percent. Rents continued to rise, however, with the Fort Collins-Loveland area registering the highest average rent statewide, at \$1,036 per month. Greeley rents remained lower at \$704 per month. And for the first time in the past year, the area surpassed Denver metro in average rent prices.

Posted May 9.

Beet Street launches Streetmosphere Kickstarter

FORT COLLINS - Beet Street, a local arts-focused nonprofit organization, has launched a Kickstarter campaign to raise money for its annual cash-strapped Streetmosphere program. Streetmosphere was launched in 2010 as a way to expose Fort Collins residents and visitors to the city's arts and culture by allowing artists who practice music, dance, visual art, theater and other media to perform on city sidewalks. If Beet Street is unable to raise the needed money, it will have to cancel an entire month of Streetmosphere performances, specifically August.

Posted May 9.

Fort Collins City Council OKs mall finance package

FORT COLLINS - After hours of public comment and deliberation, the Fort Collins City Council unanimously approved a \$53 million public finance package for the Foothills mall redevelopment, but added several amendments to the original resolution. One would require the mall's developer, Denver-based Alberta Development Partners, to either build some affordable housing in the residential portion of the project - 5 percent - or to pay the city a fee to help fund affordable housing elsewhere in the city.

Posted May 8.

Japanese pharmaceutical buys Fort Collins' Inviragen

FORT COLLINS - Takeda Pharmaceutical Co. Ltd. in Japan will buy Inviragen for \$35 million upfront as well as future payments of as much as \$215 million for achievement of key commercial milestones, the companies said. Privately held Inviragen, based in Fort Collins with facilities in Madison, Wis., and Singapore, specializes in research and development of vaccines for infectious diseases such as dengue and hand, foot and mouth disease. The company makes DENVax, a dengue vaccine that is being evaluated in phase 2 clinical trials.

Posted May 8.

Center for New Energy Economy unveils energy bill tracker

FORT COLLINS - Colorado State University's Center for the New Energy Economy announced the launch of a new online database on state legislation related to renewable-energy and natural gas. The center collaborated with Advanced Energy Economy, a national renewable-energy association, to create the Advanced Energy Legislation Tracker, which monitors pending legislation nationwide. State legislatures are considering more than 2,100 bills that could affect energy consumption, sales and production. The bill tracker identifies those measures and monitors the progress of many advanced energy bills as they move forward.

Posted May 7.

Fort Collins Brewery to provide artists studio space

FORT COLLINS - Fort Collins Brewery launched its FCB Art Brewery program to serve as a studio that artists can use to combine beer and visual art. One or two artists will be chosen to occupy the studio space and will work on beer-inspired pieces for the brewery, as well as non-beer-related projects. The program will work in collaboration with Downtown Artery, a new organization that will provide artists with studio and presentation space.

Posted May 6.

Below-average winter wheat crop expected

Recent snowfall has done little to revive Colorado's troubled winter wheat crop, with the U.S. Department of Agriculture rating more than half of the state's crop as "poor" or "very poor." The USDA rated 27 percent of state's winter wheat crop in very poor condition and 29 percent of the crop in poor condition, according to the report. Last year, just 12 percent of Colorado winter wheat was in poor or very poor condition. Moisture from April snow storms buoyed Northern Colorado winter wheat, but farmers will suffer heavy losses south of Interstate 70.

Posted May 6.

CSU board approves budget, tuition and fees

FORT COLLINS - The Colorado State University Board of Governors approved budget and tuition proposals for the fiscal year beginning July 1. The fiscal 2014 operating budget for the CSU Fort Collins campus is \$957.1 million, compared with \$911.4 million for fiscal 2013. CSU's other two campuses also saw increases in operating budgets. The Pueblo campus's budget will increase from \$44.8 million in 2013 to \$45.3 million in fiscal 2014. The CSU Global Campus will see a budget increase from \$41.1 million in fiscal 2013 to \$52.6 million in 2014. CSU's Fort Collins campus will increase tuition for resident undergraduates by 9 percent, from \$6,875 to \$7,494. For non-

resident undergraduates, tuition will increase by 3 percent, from \$22,667 to \$23,347.

Posted May 3.

CSU considers 20-megawatt wind farm in eastern Colorado

FORT COLLINS - Colorado State University is exploring the possibility of building a wind farm at the university's Eastern Colorado Research Center in Akron. CSU wants to build an approximately 20-megawatt wind farm on 3,000 acres at the research center, said Carol Dollard, CSU's lead facilities engineer. The university has signed a development agreement with Boulder's juwi Wind to develop the wind farm. If a wind farm were built, CSU would buy electricity generated by the wind farm, which juwi would own and operate.

Posted May 3.

2 prominent Old Town properties sell

FORT COLLINS - Two well-known properties in Old Town have sold, each for seven figures, and will be partially owner-occupied. A building at 252 Linden St., has been purchased for \$1.7 million by Creative Properties, LLC, doing business as Studio Time. The property encompasses 13,800 square feet, but two existing companies, Colorado Drum and Percussion, and Bizarre Bazaar, will remain on the lower floor, with Studio Time on the second floor. A property at 345 E. Mountain Ave. was sold for \$2.1 million to SIDIS Corp. Biotech company Propel Labs will move from Lincoln Avenue into the majority of the 10,500-square-foot space, located just east of the Home State Bank branch.

Posted May 2.

Fort Collins Brewery begins Swedish distribution

FORT COLLINS - Fort Collins Brewery is beginning distribution in Sweden, with a shipment of Rocky Mountain IPA and Red Banshee that will be available in early June. A container of Fort Collins Brewery's beers shipped out in late April for distribution to Swedish beer lovers. If Rocky Mountain IPA and Red Banshee are well-received, the brewery plans to add other beers to the market.

Posted May 2.

Work begins on Legend Flats in Evans

EVANS - Construction is under way at a 176-unit multi-family project called Legend Flats in Evans. The project broke ground April 30 and will consist of 11 buildings encompassing 183,000 square feet and will cost about \$20 million, according to Eric Larsen, director of business development for Lamar Construction, the general contractor on the project. The first building is expected to be open in mid-August, and full build-out is expected to take about a year, Larsen said. The project will create roughly 100 construction jobs. The project is located at 34th Street and Aspen Avenue.

Posted May 1.

HEALTH CARE

10A | Skilled nursing facilities
11A | Assisted-living centers
14A | Independent-living centers

FOCUS: AFFORDABLE CARE ACT

Myth-information plagues health-care reform

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

As the Jan. 1 launch date for the federal Patient Protection and Affordable Care Act approaches, the historic health-care overhaul still is bedeviled by a range of misconceptions.

Among the many false ideas out there, according to Dr. Christy Reimer, an internist and president of the Larimer County Medical Society, is that health care for older Americans will be rationed. That idea is completely untrue, Reimer said, but still is common among her patients.

Other common misconceptions:

Myth: Everyone will be required to get insurance – no exceptions.

Fact: While most Americans will be required to get insurance – either through their employers, by purchasing an individual plan, through the health insurance exchange or through government programs such as Medicare and Medicaid – not everyone will be required to buy insurance. People who are exempt include those whose incomes are so low that they are not required to pay taxes, people with legitimate religious reasons for not believing in insurance, and members of Native American tribes, according to the Georgetown University Health Policy Institute. Three-month gaps in coverage also are allowed.

Other exemptions include people who cannot afford coverage. The law says that health-care premiums cannot cost more than 8 percent of a family's income to be considered "affordable." There is also a "general hardship" exemption that applies to unusual circumstances such as natural disasters.

Myth: All businesses will be required to provide health insurance to their employees.

Fact: Many businesses will have to decide whether to cover employ-



BUSINESS REPORT FILE PHOTO

Health care in the United States is undergoing some major changes as a result of passage of the federal Patient Protection and Affordable Care Act.

HEALTH CARE RESOURCES:

Kaiser Family Foundation: www.kff.org

Colorado Association of Health Plans: www.colohealthplans.org

America's Health Insurance Plans: www.ahip.org

Connect for Health Colorado (formerly Colorado Health Benefits Exchange): www.connectforhealthco.com

ees or face fines. The law says businesses with more than 50 full-time employees that do not offer coverage and who employ at least one person who receives federal subsidies from the health-care exchange must pay a penalty, according to the National Federation of Independent Business. The penalty is \$2,000 per employee, after the first 30 employees, which in some cases could prove to be a more affordable option for businesses than providing health insurance.

Businesses with fewer than 50 full-time or full-time equivalent employees are exempt from the mandate, and

each 120 hours worked at a business per month counts as one full-time employee. This means that part-time employees' hours are combined to count toward the employee threshold. This is a source of distress for many businesses that are on the cusp of the 50-employee threshold and are trying to decide how to balance hiring needs and health-care costs.

Myth: If you're already insured through your employer, nothing will change.

Fact: For those already covered through an employer, the Affordable Care Act is undoubtedly less confus-

ing and scary than for those who are not, but there are some changes that will impact even those who already are covered.

The law prevents insurers from placing annual or lifetime limits on medical care and requires that insurers provide preventive health care without co-pays. Some changes stemming from the law already have taken place. For example, dependent children under age 26 can be covered on a parent's plan.

The law also imposes the medical loss ratio rule, often called the "80/20" rule, on insurers. The rule is designed to force insurers to spend no more than 20 percent of their revenue on administrative costs, reserving the lion's share, or 80 percent, on health care or improving health care, according to Georgetown's Health Policy Institute.

For companies that sell large-group policies, the percentage must be at least 85 percent. Since this rule went into effect, many have seen reduced premiums, especially those in the individual market, according to a study by The Commonwealth Fund, a New York-based health policy institute.

Myth: The Affordable Care Act will make insurance more expensive.

Fact: While the legislation will make insurance more costly for some, rates will not go up across the board. It is still unclear exactly what rates will do in 2014, but preliminary estimates suggest that rates will decrease for some people age 40 and older while increasing slightly for younger populations, according to The Commonwealth Fund.

However, increased competition from plans offered on the health-insurance exchange could bring costs down. Consumers will have more options, which can lead to lower-priced products.



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PREMIUMS from 1A

analysis of those new rates. In the interim, researchers examining the Patient Protection and Affordable Care Act have developed a broad picture of what it will mean for consumers and businesses.

One provision of the law states that older people can be charged no more than three times what a younger person pays, according to Jim Sampson, employee benefits executive at Greeley-based Flood and Peterson Insurance Inc.

Before the Affordable Care Act, older people could be charged much higher premiums, because, in general, older people use their insurance more and require higher-cost services than their younger counterparts. In Colorado, older individuals can be charged as much as five times more for health insurance than younger people.

In 2014, this ratio will drop from 5-to-1 to 3-to-1. For example, if a 20-year-old and a 64-year-old were working for the same company, and the younger employee was paying \$100 per month, the older employee legally could be required to pay as much as \$500. Beginning in 2014, the older employee's premiums will instead be capped at \$300.

To make up the difference, premiums for younger people will increase, according to Robert Zirkelbach, vice president for strategic communications for America's Health Insurance

Impacts of age-rating now and in the future

Now: 5-1 Age rating band

- A 24-year-old's annual health insurance premium is currently \$1,200.
- A 60-year-old's annual health insurance premium is currently \$6,000.

In 2014: 3-1 Age rating band

- The younger person's premium increases by 50 percent to \$1,800 annually.
- The older person's pays an annual premium of \$5,400.

In the future

- If the younger person's premiums continue to increase, they may choose not to purchase coverage.
- If young people drop coverage, premiums could rise for everyone.

Source: America's Health Insurance Plans

Plans.

Where a person's age falls for age-rating purposes is determined by a curve, according to Zirkelbach, but the spectrum ranges from 20 to 64 years of age.

For younger residents of Northern Colorado, increases in premiums are cause for concern.

"I am younger, active and very concerned about taking care of my own personal health, so the law will increase my monthly costs," said Dr. Ed Osgood, owner of Fort Collins-based Lighthouse Chiropractic. "The savings we have in our (health savings account) covers our deductible and if everything 'hits the fan' we are fully

insured, even though many politicians call us the 'vast under-insured,'" Osgood said.

"Personally I want to keep my insurance the way it is," he said.

For some young people, premium hikes won't be felt because another provision in the law allows individuals

► See **Premiums, 9A**

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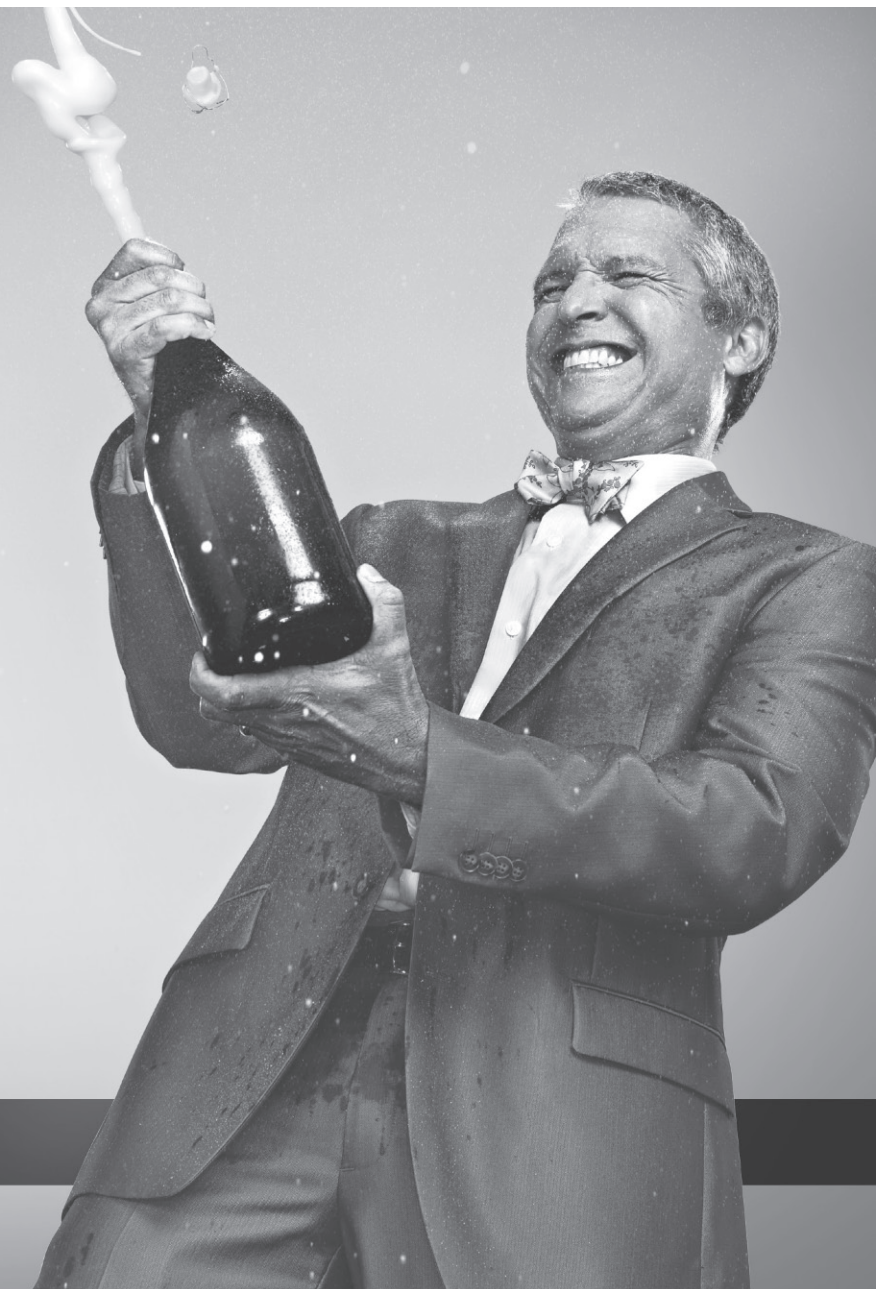


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PREMIUMS from 8A

to remain on their parents' insurance plans until they turn 26. For those older than 26 or who are otherwise unable or unwilling to be on their parents' plans, government subsidies can help with costs, according to Sara Collins, vice president for affordable health insurance for The Commonwealth Fund, a New York City-based health policy institute.

According to Collins, 94 percent of uninsured young adults nationwide have incomes that will make them eligible for subsidies. Subsidies are available for those making less than 400 percent of the federal poverty level; that figure currently would amount to \$94,200 annually for a family of four.

Down the road, if coverage becomes unaffordable for younger people, they may choose not to purchase coverage and pay a penalty instead. In 2014, the penalty will be either \$95 per uninsured person or 1 percent of household income, as long as the person makes enough money to be required to pay income taxes.

Some aspects of the act are designed to keep premiums down across the board. One such provision – rate review, which requires insurers to justify premium increases of 10 percent or more – already has brought premiums down for many people and businesses.

After 2014, penalties will shoot up to \$325 per uninsured person or 2 percent of income in 2015 and \$695 per person or 2.5 percent of income in 2016.

If large numbers of young people choose to pay the penalty instead of purchasing coverage, that ultimately could result in an increase in premiums across the board, according to a report from Milliman Inc., a Seattle-based research firm.

The law also change the way men and women pay for care. Men, especially young men, have long been charged lower premiums than women, according to Collins. Young men are less likely to use their health insurance than their female counterparts, Collins said, and women face the possibility of paying for maternity care, leading to higher costs.

The ACA will seek to equalize the premiums paid by men and women, bringing down the amount women pay, and bumping up what men pay, Collins said. Women also will benefit from more plans that cover pregnancy-related costs through their employers, Collins said. The plans

may come with higher premiums but will result in lower out-of-pocket costs down the road.

Some aspects of the act are designed to keep premiums down across the board, Collins said.

One such provision is rate review, which requires insurers to justify premium increases of 10 percent or more. Rate review already has been in effect, and has brought premiums down for many people and businesses, Collins said, and the effects are expected to last into 2014.

The law also has imposed medical loss ratio rules on insurers to help control insurance costs. The rule measures how much insurance com-

panies spend paying for health care compared with what they spend on administrative costs and profits for shareholders. Insurers that sell individual and small-group policies must spend at least 80 percent of their revenue on health care or improving health care, and companies that sell large-group policies, must spend at least 85 percent on health care.

This rule also already has applied downward pressure on insurance premiums, Collins said.

For many, Collins said, premiums will go up because more "essential health benefits" must be offered. These include such things as ambulatory services, maternity care and

rehabilitative services.

Including these services where they may not have been a part of an insurance plan before will drive up the cost of those plans, Collins said, but the consumer will be getting more services in return.

As insurers, consumers and businesses gear up for the new law, people such as Kristin Gollhofer, chief executive of Fort Collins-based Wild Rock Public Relations, have mixed feelings but say health insurance remains a necessity.

"As a small-business owner and mother of two, insurance is a double-edged sword," she said. "In my opinion, you can't afford not to have it."



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Largest Skilled Nursing Facilities

Ranked by number of licensed beds

RANK Prev. rank	Facility	No. licensed beds 2013 Profit status	Special services	Phone/Fax E-mail Website	Person in Charge Title Year Founded
1 2012 Rank: 1	GOOD SAMARITAN SOCIETY - BONELL COMMUNITY 708 22nd St. Greeley, CO 80631	210 Nonprofit	Medicare and Medicaid certified assisted-living and senior housing with services.	970-352-6082/970-356-7970 dgoodman@good-sam.com www.good-sam.com	Ruth Leitell executive director 1937
2 2012 Rank: 2	NORTH SHORE HEALTH & REHAB FACILITY 1365 W. 29th St. Loveland, CO 80538	136 For-profit	Skilled rehabilitation, long term care, hospice care, nurse practitioner, physical and occupational therapy, speech language pathology and a registered dietitian.	970-667-6111/970-667-2460 northshore@columbinehealth.com www.columbinehealth.com	Erik Daniel Margolis administrator 1962
3 2012 Rank: 3	LEMAY AVE. HEALTH AND REHABILITATION 4824 S. Lemay Ave. Fort Collins, CO 80525	130 For-profit	Dementia unit, courtyards, transportation, rehabilitation, activities, private rooms and a beauty shop.	970-482-1584/970-482-4134 lemayavenue@columbinehealth.com www.columbinehealth.com	Joe Lamastra administrator 1971
4 2012 Rank: 5	CENTENNIAL HEALTH CARE CENTER 1637 29th Ave. Place Greeley, CO 80631	118 For-profit	Neurological and orthopedic rehabilitation, sub-acute care, all-female secured Alzheimer's unit, physical, occupational and speech therapists on staff.	970-356-8181/970-378-2520 N/A www.savaseniorcare.com	Greg Bretsch administrator 1973
5 2012 Rank: 6	SIERRA VISTA HEALTH CARE CENTER 821 Duffield Court Loveland, CO 80537	114 For-profit	Secured dementia care unit, rehabilitation services, pain management, infrared light therapy, wound therapy and stroke therapy.	970-669-0345/970-667-4238 vladams@savasc.com www.savaseniorcare.com	David Adams administrator 1960
6 2012 Rank: 7	WINDSOR HEALTHCARE CENTER 710 Third St. Windsor, CO 80550	112 For-profit	Progressive care center, rehabilitation services, physical, occupational, speech and wound therapy. Mixed gender and all-male Alzheimer's secured units.	970-686-7474/970-674-8803 lmschneider@SavaSC.com www.savaseniorcare.com	Joseph Fuentes administrator 1968
7 2012 Rank: 8	GOOD SAMARITAN SOCIETY - LOVELAND VILLAGE 2101 S. Garfield St. Loveland, CO 80537	104 Nonprofit	Secured memory care, physical, occupational and speech therapies, long term and skilled care. Assisted living, Colorado home care, independent living.	970-669-3100/970-663-4526 hhaubold@good-sam.com www.good-sam.com	Lisa Melby executive director 1972
8 2012 Rank: 9	COLUMBINE WEST HEALTH & REHAB FACILITY 940 Worthington Circle Fort Collins, CO 80526	102 For-profit	Rehabilitation, dementia unit, hospice, transportation, activities, beauty shop, courtyards and music therapy.	970-221-2273/970-221-9156 columbinewest@columbinehealth.com www.columbinehealth.com	Joy Schmitt administrator 1988
9 2012 Rank: 4	LIFE CARE CENTER OF GREELEY 4800 25th St. Greeley, CO 80634	98 For-profit	Inpatient and outpatient rehabilitation with physical, occupational and speech-language pathology.	970-330-6400/970-506-1370 N/A www.lcca.com	Mark Donelan administrator 1998
10 2012 Rank: 10	REHABILITATION AND NURSING CENTER OF THE ROCKIES 1020 Patton St. Fort Collins, CO 80524	96 For-profit	Physical, occupational, respiratory, outpatient and speech therapy services. Respite care, long-term care and an Alzheimer's-secured unit.	970-484-7981/970-484-8143 thanlon@bluegrousehealth.com www.rncrhealth.com	Tony John Hanlon administrator 2000
11 2012 Rank: 11	CENTRE AVE. HEALTH & REHAB FACILITY 815 Centre Ave. Fort Collins, CO 80526	90 For-profit	Physical therapy, occupational therapy, speech therapy, and respiratory therapy for rehabilitation and long-term care.	970-494-2140/970-494-2141 centrevenue@columbinehealth.com www.columbinehealth.com	Kitty Wilson administrator 2001
12 2012 Rank: NR	FORT COLLINS HEALTH CARE CENTER 1000 S. Lemay Ave. Fort Collins, CO 80524	75 For-Profit	Private rehab unit and respite care. Medicaid and Medicare certified and private pay.	970-482-7925/970-493-1686 jbstewart@savasc.com www.savaseniorcare.com	John Stewart administrator 1962

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

N/A-Not available.

NR-Not Previously Ranked.

Researched by Mariah Gant

Source: Business Report Survey



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BUSINESS REPORT LIST Largest Assisted-Living Centers

Ranked by capacity

RANK Prev. rank	Center	Capacity 2013 Occupancy rate Profit status	Monthly Rate Range	Amenities	Phone/Fax E-mail Website	Person in charge Title Year founded
1 2012 Rank: 1	PARK REGENCY ASSISTED LIVING 1875 Fall River Drive Loveland, CO 80538	110 N/A For-profit	N/A- N/A	Meals, entertainment, trash removal, beauty services, etc. On-site physical and occupational therapists and diabetes management program.	970-461-1100/970-461-4650 parkregency@comcast.net www.parkregency.us	Jerry Bootzin Carol Pegg executive director, owner administrator 2007
2 2012 Rank: 2	COLLINWOOD ASSISTED LIVING AND MEMORY CARE 5055 S. Lemay Ave. Fort Collins, CO 80525	90 N/A Nonprofit	N/A- N/A	Restaurant-style dining, housekeeping and laundry services.	970-223-3552/970-223-2360 kjacob@ba.org www.bethesdaSeniorliving.com	Kristen Jacoby executive director 1993
3 2012 Rank: 3	NEW MERCER COMMONS 900 Centre Ave. Fort Collins, CO 80526	90 99 For-profit	N/A- N/A	Meals, activities, transportation, medication administration, pets allowed and care services. Secure assisted living for those with memory loss.	970-495-1000/970-495-0626 N/A www.columbinehealth.com	Gina Marie DiGiallonardo administrator 1994
4 2012 Rank: 4	INGLENOOK AT BRIGHTON 2195 E. Egbert St. Brighton, CO 80601	78 88% For-profit	\$2,100- \$4,375	Housekeeping, meals, transportation, 24-hour staff and other activities, one-on-one care, all maintenance.	303-659-4148/303-659-5370 patrick@inglenookatbrighton.com www.inglenookatbrighton.com	MaryJo Wright executive administrator 1980
5 2012 Rank: 5	THE BRIDGE AT LIFE CARE CENTER OF GREELEY 4750 25th St. Greeley, CO 80634	70 N/A For-profit	N/A- N/A	Transportation, travel program, activities, spa services, inter generational programs. Palliative Care Program.	970-339-0022/970-506-9031 mrickard@centurypa.com www.thebridgeatgreeley.com	Mindy Rickard general manager 1998
6 2012 Rank: 7	GOOD SAMARITAN SOCIETY - LOVELAND VILLAGE 2101 S. Garfield St. Loveland, CO 80537	60 99% Nonprofit	\$3,750- \$5,750	Beauty shop, fitness room, pool, library, country store, spiritual life center, multimedia room, billiard room, wellness trails, etc.	970-669-3100/970-663-4526 hhaubold@good-sam.com www.good-sam.com	Lisa Melby executive director 1972
7 2012 Rank: 8	GARDEN SQUARE AT WESTLAKE 3151 W. 20th St. Greeley, CO 80634	56 N/A For-profit	N/A- N/A	Personal care services, 24-hour staff, laundry, housekeeping, activities, transportation and respite care.	970-346-1222/970-346-1228 sking@gardensquaregreeley.com www.gardensquareatwestlake.com	Susan Benavides administrator 1997
8 2012 Rank: 6	GOOD SAMARITAN SOCIETY - BONELL COMMUNITY 708 22nd St. Greeley, CO 80631	56 N/A Nonprofit	N/A- N/A	Paid utilities, scheduled transportation, 24-hour emergency call system, laundry facilities, carpet and window coverings, grounds maintenance.	970-352-6082/970-356-7970 dgoodman@good-sam.com www.good-sam.com	Ruth Leitel executive director 1937
9 2012 Rank: 9	LAKEVIEW COMMONS 1422 W. 29th St. Loveland, CO 80538	54 N/A For-profit	\$2,300- N/A	Three meals per day, medication administration, 24-hour care providers, housekeeping, laundry and activities.	970-278-4000/970-278-4001 palmer.withrow@columbinehealth.com www.columbinehealth.com	Palmer Withrow administrator 2000
10 2012 Rank: 10	STERLING HOUSE OF LOVELAND 2895 N. Empire Ave. Loveland, CO 80538	54 N/A For-profit	N/A- N/A	Courtyard, pets allowed with deposit and beauty salon on premises.	970-667-9500/970-667-4809 lwalston@brookdaleliving.com www.brookdaleliving.com	Lisa Walston executive director 1990
11 2012 Rank: 11	BEE HIVE HOMES OF COLORADO 1705 32nd St. Evans, CO 80620	52 N/A For-profit	N/A- N/A	Family-style assisted living for seniors and those with dementia, home-cooked meals, medication administration and resident activities.	970-506-0006/970-378-0329 helen@beehivehomesofnortherncolorado.com www.beehivehomesofnortherncolorado.com	Jerry Christian president 1996
12 2012 Rank: 12	STERLING HOUSE OF BRIGHTON 2215 E. Egbert St. Brighton, CO 80601	48 N/A For-profit	N/A- N/A	Three meals per day, ambulation and escort services, housekeeping, personal laundry services, medication support, etc.	303-637-9500/303-637-7338 sales@brookdaleliving.com www.brookdaleliving.com	Melissa Villagomez director 1997

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

N/A-Not available.

NR-Not previously ranked.

Researched by Mariah Gant

Source: Business Report Survey

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GRID from 1A

convert direct current from solar panels into alternating current, to better deliver electricity from photovoltaic solar into the grid. The undertaking fits into the energy department's Solar Energy Grid Integration Systems Advanced Concepts.

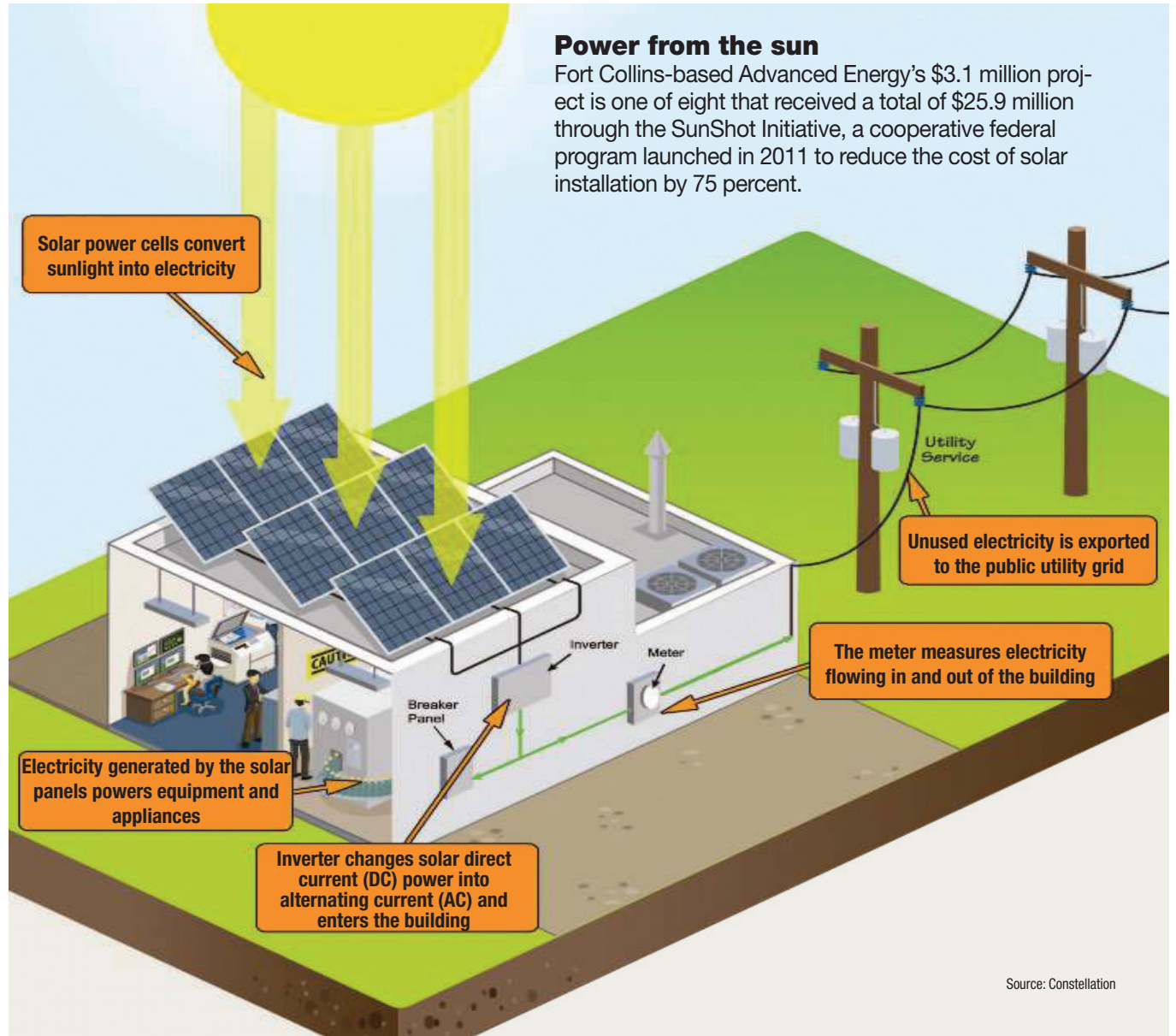
Advanced Energy has completed the first year of the program and aims to test its technology at utilities nationwide during the next two years, said Michael Mills-Price, program manager and technical lead for the company's solar energy headquarters in Bend, Ore. Advanced Energy is working on the project with Portland General Electric, Potomac Electric Power Co. and Northern Plains Power Technologies as well as the National Renewable Energy Laboratory.

Advanced Energy hopes that its innovative work will help sell products, but also solve the nation's renewable energy challenges, Mills-Price said.


"As we add more and more solar resources to the grid, we want to reduce the impact that it causes on existing infrastructure," he said. "We're trying to make it easier to put solar in, in terms of interoperation with existing utility equipment."

NREL officials ultimately will decide whether the project should move forward based on testing of

► See **Grid, 13A**



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GRID from 12A

Advanced Energy's technology, Mills-Price said. Testing began this month.

Utility customers pay higher bills as solar joins the grid because of integration challenges created by large and small arrays alike, solar and grid experts say. These issues represent major barriers to incorporating additional solar electricity into the grid.

Solar has the potential to transform relationships between customers and utilities by giving customers a choice of how they generate electricity, said Emma Ritch, senior smart grid analyst for Boston-based Greentech Media.

"But if it's not implemented in the right way, it can cause greater damage to the utility system, which then would raise costs for everyone," Ritch said.

“We’re trying to do some different things... to see if we can further the deployment of these PV systems.”

Kevin Lynn
PROGRAM MANAGER OF SYSTEMS
INTEGRATION,
SUNSHOT INITIATIVE

Rapid dips and spikes in voltage from solar systems can damage expensive utility equipment, such as a transformer, she said. Inverters play a critical role in controlling interaction between a photovoltaic system and the electricity grid.

Utilities have installed costly equipment to prevent problems, burdening average ratepayers while solar customers power their homes at no cost, she said.

"At some point, we're going to have to see those costs become better distributed," she said. "Solar does add additional costs to the operation of the grid, whether it's protecting your equipment or whether it's monitoring systems to make sure that you're not damaging equipment."

The energy department will work with NREL's Energy Systems Integration Facility, a 183,000-square-foot building in Golden where research on integrating renewable energy into the electricity grid takes place.

NREL researchers will test Advanced Energy's equipment before it's installed in the distribution system, said Kevin Lynn, SunShot program manager of systems integration.

"We're actually developing inverters that don't meet the typical standards that utilities are used to when you install these PV systems on the grid," Lynn said. "We're try-

ing to do some different things... to see if we can further the deployment of these PV systems."

The project follows similar work done by Advanced Energy for Sandia National Labs. Advanced Energy reported \$2.3 million in revenue from the project with Sandia between 2010 and 2012.

Advanced Energy improved its inverters so that utilities could maintain voltage levels to keep solar installations from damaging utility infrastructure, said Ward Bower, a retired distinguished member of Sandia's technical staff. The technology is being used in some California electrical substations.

"The technology that Advanced Energy developed included all of the functionalities that are coming along in smart grid requirements," he said.

As part of its joint research with the government, the company explored satellite systems that could communicate with utilities to inform them when weather might block solar generation. The utilities could use the information to let them know to supply the grid with alternate power.

Advanced Energy now is researching how to use the smallest amount of battery power to store solar power. Additionally, it's

working to ensure that photovoltaic systems shut off when the larger utility system is powered down so that crews can work safely on transmission lines.

In general, the project will allow more photovoltaic solar arrays to function on the grid. It also will reduce costs for utilities and their ratepayers as well as installation costs.

"If you make solar electricity cost-competitive ... it will scale naturally," Le said. "People will make the choice to install solar, not because it's a green choice, not because it's clean energy, but because it's an economic choice."

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Ranked by capacity

RANK	Facility Address	Capacity 2013 Occupancy rate No. employees	Profit status Pets? Dining?	Amenities	Phone/Fax Website	Person in Charge Title Year Founded
1	GOOD SAMARITAN SOCIETY - LOVELAND VILLAGE 2101 S. Garfield St. Loveland, CO 80537	250 99% 235	Nonprofit Yes Yes	Beauty shop, fitness room, pool, library, country store, spiritual life center, multimedia room, billiard room, wellness trails, etc.	970-669-3100/970-663-4526 www.good-sam.com	Lisa Melby executive director 1972
2	GOOD SAMARITAN SOCIETY - BONELL COMMUNITY 708 22nd St. Greeley, CO 80631	152 N/A N/A	Nonprofit Yes Yes	Paid utilities, scheduled transportation, 24-hour emergency call system, laundry facilities, carpet and window coverings, grounds maintenance.	970-352-6082/970-356-7970 www.good-sam.com	Ruth Leitel executive director 1937
3	GOOD SAMARITAN - WATER VALLEY SENIOR LIVING RESORT 805 Compassion Drive Windsor, CO 80550	140 82 30	Non-profit Yes Yes	N/A	877-614-4206/N/A www.good-sam.com	N/A
4	RIGDEN FARM SENIOR LIVING 2350 Limon Drive Fort Collins, CO 80525	125 98.6% 30	For-profit Yes Yes	Library, theater room, craft room, fitness center, outpatient rehab clinic, greenhouse, transportation, dining room, activities.	970-224-2700/970-225-2710 www.rigdenfarmseiniorliving.com	Christi Murfitt executive director 2006
5	INGLENOOK AT BRIGHTON 2195 E. Egbert St. Brighton, CO 80601	112 90 67	For-profit Yes Yes	Housekeeping, meals, transportation, 24-hour staff and other activities, one-on-one care, all maintenance.	303-659-4148/303-659-5370 www.inglenookatbrighton.com	MaryJo Wright executive administrator 1980
6	THE WINSLOW 909 Centre Ave. Fort Collins, CO 80526	105 100 40	For-profit Yes Yes	Independent living services.	970-492-6200/970-492-6201 www.columbinehealth.com	Jackie Cisco manager 2005
7	GREELEY PLACE INDEPENDENT RETIREMENT RESIDENCE 1051 Sixth St. Greeley, CO 80631	102 95 30	For-profit Yes Yes	Holiday retirement, all-inclusive rent includes 3 meals daily, utilities, housekeeping, bus and fun activities. Management onsite 24/7.	970-351-0683/970-351-7739 www.greeleyplace.com	Diane Meyer Wayne Meyer Debbi Davies Drew Davies co-managers 1971
8	LONGMONT REGENT 2210 Main St. Longmont, CO 80501	95 95% 29	N/A Yes Yes	Three meals daily, housekeeping, transportation, all daily living services included.	303-651-7022/303-651-9981 www.holidaytouch.com	Jack Matthews manager 1971
9	THE WEXFORD 1515 W. 28th St. Loveland, CO 80538	94 95 45	For-profit Yes Yes	Meal plan, housekeeping and linen services, utilities, transportation, activity programs and emergency call system.	970-667-1900/970-622-0547 www.columbinehealth.com	Karen Clark director 1971
10	THE WORTHINGTON 900 Worthington Circle Fort Collins, CO 80526	93 N/A N/A	For-profit Yes Yes	Housekeeping and linen service, 30 meals per month, continental breakfast, transportation, utilities, garages and activities.	970-490-1000/970-490-1719 www.columbinehealth.com	Jody Kugler administrator 1992
11	STERLING HOUSE AT THE ORCHARDS 215 Shupe Circle Loveland, CO 80537	73 98% 20	For-profit Yes Yes	Mountain views, activities, multiple social areas, elegant setting, home health and therapy services.	970-622-0012/970-622-0018 www.brookdaleliving.com	Richard Freund Jim Sanner executive directors 1998
12	GOOD SAMARITAN SOCIETY - FOX RUN SENIOR LIVING 1720 W. 60th Ave. Greeley, CO 80634	48 70 8	NonProfit Yes Yes	Media room, game room, fitness, chapel, salon, transportation, garages, storage, full kitchens, washer/dryer in each apartment, etc.	970-353-7773/N/A www.good-sam.com	Ruth Leitel executive director 1922

Region surveyed is Weld and Larimer counties, as well as the City of Brighton.
N/A-Not Available.

Researched by Mariah Gant

Source: Business Report Survey

Northern Colorado's Community Rehab Provider



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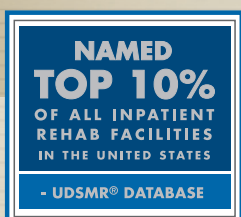
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*Uniform Data System for Medical Rehabilitation (UDSMR), Program Evaluation Model, 2012



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WATER from 1A

than \$28,300 per acre foot. Three years ago, prices were about \$7,000 an acre foot.

At Water Colorado in Fort Collins, a water brokerage, one client wants to sell 150 C-BT shares for \$20,000 apiece, water broker Hannah Kleinhans said. The last C-BT transaction at Water Colorado involved shares sold for almost \$16,000 recently.

"This is definitely the highest I have seen it," said Kleinhans, noting that water sold for \$7,000 per share three years ago. "As far as I know, it's never been up this high in the past."

Still another measure of water prices is how much cities charge developers. Greeley, for instance, requires developers to pay cash for water if developers can't provide their own supplies. This year, according to Greeley Water and Sewer Director Jon Monson, the city is charging \$16,800 an acre foot, up from \$9,300 in May 2010, an 81 percent increase.

The elevated water prices come as snowpack remains below average despite heavy spring snowstorms.

A unit from the Colorado-Big Thompson project equals an acre foot, which amounts to 326,000 gallons. This year, a share of water equals three fifths of an acre foot since the Northern Water Board of Directors declared a 60 percent quota in April. Farmers have complained that they will have to fallow some of their fields because of the lower quota.

The water can be sold within Northern Water's boundaries, which include portions of eight counties. The C-BT project collects water on the Western Slope and delivers it to the Front Range through a 13-mile tunnel beneath Rocky Mountain National Park.

In addition to high sale prices, Northern Water has seen rental prices of \$400 per acre foot this year, said Dennis Miller, Northern Water operations manager. Rental prices still remain below the \$650 per acre foot charged in 2003, another drought period.

Water experts say producers' demand for water for oil and natural-gas drilling has led to higher rental and sale prices.

"Those are the only people that can afford to pay that," Miller said. "That's what they're willing to pay for it so that it doesn't go to somebody else."

Tom Cech, director of Metropolitan State University's One World One Water Institute and former manager of Greeley's Central Colorado Water Conservancy District, concurs with Miller's view.

"I think it's going to be a challenge for many years, because the oil and gas industry is going to be placing demands on local water supplies for quite a while as they continue drilling and fracking," he said. "So that will keep the price high for rental water."

Demand for water to supply a growing population in the Denver metro area will also keep water prices high, Cech said.

On the other hand, higher prices mean increased revenue for retiring farmers willing to sell their water to oil and gas companies, he said.

Many people are seeking water, but

few are renting or selling it.

Although Northern Water doesn't track prices or the number of active buyers and sellers, it does maintain a web site where interested parties can find one another.

According to Northern's website, more than 40 people are seeking rental water this year, and only one entity has water for sale. Those who want to rent water include companies such as Anadarko Petroleum Corp., one of the largest oil and gas producers in Weld County, and A&W Water Service Inc., a company that transports water for hydraulic fracturing. Fracking involves pumping millions of gallons of water deep underground to free oil and gas from shale.

Meanwhile, Northern Colorado cities such as Fort Collins, traditionally a source of additional water for farmers, have said they won't rent to farmers this year because the drought has decreased their supplies.

Northern Water listed only one person as having water for rent: Clay Drake, director of business development at Broe Land Co., an affiliate of the Broe Group, which manages companies with oil and gas holdings. Drake has nearly 400 acre feet of water for rent to anyone within Northern Water's boundaries.

Drake said he has no interest in selling water considering its current value. He also plans to use it for future residential development.

"We're all kind of thinking water

is probably a good thing to hold onto," he said.

Kleinhans has heard from multiple people – farmers and developers – seeking to buy water this year.

"We just don't have any to sell," she said. "I definitely don't have any C-BT, and I really don't have much at all."

LaSalle farmer Harry Strohauser, who grows potatoes, onions, wheat and hay, sold South Platte River water for around \$7,000 per acre foot three years ago. He recently moved half of his potato acreage to New Mexico because of a lack of reliability of water in Northern Colorado.

"For a farm operation to spend between \$7,000 and \$20,000 per acre foot on water... It's not in my cards," he said.

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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

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

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 Dahlgren, NCBR Marketing Director at 970-232-3132.

Northern Colorado
**BUSINESS
REPORT**



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.

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.

Director maps course for new Larimer

Gilbert begins work as first community development director

BY DALLAS HELTZELL
dheltzell@bcbr.com

FORT COLLINS – Although Larimer County's search for its first community development director ended in the bayous of Louisiana, Robert "Terry" Gilbert isn't unfamiliar with the land, people and issues of Colorado's Front Range urban corridor.

Gilbert, of Mandeville, La., began work April 15 in the county's newly defined role. The position formerly was called "planning director" and was held by Linda Hoffmann until she was appointed county manager last summer. Russ Legg served as planning director in the interim. Larimer County broadened the position's scope and changed its title to reflect the connection between planning and zoning, code compliance and rural land use.

Selected from a field of 55 applicants from around the nation, Gilbert will draw an annual salary of \$108,000.

He talked with the Business Report about

the challenges he'll face.

Question: What exactly is the charge of the community development director and what will that look like practically?

Answer: Community Development is based on connecting, consulting and collaborating with all community members in order to build and strengthen the community. The Larimer County community has matured, and quality-of-life issues have progressed such that expanding the influence of the Planning and Building Services Division into a Community Development Division is the next step in improving services and quality of life in Larimer County.

The role of the community development director is currently being formulated and will utilize



COURTESY TERRY GILBERT

Terry Gilbert

the previous responsibilities of the Planning and Building Services Director, as the core of the new responsibilities associated with the community development director. The additional duties will include issues such as economic development, transportation planning, community involvement, etc., and functioning as an ombudsman to assist the public and customers, of the county, concerning those issues related to community development.

NEWSMAKER Q&A

In addition to the daily activities of the division, there are three primary tasks, which the position has been charged with: re-evaluation of the comprehensive plan, in particular concerning rural issues; conversion of the existing data storage system into a new data-management system; and to focus on and address long-term quality-of-life issues for the community.

Q: You moved all the way from Louisiana for this job. What is your previous experience with Larimer County and what made you want to work here?

A: Actually, I was only in Louisiana for four

► See **NewsMaker, 20A**

Retargeting: Personalized marketing you need to know about

Recently, I searched for a round-trip flight to New York. I checked a common travel site just to compare prices before I finalized my plans. Upon leaving the travel site, I kept seeing ads for the very same Manhattan hotels I had viewed in my research. These were popping up seemingly at random on other sites entirely.

The ads knew where I had been and knew where I wanted to go! It was spooky.

These "spooky ads" that "follow you around" online are prime

examples of modern personalized marketing – and you've probably had a similar experience.

Whether it's a shoe brand you were interested in that was uncannily coincident on Facebook or a vacation package reminder when you were on the New York Times site, you have



MARKETING
Laurie Macomber

to wonder: How do they do this?

This method of advertising is called "retargeting" or "remarketing," and it can be a very useful tactic in your online strategy. Here are the basics of retargeting and how you can use it in a savvy, intelligent way, to generate conversions (sales or other desired actions from customers) for your business.

What is retargeting?

Retargeting is a method of marketing that targets Internet users who already have visited your site,

using a network of banner ad spaces across the web. Unlike other forms of online advertising, with retargeting you only spend advertising dollars on displaying ads to those who already have visited your site.

You can choose how far into the site a user had to have gotten before he or she is retargeted. It could be a landing page, or a final conversion form that a user left at the last moment. Or, you can offer different ads to different users depending on what they are (or were) interested

► See **Marketing, 18A**

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MARKETING from 17A

in. More on this later.

How does retargeting work?

You add a small piece of code (called a pixel) to your site. Don't worry, it doesn't interfere with how your site displays or functions. You can choose to add this pixel to the entire site or select pages.

As a user lands on the page that carries the pixel, he or she gets "cookied" and becomes part of your "audience." The cookies stay with users, so you potentially can have a lot of information about how each audience member has interacted with your site – which products they show interest in and whether they've

proceeded all the way to a conversion page.

If the user then converts, a different pixel – a "burn pixel" – fires and takes the user out of your future "retargeting" audience. Or you might specify that a converted audience member be shown a different ad. Regardless, as your audience surfs the web, banner ads appear across your ad display platform to these cookied users specifically.

The potential of a well-constructed retargeting campaign is huge. It enables you to really control who sees what ads and at what time. You can tailor specific ads to specific users, based on which products the

user has been interested in, and how close to conversion he or she has gotten.

How to use retargeting

Retargeting users who have already visited your site and demonstrated interest in your product or service has unique potential. Any visitor who returns to your site is much more likely to convert – even if you had to prod him or her to return!

The power and precision of a retargeting campaign requires a bit of know-how.

Let's adopt the marketing acronym "AIDA" to describe the path

from that first click to a final conversion: "A" means awareness, "I" is interest, "D" is desire and "A" is action.

Each of these steps on the buying path comes with its own required actions for success.

Awareness: For those visitors who have landed on your page but not explored, you might just offer some simple ads in the network with your name and logo prominent.

Interest: When a visitor has navigated into your site a bit and obviously is interested, you might offer a retargeting ad with the specific product this visitor initially had searched out.

Desire: Now you have to persuade the visitor who has, alas, come and gone. You might show discounts or specials, promote your satisfaction guarantee or show testimonials from satisfied clients.

Action: Once a visitor has taken action – that is, abandoned the shopping cart on your site and then returned and actually purchased – you might show him or her an ad for a similar product or service.

Cautionary Advice

Although the potential for a great return on investment is there, it's worthwhile to discuss the potential pitfalls of a poorly constructed retargeting campaign.

Don't overdo it! If you are hounding your audience all over the web and reminding them everywhere that they once clicked on your site, they might develop some resentment. Experts agree that seeing an ad for your company multiple times in a month is ideal, but it should not always be the same ad, and not always on the same platform.

Not a quick fix: Just like all marketing campaigns, it's unlikely that you'll be able to set up a retargeting campaign that runs itself. Retargeting offers a lot of options, and you'll need to continually tweak the way you do things. You can't just use ads that have worked in the past, and you'll have to get creative in order to get clicks. This is an egg you must sit on to watch it hatch.

Part of a whole: Of course, you will also have to continue with other marketing efforts in addition to retargeting. In order to build your audience, you'll have to go through the other channels of online and offline marketing to get people to your site in the first place. Social media, PPC campaigns, search-engine optimization, mail-outs, and offline advertising still will be important to build your audience and generate interest.

Retargeting is a new and compelling marketing tactic, and it could well pay off with a nice return to boot!

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

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How do you manage your own state of mind?

“I don’t even have time to think any more.”
Owning a business is all-consuming. Even when you’re not “on the job,” you’re worrying about all the issues that came up today and the fires you’ll have to put out tomorrow.

But I hope that you want your company to thrive for years and decades to come. You’ll have to pace yourself. Otherwise you’ll become its primary limiting factor. Here are some great ways to sustain yourself for the long term:

Realize that there’s an infinite amount of work to be done. There will always be more demands on your time and attention than you can handle, so you’ll have to become good at setting limits and sticking to them. Some things will be delayed or ignored, so have them be the ones that don’t matter as much. Learn how to say no.

Watch out for your health. If you’re not getting enough sleep



SMALL BUSINESS ADVISER

Carl Dierschow

“I hope that you want your company to thrive for years and decades to come. You’ll have to pace yourself. Otherwise you’ll become its primary limiting factor.”

and your body is holding you back, you’re not going to be as effective. Your employees and business will suffer as a result.

Honor your down-time. Whether that’s spending a couple of hours each night with the family, taking a vacation or doing work around the house on Sunday, these periods are vital to your mental rejuvenation. Each person’s needs are different, so look closely at what works for you and honor this time – despite the fact that there’s an infinite amount of work to be done.

Figure out how to focus. If you’re going to reserve down-time, then it’s critical to have your on-the-job time be truly productive. I often see leaders thrashing around, attempting to make tiny steps of progress on dozens of tasks. It’s much better to spend 30 minutes

bringing something to completion than to make one minute of progress and realize that you have 29 more of those before getting to a result. Especially when you keep re-working that first minute because you never gained momentum.

Learn how to delegate. Even for business owners with dozens or hundreds of employees, I often find an emotional attachment: “It’s important to have it done right, so I need to do it myself!” This isn’t sustainable, and is a recipe for burnout. Start investing in your people to learn those important tasks, giving them the support and guidance they need. There’s great joy in knowing you can rely on your team to do things well when you’re away.

Celebrate the positive. There are hundreds of issues that you need to address, but how are you going to maintain your energy if you don’t recognize the progress you’re making? Great leaders know how to highlight the positive, to inspire themselves and their teams to even greater results. Don’t be known only as your company’s harshest critic.

Create a culture of balance. Of course you reward employees who give you their best work, who deliv-

er the most value for the business. But if they only see your work-hard side, they may burn out. It’s better to show people that rest is necessary and an appropriate amount of playfulness is OK. The best companies find unique ways to help people regenerate their energy so they’ll consistently deliver their best.

Spend time on the big picture. As a business coach, one of my primary roles is to give my client uninterrupted time to get away from the details. We all have a tendency to get drawn into the small issues, because that’s where we seem to make the most tangible progress. But every leader needs to spend time at least once a month to reflect about whether the business is making progress on its long-term goals and vision.

You’re striving for a mental state where you’re consistently effective because you can focus on the truly important issues, keep true to the vision, and build a team who are each giving you their best. It’s your role to do this when you’re the leader.

It makes working a lot more fun too.

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

EnvirOvation

A ClimateWise Showcase

Rescheduled

Celebrate Environmental Stewardship

Friday, June 7, 2-5 p.m., Hilton Fort Collins, 425 W. Prospect Rd.

- Business Exhibitor Showcase, 2-3 p.m.
- EnvirOvation – A ClimateWise Showcase, 3-5 p.m.

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NEWSMAKER from 17A

years, while I worked on a major contract associated with the new Regional VA Medical Center and LSU Medical Center, both of which are located in New Orleans.

I graduated from high school in Weld County and have always wanted to return to Colorado. I enjoy working with the citizens, in assisting them through the processes associated with community development and maximizing their involvement in local government.

Although I have not had experience in Larimer County, I have held similar positions in two counties in Florida, one of which is very similar in size and population to Larimer County.

Q: What do you think made you stand out among the other competitors for the job?

A: I have a unique background with significant experience in local government, federal government, and the private sector. My experience encompasses virtually every major area of local government. I understand both sides of the fence, public service and private sector.

In my career, I have established two separate county community development/economic development organizations and reorganized a city community development organization. All were done with the intent to streamline processes, improve efficiencies and improve customer service while creating a people-friendly

work environment.

I am a leader/manager who believes in empowerment of the staff and providing a learning environment with positive reinforcement.

Throughout my career I have encouraged public input into the government processes. I feel it is best to resolve issues up front, before the mandatory regulated process starts.

Q: How will your experience with the U.S. Army Corps of Engineers be a benefit to your position with Larimer County?

A: The military experience, which includes the Corps of Engineers in both combat engineers and the civil engineering side, has provided me with both management and leadership skills. Additionally, I perform exceptionally well in a crisis or emergency and have a proven record during dozens of hurricanes, flood events and military situations.

Furthermore, the experience has enhanced my ability to brief and work with, leadership at all levels.

Q: What can we expect to see from the Planning and Building Services Division under your leadership?

A: The division will be more involved with the public and, especially with the rural community. Additionally, the division will provide even better customer service and work with the citizens of Larimer County to increase their involvement in enhancing the community.

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BRIEF CASE

DEADLINES

May 20 is the last day to submit nominations for the **2013 Women of Vision Award**, which honors Northern Colorado women who have made a significant contribution to the well-being and empowerment of women and the betterment of their communities through outstanding vision, innovation, leadership and social impact. Nominees can come from any career field or volunteer group, but must reside in Northern Colorado and be available to receive their award at the gala, to be held the evening of July 24 at the Executive Club Restaurant at the Budweiser Event Center. Nominations can be faxed to 970-669-7929, emailed to ann@COWOI.com or mailed to Colorado Women of Influence, 150 E 29th St., Suite 250, Loveland CO 80538.

GOOD DEEDS

Golden-based **Boppy Co. LLC**, which makes circular support pillows for the feeding, propping and tummy time of infants, donated 100 of its slip-covered pillows to moms enrolled in the **Larimer County Health Department's Nurse Family Partnership** program. Nurses in the program will distribute the pillows to their clients as they make their visits through the spring.

KUDOS

Team Fort Collins received the Substance Abuse and Mental Health Services Administration's Service to Science award to assess the effect of an integrated scanner system that is in use by some of the largest late-night venues in Old Town. The scanners facilitate communication between businesses that is designed to be immediate and reliable so that patrons are kept safe.

John Belisle, a tuberculosis researcher and Colorado State University professor of bacteriology, received CSU's annual Scholarship Impact Award for his research in infectious disease. The award includes \$10,000 to support his research.



Belisle

Belisle focuses on the physiology of the bacterium that causes tuberculosis and immune system response, then uses that information to find new ways to treat, diagnose and prevent the disease.

John Heddens, a financial professional with the Fort Collins branch of AXA Advisors LLC, has attained membership in the industry's Million Dollar Round Table. Founded in 1927, MDRT includes nearly 36,000 life insurance and financial service professionals from more than 430 companies in 78 countries.

Burns Marketing, with offices in Fort Collins and Denver, received a Colorado Business Marketing Association Gold Key award for TeamRunSmart.com, a social community website. Working with Freightliner Trucks, a division of Daimler Trucks North America, and ATBS, which provides business expertise for service industries, Burns developed the second-generation content marketing outreach portal, which was awarded a gold award in the content marketing category.

MEMBERSHIPS

Neenan Co. and **Moot House restaurant** have joined the **South Fort Collins Business Association**, which advocates and engages businesses who are located or support its mission along the midtown corridor of College Avenue between Harmony and Prospect roads.

NEW PRODUCTS AND SERVICES

The **city of Fort Collins** unveiled a website to track development proposals at fcgov.com/DevelopmentProposals. The hub has maps, videos, searchable tables and email-notifica-

tion systems. Viewers can look up a project by map, keyword, address or sign number and see how far along it is. Included are notifications and agendas for neighborhoods meetings, hearings and conceptual reviews. For more information, call 970-224-6076.

Fort Collins-based **OtterBox** introduced the Armor Series of smartphone cases for the Samsung Galaxy S3.

OPENINGS

Dave and Pam Pettigrew, together with partner Jared Reimer, launched **NoCo New Homes LLC** for buyers considering the purchase of a newly constructed home or the construction of a custom home. Its website is NoCoNewHomes.com. The brokerage also will offer sales and marketing services to new-home builders. For more information, visit NoCoNewHomes.com or call the Pettigrews at 970.282.9305 or Reimer at 970.222.1049.

Crescendo oil, vinegar and spice shop opened its first U.S. location in the Opera Galleria, 123 N. College Ave., Fort Collins. Owners are Lesli and Dustin Tanski.

Wolverine Farm Publishing will expand into a second location, 316 Willow St. in Fort Collins' River District, which will feature literary, craft and art workshops for adults and children, a retail shop, public and private events and community outreach programs. The space will be anchored by a letterpress print shop for WFP publications, community collaborations and commercial work. Additionally, a revolving bicycle exhibit will feature the collection of longtime "Boneshaker" cover artist and local bicycle guru Jeff Nye. A 501(c)3 nonprofit, Wolverine Farm releases two to five books a year and a quarterly community newspaper, Matterhorn.

CALENDAR

MAY 21: RENEWABLE ENERGY

The Northern Colorado Renewable Energy Society will host a discussion on the ability of rural power grids to sustain renewable-energy distribution at 7 p.m. at Odell Brewery, 800 E. Lincoln St., Fort Collins. Speaker Jan Peterson is a board member of the Poudre Valley Rural Electric Association and a graduate of the National Renewable Energy Laboratory. More information at 970-221-6700.

MAY 21: BUSINESS BREAKFAST

The City of Fort Collins Economic Health Office will host its first Business Appreciation Breakfast from 7:30 to 9 a.m. at the Fort Collins Marriott, 350 E. Horsetooth Road, in recognition of Fort Collins Business Appreciation Day and National Small Business Week. The program will include release of the city's 2012 economic health overview and remarks by city leaders. The event is open to the public but registration is required at www.fcgov.com/business because of limited space. After the breakfast, the city and Fort Collins Area Chamber of Commerce will co-host a series of breakout sessions from 9:30 to 11:30 a.m., followed by the chamber's Small Business of the Year Award luncheon. More information and registration for that event is at www.fortcollinschamber.com.

MAY 22: TOURISM LUNCHEON

Friday, May 17, is the deadline to register for the Fort Collins Convention and Visitors Bureau's 2013 Tourism Luncheon, to be held at the Fort Collins Marriott, 350 E. Horsetooth

Road. Panel discussions are scheduled from 10 to 11:30 a.m., followed by the luncheon and awards from 11:30 a.m. to 1 p.m., featuring Shawn Hunter of the USA Pro Challenge bicycle race as keynote speaker. Cost is \$35 per person for CVB members and \$45 per person for nonmembers. Details and registration at 970-232-3847.

MAY 23: NETWORK WITH TECHNICIANS

Energy companies and other manufacturers can meet qualified graduates of Front Range Community College's Clean Energy Technology Program at a networking event from 3 to 5 p.m. in the Longs Peak Student Center conference room on the FRCC campus in Fort Collins. Skills include programmable logic controller knowledge, troubleshooting, lean manufacturing, machine tools, measurement, statistical process control, computer applications, print reading, photovoltaic, instrumentation and controls, steam turbines, power generation, and mechanical and electrical knowledge. Companies wanting to register can contact Wendy Bailey at (970) 204-8446 or wendy.bailey@frontrange.edu.



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TIME OUT



Owners Jeff and Stephanie Crabtree celebrated the ribbon cutting at Crabtree Brewery on April 30 with customers and Greeley Chamber of Commerce staff. The brewery's new location is 2961 29th St. in Greeley.

COURTESY GREELEY CHAMBER OF COMMERCE

Stifel Investment Services hosted an open house May 2 to celebrate its Chamber ribbon cutting. Investment advisors Rick Runyan, Joe Nally and Brian Underwood recently moved into their new offices at 2015 Clubhouse Drive in Greeley.



COURTESY GREELEY CHAMBER OF COMMERCE

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



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ON THE JOB

BANKING

Karen Burd was hired as a Raymond James financial adviser at Bank of Colorado's branch in Eaton. A Colorado State University graduate, she has more than 17 years of experience as a financial adviser.

EDUCATION

Nowell Vincent and **Erik Arthun** were named master teachers of 2013 at Front Range Community College's Larimer Campus. A graduate of Colorado State University, Vincent directs FRCC's interior design program. Arthun, a microbiology instructor, graduated from Concordia College in Moorhead, Minn., and earned a Ph.D. in microbiology, immunology and pathology at CSU.



Vincent

ENGINEERING

Eric Smith and **Nick Haws** were named vice presidents of Northern Engineering Inc., joining Gary Gilliland, Bud Curtiss, and George Schock as partners of the firm. Smith is a licensed professional land surveyor, and Haws is a LEED-accredited, licensed professional engineer.

INSURANCE

After working on a contract basis with Healthcare Billing Solutions in Loveland since June 2010, **Tricia DiBartolomeo** joined Ann Marie Brunk as a partner in the business. DiBartolomeo

has 15 years of experience in insurance billing as well as working as a dental assistant,

LEGAL SERVICES

Candace Marshall was hired as bookkeeper at Fort Collins-based Otis, Coan & Peters real estate attorneys. Marshall, who attended Northeastern Junior College in Sterling, has more than 15 years of bookkeeping experience.



DiBartolomeo

REAL ESTATE

Jim Brown, who was president and program director at Northern Colorado College of Real Estate from 1980 to 2012, joined Resident Realty in Windsor as senior recruiter for Northern Colorado. Brown also founded Home Market Life Styles Relocation Network and Marketing, where he worked as a broker.



Brown

If you have an item to share about a promotion, job change or career news of note, email it to Dallas Heltzell at dheltzell@ncbr.com or mail it to On The Job at NCB, P.O. Box 270810, Fort Collins, CO 80525.

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LITHIUM from 2A

global market, transforming the United States from a significant lithium importer to an independent lithium producer.

Lithium – a key ingredient in batteries – is in short supply in the United States. At present there is only one other lithium mine in the nation, and it can only produce about 30 percent of current domestic demand. Reserves at Rockwood Lithium in Silver Peak, Nev., are estimated to be 118,000 tons in a 20-square-mile area. Preliminary research suggests that a comparable 25-square-mile area of the Rock Springs Uplift could contain 228,000 tons of lithium.

With worldwide demand for lithium increasing at about 10 percent each year, according to U.S. Geologic Survey estimates, lithium mining could be a viable new industry in the region.

In addition, the production of lithium will help pay for a major cost of CO2 storage: treatment of the briny water that must be removed from the uplift to make room for the liquid CO2.

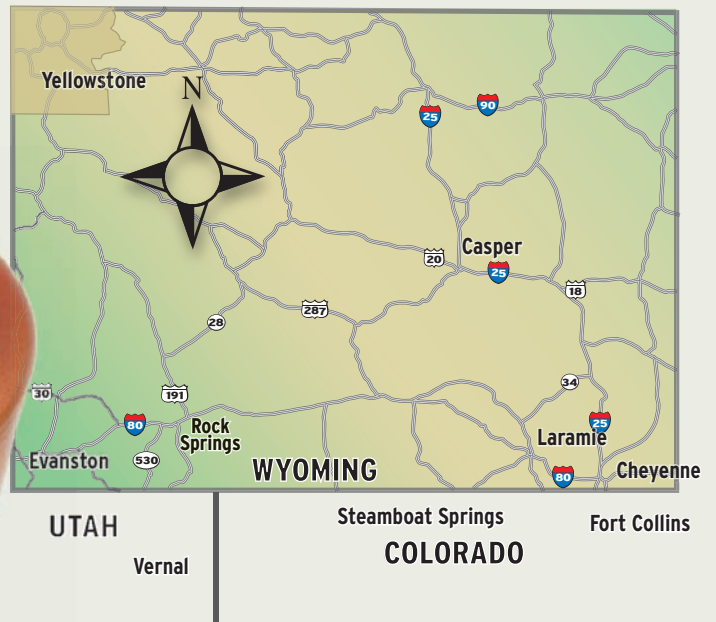
“Due to their high salinity, brines from the CO2 storage reservoirs would have to be pumped to the surface and treated – often an expensive process,” said Scott Quillinan, CMI’s senior hydrogeologist. “Recovering and marketing lithium from the brines would produce significant revenue to offset the cost of brine production, treatment and CO2 storage operations.”

There are other benefits as well.

“Although other researchers have evaluated the economic potential of producing metals and salts from saline oilfield brines, incorporating lithium production into the CO2 storage process is a new concept,” Surdam said. “Several factors make southwest Wyoming ideal for testing this process.”

An economic energizer?

Lithium – a key ingredient in batteries – is in short supply in the United States, but Wyoming’s 2,000-square-mile Rock Springs Uplift could contain the equivalent of 720 years of current global lithium production.



Source: Business Report

Project history

The lithium was discovered in brine removed from a test well during Wyoming Carbon Underground Storage Project research. On a commercial scale, CO2 capture and underground storage is the emission-reduction technology of choice since it allows industrialization and environmental quality to coexist.

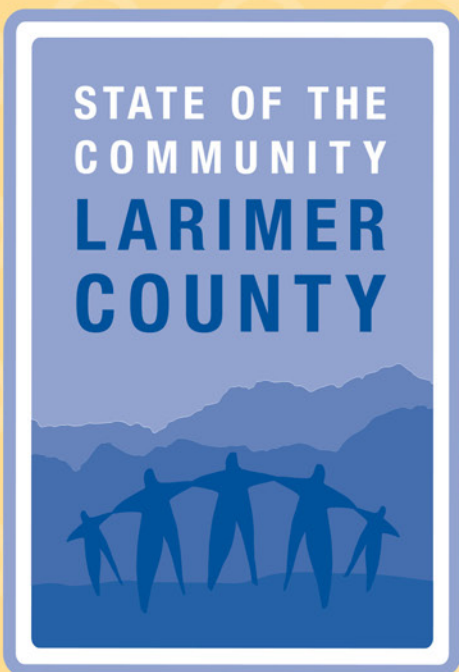
CUSP began in 2010 as a jointly financed project between the federal Department of Energy and the University of Wyoming.

“There is no question that, if we’re going to utilize our coal resources, we need to capture the CO2 and store it in the subsurface,” Surdam said. “We were out looking for the best place in Wyoming to do that.”

CUSP will wrap up in December, but another joint project with the DOE looking at the confining rock layers to make sure there is permanence in CO2 storage has just begun and will continue for another three years, Surdam said.

The Rock Springs Uplift is a collection of geo-

► See **Lithium, 25A**



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LITHIUM from 24A

logic features (including Madison limestone and Weber/Tensleep sandstone) that provide a cap to a vast underground storage space. Currently that space is awash in hot, pressurized brine.

“The brine is three times as salty as seawater,” Surdam said. “Since we’re in the Colorado River drainage, just putting the brine in an evaporative pond and storing the salts in a landfill wasn’t going to work. The best way is to bring it to the surface, remove the lithium and most of the water. The small amount of slurry left would be re-injected.”

Extracting lithium

Surdam said Quillinan has designed a facility that can handle the extractive process. Quillinan also will be meeting with scientists at the Lawrence Livermore National Laboratory in Berkeley, Calif., in the near future. “They are the world’s experts on treating brine,” he said. “We want to set this up on a (laboratory) bench setting.”

“In addition to lithium, the brines contain other recoverable, economically valuable metals and salts,” added Fred McLaughlin, CMI’s senior petrologist. “Also, the treated water resulting from the recovery process could benefit local communities, agriculture and industry.”

Brines from the Rock Springs

Uplift are ideally suited for the multi-step extraction process. The heat that comes up with the brine will be run through a heat exchanger to make electricity to run the plant. Because the brine already is pressurized, one of the big costs of desalination – pressurization – already is taken care of.

The next step, reverse osmosis, will produce potable water and concentrated brine. Magnesium needs to be removed from the brine before the lithium can be extracted. Fortunately, the brines from the Rock Springs Uplift reservoirs contain much less magnesium than brines at existing, currently profitable lithium mining operations.

The lithium-containing brine will then be mixed with sodium carbonate (soda ash, also known as trona) to precipitate the lithium as lithium carbonate. Importing the soda ash is a large expense for most lithium producers.

Luckily, the world’s largest naturally occurring soda ash deposit is less than 40 miles from the Rock Springs Uplift, so transportation costs would be minimal.

“We’re excited about this discovery,” said Shanna Dahl, CMI deputy director. “More work must be done to fully assess the potential, but our research is very encouraging at this point.”

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AIRPORT from 27A

Only a half megawatt has been installed. Solar arrays must be completed by Nov. 30.

Like last year, the company has capacity for 4 megawatts of large solar projects this year, Stutz said. One megawatt of renewable energy can serve the power needs of 250 homes.

Xcel's Solar Rewards program helps the utility meet a state mandate to generate 30 percent of its power from renewable sources by 2020. Xcel Energy customers fund the program through a 2 percent rider on their monthly bills.

The airport's solar project would mark the latest effort to install a large solar array in Northern Colorado. The Poudre Valley Rural Electric Association recently said it would install a second solar array. It unveiled its first one in August.

The city of Greeley announced last year a 500-kilowatt solar farm that will generate 15 percent of its wastewater treatment facility's electricity. The city of Fort Collins said it wants to build one or more solar gardens from which residents could buy solar-generated electricity.

The Greeley airport wants to build the solar garden to offset its electricity use as well as to earn revenue from leasing the land for the array, Cyr said.

"It would be a good fit for non-aviation revenue for the airport," he said.

Xcel will issue its request for proposals for solar projects larger than 500 kilowatts, or .5 megawatts, by Sept. 2.

Groups must submit bids by Oct. 1 to Xcel, which will select projects by Nov. 1. Solar arrays must be completed by May 31, 2015.

"If they have all the steps completed and have a competitive bid in the process, they... have just as good a chance as anyone else that may get into that program," Stutz said about the Greeley airport.

All three of Denver International Airport's solar arrays participate in Xcel's Solar Rewards Program, said Woods Allee, the airport's director of project controls and energy management.

The solar arrays also generate electricity for the airport. Annual output from one 9,200-panel array, for example, amounts to around half of the electricity that powers the train systems between the airport's terminal and gate areas.

SunEdison, MP2 Capital and Constellation Energy Resources LLC funded the arrays. The airport leased the land to those companies and buys the power from the arrays based on 20-year agreements.

The airport sells Xcel excess electricity for 1.7 cents per kilowatt hour while the companies that own the arrays sell Xcel renewable-energy credits. Xcel uses those credits to meet the state's renewable-energy standard.

Northern Colorado solar gardens heat up

Six new solar arrays have been announced in less than one year

The **Poudre Valley Rural Electric Association**, an electrical distribution cooperative, unveiled its first solar array in August. The array contains 494 panels purchased by customers to offset their electricity use.

The **city of Fort Collins** told the Business Report in December that it wanted to build one or more solar gardens from which residents could buy solar-generated electricity. The project will be aimed at residents who do not have the means to install their own panels, either because their roofs face the wrong way or they live in an apartment complex.

A **Colorado State University** official told the Business Report in January that the university reached an agreement with Namaste Solar to add solar capacity. How large an array CSU, which already has more than 5.5 megawatts of solar capacity, might install will depend on the structure of Fort Collins' Solar Power Purchase Program.

The **city of Greeley** in February completed its 500-kilowatt solar farm. Containing more than 2,000 panels, the array generates 15 percent of the electricity for Greeley's Water Pollution Control Facility.

Poudre Valley REA said in March it aimed to install a second solar array with 2,000 panels, although it has not determined a location or timeline for the project.

The **Greeley airport** wants to build the solar garden to receive renewable-energy credits to offset its electricity use as well as to earn revenue from leasing the land for the array. The 2-megawatt solar farm could produce from 3.1 million to 3.6 million kilowatt hours annually.

Source: XX



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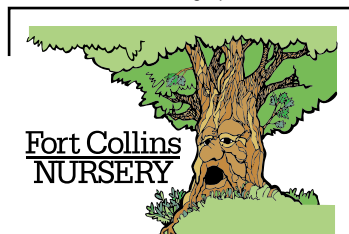
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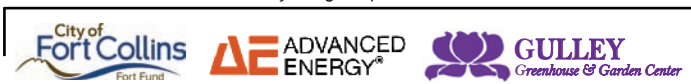
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CYCLING from 3A**NOCOCYCLING MEMBERS:****Eric Thompson**, The Group Inc.**Tyler James**, Fort Collins Convention and Visitors' Bureau**Jim Clark**, Fort Collins Convention and Visitors' Bureau**Abby Powell**, The Ranch Events Center**Chris J. Johnson**, Northern Colorado Cycling Events**Katy Schneider**, Fort Collins Convention and Visitors' Bureau**Dan Porter**, Your Group Ride**Jay Hardy**, McWhinney**Kim Vecchio**, Medical Center of the Rockies Foundation**Celeste Smith**, McWhinney**Peggy Lyle**, Fort Collins Downtown Business Association**Kelly DiMartino**, City of Fort Collins

Avenue outside CooperSmith Brewing, a brewpub and iconic piece of Old Town. The restaurant sits on the edge of Old Town Square.

As a longstanding resident of downtown, CooperSmith's is accustomed to large events right outside its doors. New West Fest, an annual music festival, is to take place downtown the week before the Pro Challenge rolls into town, according to Sandra Longton, general manager of CooperSmith's.

The exposure of downtown Fort Collins and the rest of Northern Colorado won't just be limited to those who physically attend the race. The Pro Challenge has been dubbed the "U.S.'s Tour de France," and as such is widely televised on an international stage.

In 2012, the race garnered more than 31 hours of airtime on NBC and NBC Sports Network in the United States and was broadcast to 175 countries worldwide, according to the Pro Challenge website.

It's that level of exposure that tourism officials and race organizers covet.

"The eyes of the world will literally be on us," Thompson said.

Economic benefits aren't a given when the race comes to town, however, as Boulder learned during the 2012 race.

A survey done by the University of Colorado's Leeds School of Business showed that Boulder saw an estimated \$48,000 in sales and use taxes from nonresident spending on race day from people

who said they visited Boulder that day specifically for the race.

But that wasn't enough to cover the \$283,481 the city spent to put the race on in 2012.

Still, officials believe the race contributed to a jump in sales and uses taxes in August of \$800,000 more than was collected during the same month in 2011.

Boulder will not be taking part in the 2013 race, but many in the Boulder-Longmont area are looking to put together a bid for the 2014 race.

Giving the rest of the nation and the world a positive look at Northern Colorado could also help mitigate some of the negative press the area received last summer, when two wildfires in Larimer County, including one in tourist-heavy Rocky Mountain National Park, took a toll on the busiest tourism season of the year.

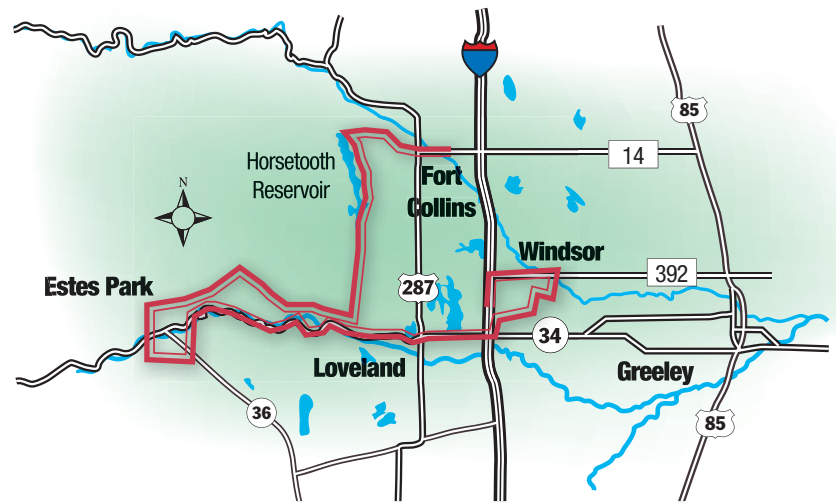
Barring any more monster wildfires, Fort Collins Convention and Visitors Bureau chief executive Jim Clark and others are expecting a tourism season much closer to normal in 2013, boosted by the Pro Challenge and the exposure that comes with it.

Visit Estes Park, which launched a \$75,000 marketing campaign after the High Park and Woodland Heights fires to bring visitors back to Estes and to Rocky Mountain National Park, is looking forward to the extra visibility.

The marketing campaign was successful, according to Brooke Burnham, director of public relations for Visit Estes Park, and Estes "recovered

2013 USA Pro Challenge

Larimer County will be featured Aug. 24, as the official race route includes Loveland, Windsor, Estes Park and Fort Collins.



Source: Xxxxxxx

nicely," but there's always room for improvement.

Bringing the race here offers the chance to familiarize people from outside the region and the state with what Northern Colorado has to offer, Burnham said.

"We can still use all the positive publicity we can get," she said.

The event will be among the largest undertakings to date for Estes Park, which hosts other large gatherings such as the Longs Peak Scottish-Irish Highland Festival every September.

"This is probably the biggest event we've ever had," said Bo Winslow, director of community services for Estes Park. Winslow and others have set to work notifying businesses along the route what the race day will look like, now that the route has been made official.

Even though part of Estes' main street will close during the race, Winslow said, local businesses are supportive.

"I've heard nothing but positive so far," he said.



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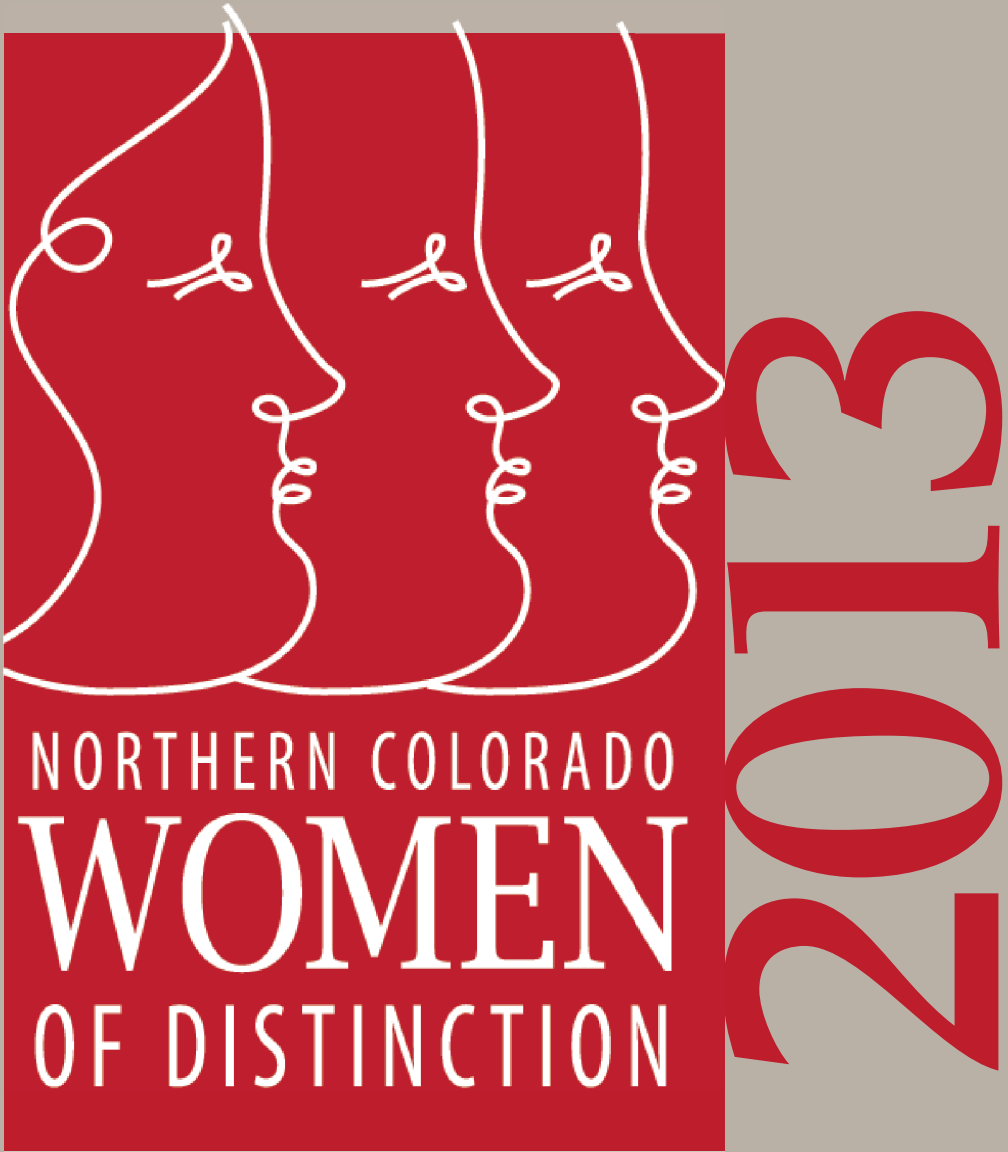
1 232 Acres in Albany County close to Ames Monument off Vedauwoo Exit.

2 6500 sq ft. home in Loveland on 40 acres. State of the art barn, pool, car storage, gracious living in SW Loveland. 5 bedroom, 5 bath, movie theatre, lake.

Call Rich 307-631-2940 for more details.

EVENT ARCHITECT

Northern Colorado
**BUSINESS
REPORT**



AUGUST 7, 2013

7:30 - 9:30 AM

BREAKFAST EVENT

EMBASSY SUITES,
LOVELAND

CALL FOR NOMINATIONS

Do you know a woman who's an exceptional business or community leader? Nominate her for the fifth annual Women of Distinction awards! Nomination forms available at NCBR.com.

Nominations are due by June 1.

To become a Women of Distinction sponsor contact:

Sandy Powell,
NCBR Sales Director

spowell@ncbr.com
970-232-3144

Nomination forms available at NCBR.com.

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

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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.

FORECLOSURES

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

STATE TAX LIENS

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

JUDGMENTS

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

WARRANTY DEEDS

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

BANKRUPTCIES**Larimer County Chapter 7**

THOMAS E III CAPPS, 9996 POUDDRE CANYON HWY, BELLVUE; CASE #2013-16609, DATE FILED: 4/23/2013.

MATTHEW JOHN LOHNES, 5666 E COUNTY ROAD 20 E, LOVELAND; CASE #2013-16643, DATE FILED: 4/23/2013.

BRUCE LEE BOWMAN, 1806 AGATE COURT, LOVELAND; CASE #2013-16692, DATE FILED: 4/24/2013.

DAVID NEIL ALLEN, 726 E 7TH ST, LOVELAND; CASE #2013-16716, DATE FILED: 4/24/2013.

KRISTY A REYNOLDS, 2921 KANSAS DRIVE #J, FORT COLLINS; CASE #2013-16759, DATE FILED: 4/24/2013.

MICHAEL J GOLDSTEIN, 938 W 5TH ST, LOVELAND; CASE #2013-16791, DATE FILED: 4/25/2013.

ALAN KENNETH JOHNSON, 711 ROOSEVELT AVE, LOVELAND; CASE #2013-16793, DATE FILED: 4/25/2013.

JOYCE ALLEN, 3220 SPRUCE DRIVE, FORT COLLINS; CASE #2013-16810, DATE FILED: 4/25/2013.

LYNNETTE LOUISE OWENS, 768 PTARMIGAN RUN, LOVELAND; CASE #2013-16906, DATE FILED: 4/26/2013.

KRISTA LOVE ROBERTS, 810 OURAY DR, LOVELAND; CASE #2013-16933, DATE FILED: 4/26/2013.

DEBRA KAY MARTINDAVIS, 1100 BENT TREE COURT, FORT COLLINS; CASE #2013-16956, DATE FILED: 4/26/2013.

JOSEPH ADAM PRICE, 125 E MYRTLE ST #8, FORT COLLINS; CASE #2013-16963, DATE FILED: 4/26/2013.

JAMES RAY ANDERSON, 5708 S TIMBERLINE ROAD, FORT COLLINS; CASE #2013-17031, DATE FILED: 4/29/2013.

KAREN M PETERSON, 1803 GLOBE CT, FORT COLLINS; CASE #2013-17071, DATE FILED: 4/29/2013.

JACK ERNST DOBRATZ, 1601 N COLLEGE AVE LOT 224, FORT COLLINS; CASE #2013-17072, DATE FILED: 4/29/2013.

CARMEN LEONA HUFF, 1551 EAST 8TH STREET, LOVELAND; CASE #2013-17074, DATE FILED: 4/29/2013.

MARY JANE YABSLEY, 2709 SPOKE CT, FORT COLLINS; CASE #2013-17094, DATE FILED: 4/29/2013.

ARTHUR HILL KORHEL, 2390 LARKSPUR AVE, ESTES PARK; CASE #2013-17145, DATE FILED: 4/30/2013.

LEIGH ALLAN SKONNING, 2519 LEGHORN DR, FORT COLLINS;

CASE #2013-17250, DATE FILED: 4/30/2013.

RICHARD RAYMOND ESTY, 4801 WCR 38 E #28, FORT COLLINS; CASE #2013-17259, DATE FILED: 4/30/2013.

ALLISA KAY CAMERON, 6516 CONSTELLATION DRIVE, FORT COLLINS; CASE #2013-17351, DATE FILED: 4/30/2013.

CASEY LEE EDWARDS, 1303 W SWALLOW #9B, FORT COLLINS; CASE #2013-17366, DATE FILED: 4/30/2013.

CHAD MICHAEL CHERMAK, 2216 ARIKAREE PLACE, LOVELAND; CASE #2013-17367, DATE FILED: 4/30/2013.

DARYL R STUART, 2079 15TH ST SW, LOVELAND; CASE #2013-17384, DATE FILED: 5/1/2013.

BLAKELY KRISTEN SJOSTEDT, 1701 W MULBERRY STREET, FORT COLLINS; CASE #2013-17400, DATE FILED: 5/1/2013.

MICHAEL LEE KRAMER, 6720 ANTIGUA DRIVE #44, FORT COLLINS; CASE #2013-17412, DATE FILED: 5/1/2013.

KRSNA ARJUNA, 1700 LAPORTE AVE #20, FORT COLLINS; CASE #2013-17470, DATE FILED: 5/2/2013.

JUSTIN WOODROW WOOD, 2638 ASHLAND LN, FORT COLLINS; CASE #2013-17477, DATE FILED: 5/2/2013.

Chapter 13

MARLENA LYNN SHERMAN, 2930 MOUNTAIN LION DR #211, LOVELAND; CASE #2013-16446, DATE FILED: 4/19/2013.

ANDREW SCOTT TAGGART, 1806 VALLEY FORGE AVE, FORT COLLINS; CASE #2013-16637, DATE FILED: 4/23/2013.

BENJAMIN D REYNOLDS, 550 N LINCOLN AVE, LOVELAND; CASE #2013-16881, DATE FILED: 4/26/2013.

ZACHARY DEAN WHALEN, 1435 10TH ST SW UNIT 212, LOVELAND; CASE #2013-16943, DATE FILED: 4/26/2013.

LUIS A MONTERROSO, 411 42ND STREET SW, LOVELAND; CASE #2013-17023, DATE FILED: 4/29/2013.

RICHARD A HUFF, 401 SATURN DR, FORT COLLINS; CASE #2013-17101, DATE FILED: 4/29/2013.

ANITA HERNANDEZ, 117 BUCKINGHAM ST, FORT COLLINS; CASE #2013-17196, DATE FILED: 4/30/2013.

SUSAN MARIE GEORGE, 5550 CORBETT DR UNIT C13, FORT COLLINS; CASE #2013-17218, DATE FILED: 4/30/2013.

Weld County**Chapter 7**

ADAM LEE SEGURA, 3500 35TH AVENUE #170, GREELEY; CASE #2013-16587, DATE FILED: 4/23/2013.

SUSAN H NEELEY, 1750 30TH AVE CT, GREELEY; CASE #2013-16608, DATE FILED: 4/23/2013.

GABRIELA TREJO, 128 N 8TH AVENUE, BRIGHTON; CASE #2013-16611, DATE FILED: 4/23/2013.

CRAIG MARVIN THOMAS, 5279 ROYAL PINE STREET, BRIGHTON; CASE #2013-16620, DATE FILED: 4/23/2013.

GUADALUPE CERVANTES, 1105 8TH STREET, GREELEY; CASE #2013-16640, DATE FILED: 4/23/2013.

ANGINET DAWN PAGE, 5677 EAST 122ND DR, BRIGHTON; CASE #2013-16703, DATE FILED: 4/24/2013.

TINA LOUISE MUMASNEAD, PO BOX 1065, FIRESTONE; CASE #2013-16706, DATE FILED: 4/24/2013.

ANTHONY PAUL LOBATO, 939 WILLOW DR, BRIGHTON; CASE #2013-16710, DATE FILED: 4/24/2013.

FRANCISCO MANZANOAL-CARAZ, 2825 MONTEREY BAY, EVANS; CASE #2013-16718, DATE FILED: 4/24/2013.

JUSTIN L HACKETT, 3505 LILAC LANE, EVANS; CASE #2013-16732, DATE FILED: 4/24/2013.

LAVONNE MARIE EATHERTON, 922 CANARY COURT, BRIGHTON; CASE #2013-16748, DATE FILED: 4/24/2013.

LANDEN L SANTERAMO, 225 NORTH 50TH AVE, GREELEY; CASE #2013-16758, DATE FILED: 4/24/2013.

CHRISTOPHER J ECCHER, 790 S 5TH CT, BRIGHTON; CASE #2013-16821, DATE FILED: 4/25/2013.

BENJAMIN JR MARTINEZ, 1803 ASPEN ST, FORT LUPTON; CASE #2013-16875, DATE FILED: 4/25/2013.

KELLY L KNUDSONMANN, 61 E LILAC STREET, MILLIKEN; CASE #2013-16941, DATE FILED: 4/26/2013.

JARED ALEXANDER REESE, 1423 SWAN AVE, BRIGHTON; CASE #2013-16984, DATE FILED: 4/26/2013.

JOEL CHAIREZGALLEGOS, 505 N 30TH AVE, GREELEY; CASE #2013-16992, DATE FILED: 4/26/2013.

JUAN MORONES LIMONES, 2909 GLEN DALE DR # 6, EVANS; CASE #2013-17011, DATE FILED: 4/28/2013.

FATIMA LUCIA BANUELOS, 2227 A STREET, GREELEY; CASE #2013-17019, DATE FILED: 4/29/2013.

PENNIE LEE D NELSON, 2035 OVERLAND DRIVE, BRIGHTON; CASE #2013-17147, DATE FILED: 4/30/2013.

JOYCE MARIE GUY, 720 APPLE COURT, WINDSOR; CASE #2013-17173, DATE FILED: 4/30/2013.

TERRY LEE MESSERLY, PO BOX 1423, AULT; CASE #2013-17190, DATE FILED: 4/30/2013.

AUSTIN ELLIS, 2821 MONTEREY BAY, EVANS; CASE #2013-17199, DATE FILED: 4/30/2013.

DAVID CHARLES GREY, 13735 CR 255, PLATTEVILLE; CASE #2013-17200, DATE FILED: 4/30/2013.

DANIELLE BRIANNE CUL-JAT, 13614 SADDLE DR, MEAD; CASE #2013-17233, DATE FILED: 4/30/2013.

STEPHANY ALYSE MADRID, 2107 19TH AVE, GREELEY; CASE #2013-17273, DATE FILED: 4/30/2013.

JAMES EDWARD STAFFORD, 29856 EAST 166TH AVE, BRIGHTON; CASE #2013-17305, DATE FILED: 4/30/2013.

TOBY MICHAEL OCANA, 5267 ROYAL PINE STREET, BRIGHTON; CASE #2013-17346, DATE FILED: 4/30/2013.

LESLIE REBEKAH PHIPPS, 1342 BLUEBIRD STREET, BRIGHTON; CASE #2013-17349, DATE FILED: 4/30/2013.

BRADFORD V DIETZ, 3710 CARSON AVE, EVANS; CASE #2013-17386, DATE FILED: 5/1/2013.

NICHOLAS K WISEMAN, 1116 SUMMIT COURT, WINDSOR; CASE #2013-17401, DATE FILED: 5/1/2013.

JOSHUA LEE PIER, 3631 LATHAM COURT, EVANS; CASE #2013-17454, DATE FILED: 5/2/2013.

RYAN SAMUEL COOK, 3080 MEADOWBROOK PLACE, DAcono; CASE #2013-17455, DATE FILED: 5/2/2013.

SUZANNE CHRISTINA JARAMILLO, 1317 WALNUT STREET, BRIGHTON; CASE #2013-17480, DATE FILED: 5/2/2013.

Chapter 13

MARSHALL SCOTT CAMPBELL, 904 49TH AVENUE COURT, GREELEY; CASE #2013-16669, DATE FILED: 4/23/2013.

LEOPOLDO HERNANDEZ, 3507 39TH AVE, EVANS; CASE #2013-16781, DATE FILED: 4/24/2013.

KENNETH CHARLES DUNSTON, 731 GRAND AVENUE, PLATTEVILLE; CASE #2013-16914, DATE FILED: 4/26/2013.

JASON LEE BUZARD, 2616 E 138TH AVE, BRIGHTON; CASE #2013-16954, DATE FILED: 4/26/2013.

DARYL S CHAMBERS, 1658 CHELMSFORD CT, WINDSOR; CASE #2013-17014, DATE FILED: 4/29/2013.

GINAL WHITE, 109 S FULTON AVE, FORT LUPTON; CASE #2013-17265, DATE FILED: 4/30/2013.

JAMES GORDON GIBBS, 31219 WCR 41, GREELEY; CASE #2013-17323, DATE FILED: 4/30/2013.

MICHAEL R MONTOYA, 154 ALDER AVENUE, JOHNSTOWN; CASE #2013-17418, DATE FILED: 5/1/2013.

STEVEN MICHAEL FRANKLIN, 1419 MACPOOL ST, DAcono; CASE #2013-17494, DATE FILED: 5/2/2013.

Foreclosures Larimer County

BORROWER: DANIEL & HEATHER MCGEE, 473 PROMONTORY DR, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$269425. CASE #28842. 4/17/2013.

BORROWER: RICHARD W BENDER, 712 WHITE PINE DR, BELLVUE. LENDER: BANK NEW YORK MELLON, AMOUNT DUE: \$198309. CASE #28843. 4/17/2013.

BORROWER: CHRISTOPHER F & RUTH M GREEN, 1001 W PROSPECT RD, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$216106.

CASE #28844. 4/17/2013.

BORROWER: FREDERICK C KIRSCHNER, 4337 SHORELINE DR, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$42444. CASE #28845. 4/17/2013.

BORROWER: MARK S & LISA M BERNHARDT, 11635 N COUNTY ROAD 5, WELLINGTON. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$101534. CASE #28846. 4/17/2013.

BORROWER: RONALD & MARY JO DINKEL, 5421 TILLER CT, WINDSOR. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$240914. CASE #28847. 4/17/2013.

BORROWER: AMSHEL CORP, MULT PROP. LENDER: MILE HIGH BANKS, AMOUNT DUE: \$355737. CASE #28858. 4/17/2013.

BORROWER: AMSHEL CORP, VL. LENDER: MILE HIGH BANKS, AMOUNT DUE: \$355737. CASE #28859. 4/17/2013.

BORROWER: BETTY D HUTCHESON, 5225 WHITE WILLOW DR APT P130, FORT COLLINS. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$107332. CASE #29529. 4/19/2013.

BORROWER: FALL RIVER VILLAGE COMMUNITIES, . . LENDER: CCI FUNDING I LLC, AMOUNT DUE: \$2783045. CASE #29876. 4/20/2013.

BORROWER: HEIDI L GOODWINE, 425 E 8TH ST, LOVELAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$117023. CASE #30075. 4/23/2013.

BORROWER: CHRISTOPHER BLANTON, 700 CLIFFORD AVE, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$117775. CASE #30080. 4/23/2013.

BORROWER: AMANDA LASHER, 1215 S TYLER AVE, LOVELAND. LENDER: BANK NEW YORK MELLON, AMOUNT DUE: \$173877. CASE #30081. 4/23/2013.

BORROWER: ERIC F & JEANNE B OVESEN, 705 RENE DR, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$133482. CASE #30423. 4/24/2013.

BORROWER: ANTHONY W KENYON, 6120 POLARIS DR, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$182653. CASE #30425. 4/24/2013.

BORROWER: BURT & ALICIA E MURPHY, 905 PEGASUS CT, LOVELAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$161351. CASE #30426. 4/24/2013.

BORROWER: JAMES R & DEBRA L ANDERSON, 5708 S TIMBERLINE RD, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$297031. CASE #30427. 4/24/2013.

BORROWER: TODD V & BILLIE J MCHONE, 713 BLUE TEAL DR, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$110737. CASE #30763. 4/25/2013.

BORROWER: JOHN VINCENT DRAGER, 980 W COUNTY ROAD 60, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$394358. CASE #30764. 4/25/2013.

BORROWER: SCAB LLC, 1930 14TH ST SE, LOVELAND. LENDER: HOME STATE BANK, AMOUNT DUE: \$491190. CASE #30765. 4/25/2013.

BORROWER: CAROLYN S BALDASSARE, 2471 CINNABAR CT, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$160563. CASE #30766. 4/25/2013.

BORROWER: DAVID & LADEEN PEREZ, 5489 GULFSTAR CT, WINDSOR. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$341689. CASE #30767. 4/25/2013.

BORROWER: NES EXCHANGE CXXIV LLC, 1120 BIG THOMPSON AVE, ESTES PARK. LENDER:

BK ESTES PARK, AMOUNT DUE: \$991631. CASE #30768. 4/25/2013.

BORROWER: TWO EIGHTY SEVEN LLC, 290 E 25TH ST, LOVELAND. LENDER: COLORADO COMMUNITY BANK, AMOUNT DUE: \$684623. CASE #31329. 4/26/2013.

BORROWER: RICHARD J NUNN, 1752 E 1ST ST, LOVELAND. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$122424. CASE #31330. 4/26/2013.

BORROWER: FRANK A & CAROL A RANDAZZO, 461 CLUBHOUSE CT, LOVELAND. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$251999. CASE #31331. 4/26/2013.

BORROWER: PAUL EDWARD BIDELE, 1417 E 4TH ST, LOVELAND. LENDER: IFREEDOM DIRECT CORP, AMOUNT DUE: \$115000. CASE #31332. 4/26/2013.

Weld County

BORROWER: FLOYD R & PAMELA B COLE, 4450 MULLIGAN AVE, MEAD. LENDER: STVRIN VALLEY CREDIT UNION, AMOUNT DUE: \$250800. CASE #3924568. 4/16/2013.

BORROWER: TED A NICKERSON, 1335 LAKE CIR # 9H, WINDSOR. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$114569. CASE #3924569. 4/16/2013.

BORROWER: KEVEN & MICHELLE FLEMING, 3935 28TH AVE, EVANS. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$141087. CASE #3924570. 4/16/2013.

BORROWER: AARON C YOUNG-LOVE, 3405 W 23RD STREET RD, GREELEY. LENDER: GREEN TREE SERVICING LLC, AMOUNT DUE: \$112134. CASE #3924907. 4/17/2013.

BORROWER: MARILYN R HADLEY, 2747 W 13TH ST, GREELEY. LENDER: BK AM, AMOUNT DUE: \$129693. CASE #3924909. 4/17/2013.

BORROWER: STEVEN R & JACLYN GONZALEZ, 3683 HOMESTEAD DR, MEAD. LENDER: ONEWEST BK, AMOUNT DUE: \$200000. CASE #3924910. 4/17/2013.

BORROWER: TSM DEVL LLC, . . LENDER: 2010 1 RADC CADC VENTURE LLC, AMOUNT DUE: \$2542681. CASE #3924911. 4/17/2013.

BORROWER: WAYNE P & BETHANY S BOLLING, 3212 CLAREMONT AVE, EVANS. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$116886. CASE #3925314. 4/18/2013.

BORROWER: VONA D BURNETT, 1624 31ST AVE, GREELEY. LENDER: BENEFICIAL FIN I INC, AMOUNT DUE: \$144394. CASE #3925315. 4/18/2013.

BORROWER: DIANA LYNN YOUNG, 383 50TH AVE, GREELEY. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$192973. CASE #3925316. 4/18/2013.



**Bravo Entrepreneurs
Regional Spirit
1998-2013**

- 2012 Veterinary Teaching Hospital at Colorado State University
- 2010 Fort Collins Area Chamber of Commerce
Greeley Chamber of Commerce
Loveland Chamber of Commerce
- 2008-2009 Colorado State University Office of Economic Development
- 2007 Aims Community College
- 2006 Upstate Colorado Economic Development
Northern Colorado Economic Development Corporation
- 2005 New Belgium Brewing Company
- 2004 Monfort Family Foundation
- 2003 The Bohemian Foundation
- 2002 Long's Peak Council of the Boy Scouts
- 2001 State Farm Insurance
- 2000 Greeley Independence Stampede
- 1999 Eastman Kodak Company
- 1998 Hewlett Packard Company

For more than 100 years, Better Business Bureau has helped people find and recommend businesses, brands and charities they can trust. Winning the 2013 Bravo Regional Spirit Award is testament that BBB Serving Northern Colorado and Wyoming meets the needs of our fast-changing marketplace and will continue to do so as our region continues to grow and prosper. We are proud to join the ranks of other distinguished Northern Colorado businesses and organizations that have been honored with Bravo Awards.

— Pam King
President/CEO, BBB Serving Northern Colorado and Wyoming



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.NCBBR.com.

Northern Colorado
**BUSINESS
REPORT**

**Entrepreneurs make
a difference.**



FOR THE RECORD

TAL L FUENTES, 622 GRAEFE AVE, AULT. LENDER: BK AM, AMOUNT DUE: \$185996. CASE #3925495. 4/19/2013.

BORROWER: MICHAEL & JANEAN DAVIS, 3647 WHETSTONE WAY, MEAD. LENDER: CENTRAL MTG CO, AMOUNT DUE: \$155679. CASE #3925496. 4/19/2013.

BORROWER: JAY EARL TITUS, 366 GRANT AVE, FIRESTONE. LENDER: EVERBANK, AMOUNT DUE: \$129401. CASE #3925497. 4/19/2013.

BORROWER: DONALD L HUFF, 2433 BALSAM AVE, GREELEY. LENDER: HSBC BK USA, AMOUNT DUE: \$84249. CASE #3925498. 4/19/2013.

BORROWER: RONALD EDWARD NUJANEZ, 2755 W 23RD ST, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$172573. CASE #3925875. 4/20/2013.

BORROWER: GRANT ALLEN & STEPHAN BRUNNER, 3121 MEGAN CIR, BERTHOUD. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$527190. CASE #3925876. 4/20/2013.

BORROWER: PAUL M & LINDA D DOLAN, 3130 51ST AVE, GREELEY. LENDER: MT BK, AMOUNT DUE: \$121407. CASE #3925877. 4/20/2013.

BORROWER: LIBARDO QUI-NONES, 2221 BALSAM AVE, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$129962. CASE #3925878. 4/20/2013.

BORROWER: JERRY J & MARY J SMITH, 2801 13TH AVE, GREELEY. LENDER: FED NATL MTG ASSOC, AMOUNT DUE: \$134318. CASE #3925879. 4/20/2013.

BORROWER: TERRY L & KIMBERLY D STORY, 1636 26TH AVENUE CT, GREELEY. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$139178. CASE #3925880. 4/20/2013.

BORROWER: GERALD HOFFMAN, 1828 6TH ST, GREELEY. LENDER: WTH OAKMONT MTG POOL 285 LP, AMOUNT DUE: \$124000. CASE #3925881. 4/20/2013.

BORROWER: JERRY C JR PRICE, 749 BLUEGRASS WAY, WINDSOR. LENDER: US BK, AMOUNT DUE: \$172659. CASE #3925882. 4/20/2013.

BORROWER: KIRK J & BOBBIE J FERGUSON, 2105 CHRISTOPHER CT, JOHNSTOWN. LENDER: DEUTSCHE BK TRUST CO AM, AMOUNT DUE: \$125014. CASE #3925883. 4/20/2013.

BORROWER: CHASIDY HOWARD, 1225 5TH ST, EATON. LENDER: BK AM, AMOUNT DUE: \$144656. CASE #3925884. 4/20/2013.

BORROWER: JULIA M ARGUEL-LO, 30534 HWY 37, GILL. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$266374. CASE #3926207. 4/23/2013.

BORROWER: JAMES DAVID HEWETT, 3801 MOUNTAIN VIEW DR, EVANS. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$105249. CASE #3926208. 4/23/2013.

BORROWER: TIMOTHY G & SANDRA W MOWDY, 700 28TH AVE, GREELEY. LENDER: BK AM, AMOUNT DUE: \$98081. CASE #3926209. 4/23/2013.

BORROWER: KATHRYN & ALLAN BEBERNISS, 6242 VALLEY VISTA AVE, FIRESTONE. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$155166. CASE #3926210. 4/23/2013.

BORROWER: JOSHUA J & CONNIE L JENSEN, 16542 MEADOW LN, MEAD. LENDER: US BK, AMOUNT DUE: \$225428. CASE #3926211. 4/23/2013.

BORROWER: MICHAEL D & KAREN LOCKE, 255 BITTERN DR, JOHN-

STOWN. LENDER: WELLS FARGO BK, AMOUNT DUE: \$346397. CASE #3926594. 4/24/2013.

BORROWER: JUSTIN & SUZETTE KELLEY, 1136 GLEN CREIGHTON DR, DACONO. LENDER: WELLS FARGO BK, AMOUNT DUE: \$248229. CASE #3926595. 4/24/2013.

BORROWER: TIMOTHY & ANGE-LA M MILTERSEN, 5356 BADGER CT, FREDERICK. LENDER: WELLS FARGO BK, AMOUNT DUE: \$217172. CASE #3926596. 4/24/2013.

BORROWER: BENANCIO R ALVARADO, 4511 W 1ST ST, GREELEY. LENDER: CAMA PLAN SDIRA, AMOUNT DUE: \$48133. CASE #3926597. 4/24/2013.

BORROWER: MICHAEL D & KAREN LOCKE, 255 BITTERN DR, JOHNSTOWN. LENDER: WELLS FARGO BK, AMOUNT DUE: \$346397. CASE #3926668. 4/24/2013.

BORROWER: JUSTIN & SUZETTE KELLEY, 1136 GLEN CREIGHTON DR, DACONO. LENDER: WELLS FARGO BK, AMOUNT DUE: \$248229. CASE #3926669. 4/24/2013.

BORROWER: TIMOTHY & ANGE-LA M MILTERSEN, 5356 BADGER CT, FREDERICK. LENDER: WELLS FARGO BK, AMOUNT DUE: \$217172. CASE #3926670. 4/24/2013.

BORROWER: MONIQUE WID-ENER, 3111 CODY AVE, EVANS. LENDER: EVERBANK, AMOUNT DUE: \$112484. CASE #3926869. 4/25/2013.

BORROWER: JEFFEREY D & MARLA F RAGSDALE, 1314 HICKORY DR, ERIE. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$303416. CASE #3926870. 4/25/2013.

BORROWER: GILBERTO GOMEZ, 2325 W 7TH ST, GREELEY. LENDER: CENTRAL MTG CO, AMOUNT DUE: \$129276. CASE #3926871. 4/25/2013.

BORROWER: LUIS A DURAN, 3100 MARINERS LANDING DR, EVANS. LENDER: WELLS FARGO BK, AMOUNT DUE: \$123880. CASE #3926872. 4/25/2013.

JUDGMENTS

Larimer County

DEBTOR: BLANE BEADNELL, CREDITOR: ENGINEERING ANALYTICS INC. AMOUNT: \$8001.0. CASE #C-12C-010531. DATE: 4/18/2013.

DEBTOR: JAMES O III PONDER, CREDITOR: CAPITAL ONE BK. AMOUNT: \$2693.26. CASE #C-07C-003736. DATE: 4/19/2013.

DEBTOR: DONNA GUSTAFSON, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1852.7. CASE #C-13C-030670. DATE: 4/19/2013.

DEBTOR: SHARIN A KING, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$3998.76. CASE #C-13C-030630. DATE: 4/19/2013.

DEBTOR: ROGER E JIMENEZ, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2188.26. CASE #C-13C-030629. DATE: 4/19/2013.

DEBTOR: DONNA GUSTAFSON, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1012.36. CASE #C-13C-030671. DATE: 4/19/2013.

DEBTOR: RB INTERIOR TRIM INC, CREDITOR: NATL WOOD PRODUCTS INC. AMOUNT: \$90997.78. CASE #D-13CV-030001. DATE: 4/20/2013.

DEBTOR: LEO ROMERO, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$1572.29. CASE #C-12C-004228. DATE: 4/20/2013.

DEBTOR: STONER CO, CREDITOR: LIGHT CENTER INC. AMOUNT: \$112300.99. CASE #D-13CV-030202. DATE: 4/20/2013.

DEBTOR: JAY D STONER, CREDITOR: LIGHT CENTER INC. AMOUNT: \$116336.45. CASE #D-13CV-030202. DATE: 4/23/2013.

DEBTOR: PAMELA N HO, CREDITOR: CAPITAL ALLIANCE FIN LLC. AMOUNT: \$1224.75. CASE #C-12C-030043. DATE: 4/24/2013.

DEBTOR: J AUXILIARY GRAPHIC EQUIPMENT, CREDITOR: BK WEST. AMOUNT: \$304829.48. CASE #D-12CV-000582. DATE: 4/25/2013.

DEBTOR: ONCO GROUP LLC, CREDITOR: SOURCEGAS DISTRIBUTION LLC. AMOUNT: \$562.67. CASE #D-11CV-000948. DATE: 4/26/2013.

DEBTOR: OCON GROUP LLC, CREDITOR: SOURCEGAS DISTRIBUTION LLC. AMOUNT: \$9926.5. CASE #D-11CV-000948. DATE: 4/26/2013.

DEBTOR: OCON GROUP LLC, CREDITOR: SOURCEGAS DISTRIBUTION LLC. AMOUNT: \$85260.78. CASE #D-11CV-000948. DATE: 4/26/2013.

DEBTOR: DANNY W & ARLENE J BALLARD, CREDITOR: CHRISTOPHER W & SARAH MESSIER. AMOUNT: \$37.5. CASE #. DATE: 4/26/2013.

DEBTOR: PATRICIA S MAGEE, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$926.92. CASE #C-12C-005185. DATE: 4/27/2013.

DEBTOR: JOSE AGUIRRE, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$629.27. CASE #C-12C-006646. DATE: 4/27/2013.

DEBTOR: JAMES HARTSHORN, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$13768.6. CASE #C-12C-007437. DATE: 4/27/2013.

DEBTOR: JOHN E MORR, CREDITOR: LIBERTY ACQUISITIONS SER-

VICING. AMOUNT: \$42264.02. CASE #D-12CV-001253. DATE: 4/27/2013.

DEBTOR: ANN F CARSON, CREDITOR: LIBERTY ACQUISITIONS LLC. AMOUNT: \$4588.04. CASE #C-09C-005942. DATE: 4/27/2013.

DEBTOR: JAMES D THRIFT, CREDITOR: FIA CARD SERVICES. AMOUNT: \$3630.71. CASE #C-12C-001876. DATE: 4/27/2013.

DEBTOR: NICHOLAS LADD, CREDITOR: LIBERTY ACQUISITIONS LLC. AMOUNT: \$2908.43. CASE #C-11C-001595. DATE: 4/19/2013.

DEBTOR: JAMES B & LYNDA K WEBB, CREDITOR: COLO ST REVENUE. AMOUNT: \$165.0. CASE #D-D352012CV803631. DATE: 4/20/2013.

DEBTOR: JASON R WITTY, CREDITOR: NATL CREDIT ACCEPTANCE INC. AMOUNT: \$14245.96. CASE #C-06C-106453. DATE: 4/20/2013.

DEBTOR: JAN CAMERON HOGE-BOOM, CREDITOR: PAUL C HUANG. AMOUNT: \$243524.13. CASE #D-11CV-001700. DATE: 4/24/2013.

DEBTOR: MARGARITA MEDRANO, CREDITOR: COLO ST REVENUE. AMOUNT: \$1179.0. CASE #D-D352012CV802748. DATE: 4/25/2013.

DEBTOR: JON DUMONT DERMON, CREDITOR: BELLCO CREDIT UNION. AMOUNT: \$11684.6. CASE #C-08C-007146. DATE: 4/26/2013.

DEBTOR: KRISTOPHER S KNACKSTEDT, CREDITOR: COLO ST REVENUE. AMOUNT: \$1298.0. CASE #D-13CV-800002. DATE: 4/27/2013.

Weld County
DEBTOR: NANCY L MEIN, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$3225.91. CASE #C-13C-

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Realities For Children's Business Members Make it their business to make a difference



Realities For Children Charities is a 501c3 charitable organization dedicated to providing for children in Larimer County who have been abused or neglected. In order to maintain 100% distribution of donations; we have over 150 local businesses underwrite our administrative expenses. We encourage you to support those who make it their business to make a difference in the lives of local children!

We Welcome These New Business Members!



For more information about how YOU can become a Business Member of Realities For Children and support Larimer County children who have been abused or neglected, please contact us at (970) 484-9090. Your membership fee is a tax deductible business marketing expense. We will provide you with comprehensive marketing benefits AND you will be giving back to the most vulnerable members of our community.

For more information on becoming a Business Member or for a listing of all Business Members, please call **970.484.9090** or visit www.RealitiesForChildren.com.

FOR THE RECORD

006132. DATE: 4/16/2013.

DEBTOR: JANA J DOZIER, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2396.33. CASE #C-13C-005970. DATE: 4/16/2013.

DEBTOR: MOLLY M RYAN, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$5172.52. CASE #C-13C-006273. DATE: 4/16/2013.

DEBTOR: BEDAEME K CADET, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$9964.02. CASE #C-13C-006197. DATE: 4/16/2013.

DEBTOR: BRYAN D WALL, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$4784.78. CASE #C-13C-006203. DATE: 4/16/2013.

DEBTOR: BRENT C MALOCSAY, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$4009.7. CASE #C-13C-006269. DATE: 4/16/2013.

DEBTOR: ANNIE ALVARADO, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$842.06. CASE #C-12C-010218. DATE: 4/16/2013.

DEBTOR: KATIE S RUIZ, CREDITOR: ZIONS FIRST NATL BK. AMOUNT: \$5867.98. CASE #D-13CV-030138. DATE: 4/18/2013.

DEBTOR: YVONNE MUNOZ, CREDITOR: MILLENNIUM 2000 RECOVERY INC. AMOUNT: \$4657.28. CASE #C-01C-006086. DATE: 4/19/2013.

DEBTOR: HEATHER C FRANK, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$1146.28. CASE #C-10C-008353. DATE: 4/19/2013.

DEBTOR: KATHLEEN A GRIE-BLING, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$7281.65. CASE #C-12C-008534. DATE: 4/20/2013.

DEBTOR: GORDON OMEG, CREDITOR: FIA CARD SERVICES. AMOUNT: \$18529.65. CASE #D-12CV-000135. DATE: 4/20/2013.

DEBTOR: DEBRA WILSON, CREDITOR: DISCOVER BK. AMOUNT: \$7949.07. CASE #D-11C-007645. DATE: 4/20/2013.

DEBTOR: JUSTIN KELLEY, CREDITOR: FORD MOTOR CREDIT CO. AMOUNT: \$3174.78. CASE #D-10C-009888. DATE: 4/20/2013.

DEBTOR: SOLOMAN D OWL, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$905.65. CASE #C-12C-010233. DATE: 4/20/2013.

DEBTOR: LYNN A WIGGIN, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$3156.21. CASE #C-13C-005167. DATE: 4/20/2013.

DEBTOR: GARY A HOUGLUM, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$3599.06. CASE #C-12C-008975. DATE: 4/20/2013.

DEBTOR: PETER DALY, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1546.66. CASE #C-12C-010052. DATE: 4/20/2013.

DEBTOR: CRISTAL & CRISTALIN-DA SANCHEZ, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$4671.25. CASE #C-13C-031000. DATE: 4/20/2013.

DEBTOR: RUBEN J RODRIGUEZ, CREDITOR: ASSET ACCEPTANCE LLC. AMOUNT: \$16993.24. CASE #D-12CV-000810. DATE: 4/20/2013.

DEBTOR: JUANITA RODRIGUEZ, CREDITOR: CAPITAL ONE BK. AMOUNT: \$8004.11. CASE #C-07C-001290. DATE: 4/20/2013.

DEBTOR: RB INTERIOR TRIM INC, CREDITOR: NATL WOOD PRODUCTS INC. AMOUNT: \$90997.78. CASE #D-13CV-030001. DATE: 4/20/2013.

DATE: 4/20/2013.

DEBTOR: KIMBERLEY L POTTER, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$857.03. CASE #C-13C-005692. DATE: 4/23/2013.

DEBTOR: PAUL & AMY BUSTAMANTE, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$3002.68. CASE #C-13C-006208. DATE: 4/23/2013.

DEBTOR: ALLENE L BLACK, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$618.33. CASE #C-13C-006240. DATE: 4/23/2013.

DEBTOR: NICHOLAS G & COREDA K EHRHART, CREDITOR: VISTA RIDGE MASTER HOMEOWNERS. AMOUNT: \$2771.93. CASE #C-12C-004239. DATE: 4/17/2013.

DEBTOR: MARCELO MIRANDA, CREDITOR: FORD MOTOR CREDIT CO. AMOUNT: \$6756.99. CASE #C-03C-003450. DATE: 4/18/2013.

DEBTOR: MARCELO MIRANDA, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$3596.06. CASE #C-05C-000451. DATE: 4/18/2013.

DEBTOR: CHARLES D BOOKHAMER, CREDITOR: TARA D BOOKHAMER. AMOUNT: \$5022.68. CASE #2009DR1191. DATE: 4/19/2013.

DEBTOR: DAVID CLOSE, CREDITOR: COLO ST REVENUE. AMOUNT: \$6335.96. CASE #D-10CV-800333. DATE: 4/19/2013.

DEBTOR: LINDA L MEASNER, CREDITOR: JOEL & VIRGINIA D MUNOZ. AMOUNT: \$896.38. CASE #D-01CV281. DATE: 4/20/2013.

DEBTOR: DONALD TOMASEK, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$477.35. CASE #C-11C-007816. DATE: 4/24/2013.



2013 Tourism Luncheon

Wednesday, May 22nd, 2013

Celebrate National Tourism Week
Fort Collins Marriott 350 E. Horsetooth Rd.



Keynote Speaker
Shawn Hunter,
USA Pro Challenge



10:00am - 11:30am
Educational Panel Discussion Topics:

- How to leverage the FCCVB to reach visitors
- How to work with the international market
- How to work with the group market

11:30am - 1:00pm
Luncheon Program Includes:

- Keynote Speaker Shawn Hunter, USA Pro Challenge
- Chairman's Award will be presented, to recognize the High Park Fire Efforts
- Choice City Awards honoring individuals, businesses & institutions that have made outstanding contributions
- Annual Update from the Fort Collins CVB

CVB Members:
\$35/person

Non-Member:
\$45/person

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Opportunities
Available

Registration Ends 5/17/13 - For more details or to RSVP call (970) 232-3847

FOR THE RECORD

DEBTOR: RICK R HECK, CREDITOR: COLO ST REVENUE. AMOUNT: \$174.0. CASE #D-D622012CV804248. DATE: 4/24/2013.

DEBTOR: DEREK HARPSTER, CREDITOR: STAR READY MIX INC. AMOUNT: \$22978.88. CASE #C-07C-003994. DATE: 4/24/2013.

DEBTOR: LORENZO GRANADOS SANCHEZ, CREDITOR: TABITHA PORTER. AMOUNT: \$2765.0. CASE #D-09JV000600. DATE: 4/24/2013.

DEBTOR: DANIEL BECERRA, CREDITOR: CARMEN BECERRA. AMOUNT: \$14792.9. CASE #D-83JS000026. DATE: 4/24/2013.

DEBTOR: DUANE RUSSELL STRAND, CREDITOR: ROSE CARMEN MARTINEZ. AMOUNT: \$2970.0. CASE #D-98JV000594. DATE: 4/24/2013.

RELEASE OF JUDGMENTS

Larimer County
DEBTOR: KARL J ZIEGLER, CREDITOR: DISCOVER BK. AMOUNT: \$5301.14. CASE #C-12C10343 DIV 305. DATE: 4/19/2013.

DEBTOR: NORMAN G BAKER, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$0.0. CASE #C-12C2462. DATE: 4/20/2013.

Weld County

DEBTOR: WHATS LEFT LLC, CREDITOR: COBIZ BK. AMOUNT: \$13866.7. CASE #D-2010CV916. DATE: 4/17/2013.

DEBTOR: WHATS LEFT LLC, CREDITOR: COBIZ BK. AMOUNT: \$13866.7. CASE #2010CV916. DATE: 4/17/2013.

DEBTOR: WHATS LEFT LLC, CREDITOR: COBIZ BK. AMOUNT:

\$54621.53. CASE #D-2010CV916. DATE: 4/17/2013.

DEBTOR: WHATS LEFT LLC, CREDITOR: COBIZ BK. AMOUNT: \$223638.89. CASE #D-2010CV916. DATE: 4/17/2013.

DEBTOR: WHATS LEFT LLC, CREDITOR: COBIZ BK. AMOUNT: \$432858.73. CASE #D-2010CV916. DATE: 4/17/2013.

DEBTOR: JAMES C GWYNN, CREDITOR: RAZOR CAPITAL LLC. AMOUNT: \$0.0. CASE #C-2012C6426. DATE: 4/23/2013.

DEBTOR: LEVI A & ALLISON L STRAUSS, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 4/25/2013.

STATE TAX LIENS

Larimer County

AM LANDSCAPE CONCEPTS INC, \$230.18, CASE #29099, 4/17/2013.

AOC INC, \$1688.94, CASE #29389, 4/18/2013.

BINH T LY, \$4350.72, CASE #29237, 4/18/2013.

CARLSON ELECTRIC INC, \$2445.33, CASE #31473, 4/26/2013.
COLLEGE SP LLC, \$539.01, CASE #31471, 4/26/2013.

DUELL EXCAVATING INC, \$938.34, CASE #29705, 4/19/2013.

EARTHTECH LANDSCAPES CO, \$1106.93, CASE #31148, 4/25/2013.

HARRIS ASSOC LLC, \$1244.11, CASE #31470, 4/26/2013.

JIM KIMBALL MASONRY INC, \$31136.52, CASE #31474, 4/26/2013.

MANAGEMENT SERVICES AM LLC, \$312.42, CASE #31469, 4/26/2013.

MOUNT ST ENVIRONMENTAL CON, \$150.8, CASE #30431, 4/23/2013.

PARTNERS ROOFING LLC, \$1295.42, CASE #30045, 4/22/2013.
PHYSIOM LLC, \$492.93, CASE

#31472, 4/26/2013.
SAFO ENTERPRISES LLC, \$2855.95, CASE #31150, 4/25/2013.
CARL ESCOTT, \$133.42, CASE #31149, 4/25/2013.
SKINNERS LLC, \$2915.57, CASE #30627, 4/24/2013.
SOUTH CHINA II LLC, \$1082.64, CASE #30430, 4/23/2013.
UNITED CAPITAL FIN ADVIS, \$1076.92, CASE #29390, 4/18/2013.
LYNN HOMES DEVL LLC, \$255.67, CASE #31457, 4/26/2013.

Weld County

12 X 12 CONSTR LLC, \$8203.55, CASE #3927115, 4/24/2013.

COMPLETE PAINTING LLC, \$1570.08, CASE #3925421, 4/17/2013.

FIN FOUNDATIONS LLC, \$477.45, CASE #3926512, 4/22/2013.

MATTHEW HGREEN, \$786.35, CASE #3926511, 4/22/2013.

HEALTHIER HOME INC, \$1180.79, CASE #3925420, 4/17/2013.

HYDRO RESOURCES ROCKY MOUNT IN, \$2335.87, CASE #3925782, 4/18/2013.

JACKS ONE STOP INC, \$663.37, CASE #3926792, 4/23/2013.

MARCOR INC, \$194.28, CASE #3925047, 4/16/2013.

NATL WOOD PRODUCTS INC, \$741.86, CASE #3926793, 4/23/2013.

RELEASE OF STATE TAX LIENS

Weld County

MICHAEL LBARNEY, \$132.8, CASE #3924859, 4/15/2013.

COLO DIGITAL VIDEO INC, \$2246.75, CASE #3924856, 4/15/2013.

COLO DIGITAL VIDEO INC, \$2294.93, CASE #3924854, 4/15/2013.

COLO DOOR CONTROL INC, \$1303.37, CASE #3924857, 4/15/2013.

COLO DOOR CONTROL INC, \$376.24, CASE #3924853, 4/15/2013.
HEXAGON METROLOGY INC, \$141.72, CASE #3924855, 4/15/2013.
JEDKINLUND, \$348.68, CASE #3924858, 4/15/2013.
RAY GROVES MASONRY INC, \$0.0, CASE #3925783, 4/18/2013.
CHARLES WILLIAMTWEEDY, \$223.05, CASE #3924862, 4/15/2013.
CHARLES WILLIAMTWEEDY, \$467.61, CASE #3924861, 4/15/2013.
CHARLES WILLIAMTWEEDY, \$293.65, CASE #3924860, 4/15/2013.

WARRANTY DEEDS

Larimer County

Seller: LIBERTY SVGS BANK FSB
Buyer, Buyer's Address: TOD R RALSTON, 1126 PRINCETON DR
Address: 1918 WINDY ACRES LN, BERTHOUD
Price: \$105000
Date Closed: 4/16/2013

Seller: FALCON BROOK LLC
Buyer, Buyer's Address: DALE M & LINDA M FALK, 623 CALLISTO DR UNIT 104
Address: 623 CALLISTO DR UNIT 104, LOVELAND
Price: \$182500
Date Closed: 4/16/2013

Seller: MELODY HOMES INC
Buyer, Buyer's Address: PAUL & BRITTANY HUTSON, 5883 BANNER ST
Address: 5883 BANNER ST, TIM-NATH
Price: \$382300
Date Closed: 4/16/2013

Seller: WILLIAM L & ANGELA A GOODSON
Buyer, Buyer's Address: DOUGLAS GLEN & SHAWN YVETTE DEGROOT, 1226 NASSAU WAY
Address: 1226 NASSAU WAY, FORT COLLINS
Price: \$365000

Date Closed: 4/16/2013

Seller: GARY LORI BURGE RESIDENCE TRUS
Buyer, Buyer's Address: LORI D SCHLOTTER TRUST, 7406 STREAMSIDE DR
Address: 7406 STREAMSIDE DR, FORT COLLINS
Price: \$
Date Closed: 4/16/2013

Seller: GARY LORI BURGE RESIDENCE TRUS
Buyer, Buyer's Address: GARY D BURGE REVOCABLE TRUST, 418 SPINNAKER LN
Address: 418 SPINNAKER LN, FORT COLLINS
Price: \$
Date Closed: 4/16/2013

Seller: M W F INVESTMENTS LLC
Buyer, Buyer's Address: ROBERT EMMERICH, 6915 ALGONQUIN DR
Address: 375 DENVER AVE, LOVE-



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- Furniture Installation
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- Doug Markley, Markley Motors GMC/Buick

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ANNEX from 4A

for which phase will occur when. Thousands of people who work in the nearby Weld County Administration buildings are far-removed from the nearest place to get a cup of coffee or some lunch during their workday, McKenna said. The JBS plant also is just down the road from the property.

Large industrial properties are in high demand in Weld County as a result of oil and gas development, especially along the U.S. Highway 85 corridor, which runs past The Grainery.

But before the property can be used for anything, it must be developed into separate lots, McKenna

said. Then the developed lots will have to be sold to users.

There was no end user in mind when the annexation occurred, Mueller said, but the location of the property makes it attractive to many potential users.

McKenna said he has heard from many interested parties, as well as some who would be willing to acquire unfinished portions of the property and finish lots themselves.

Those buildings that are constructed on the land will likely be owner-occupied, because most banks are not yet ready to lend money for speculative projects.



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When we set out to build the first community solar array in Northern Colorado our members spoke up for every one of the 494 panels before they were even installed. This summer we will begin construction on a second array that will bring the total renewable energy output to more than 600,000 watts.

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FOR THE RECORD

LAND
Price: \$190000
Date Closed: 4/16/2013

Seller: TYR H JOHANSON
Buyer, Buyer's Address: SUE ELLEN MASTIN, 2838 GOLDEN WHEAT LN
Address: 2838 GOLDEN WHEAT LN, FORT COLLINS
Price: \$224000
Date Closed: 4/16/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: COLIN & MEGAN R CIECIOR, 5205 MOUNTAINEER DR
Address: 5205 MOUNTAINEER DR, WINDSOR
Price: \$309600
Date Closed: 4/16/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: MATTHEW D & HEATHER J KLEIN, 5214 KEMPTON DR
Address: 5214 KEMPTON DR, WINDSOR
Price: \$322200
Date Closed: 4/16/2013

Seller: DAVID M & BETTY M MORRIS
Buyer, Buyer's Address: BETTY M MORRIS, 718 MINERS AVE
Address: 2032 CRYSTAL CT, LOVELAND
Price: \$
Date Closed: 4/16/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: JEFFREY A & LORI A MCKUSKER, 924 WILSHIRE DR
Address: 924 WILSHIRE DR, BERTHOUD
Price: \$260800
Date Closed: 4/16/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: DAVID BRENT & JOLENE L HENNINGER, 5212 KEMPTON DR
Address: 5212 KEMPTON DR, WINDSOR
Price: \$279500
Date Closed: 4/16/2013

Seller: DONALD W & PATRICIA M GRAVER
Buyer, Buyer's Address: CATHERINE ELIZABETH DESCH, 540 HARRISON AVE
Address: 540 HARRISON AVE, LOVELAND
Price: \$378000
Date Closed: 4/16/2013

Seller: RICHARD JR & SUSAN T SNYDER
Buyer, Buyer's Address: KEVIN & SARAH BOCCOLUCCI, 58 WEDGE ROCK DR
Address: 58 WEDGE ROCK DR, LYONS
Price: \$325000
Date Closed: 4/16/2013

Seller: DRY CREEK LLC
Buyer, Buyer's Address: ENCORE HOMES LLC, 1218 W ASH ST UNIT A
Address: 439 NOQUET CT, FORT COLLINS
Price: \$48000
Date Closed: 4/16/2013

Seller: DRY CREEK LLC
Buyer, Buyer's Address: ENCORE HOMES LLC, 1218 W ASH ST UNIT A
Address: 1957 WINAMAC DR, FORT COLLINS
Price: \$47800
Date Closed: 4/16/2013

Seller: DRY CREEK LLC
Buyer, Buyer's Address: ENCORE HOMES LLC, 1218 W ASH ST UNIT A
Address: 445 HOUGHTON CT, FORT COLLINS
Price: \$47500
Date Closed: 4/16/2013

Seller: PATRICK M JR & KATHY BRUCE
Buyer, Buyer's Address: BRADLEY R & KRISTIN L TALLIS, 6926 STANTON CREEK DR
Address: 6926 STANTON CREEK DR, FORT COLLINS
Price: \$290000
Date Closed: 4/16/2013

Seller: JILL & CHARLES MUEGGEN-

BERG
Buyer, Buyer's Address: IVY & FOREST DIXON, 5646 CLARET ST
Address: 5646 CLARET ST, TIMNATH
Price: \$325000
Date Closed: 4/16/2013

Seller: ROBERT JONES
Buyer, Buyer's Address: KATHRYN ANN STONE, 1208 EMIGH ST
Address: 1208 EMIGH ST, FORT COLLINS
Price: \$264000
Date Closed: 4/16/2013

Seller: ANDREA J & MARK A BIEGANSKI
Buyer, Buyer's Address: LORI L WAY, 1250 BANYAN DR
Address: 1250 BANYAN DR, FORT COLLINS
Price: \$349900
Date Closed: 4/16/2013

Seller: SHIRLEY JANE LOPO
Buyer, Buyer's Address: SHIRLEY JANE WEITZEL LIVING TR, 2320 N LINCOLN AVE
Address: 2743 LOGAN DR, LOVELAND
Price: \$
Date Closed: 4/16/2013

Seller: DEANNE A VALDEZ
Buyer, Buyer's Address: BRENT E BUCHANAN, 3531 WINDMILL DR APT G1
Address: 3531 WINDMILL DR APT G1, FORT COLLINS
Price: \$115000
Date Closed: 4/16/2013

Seller: LORANCE E & SHARON K EDMISTEN
Buyer, Buyer's Address: JOANNE MARIE MCCART, 335 MEDINA CT
Address: 335 MEDINA CT, LOVELAND
Price: \$235000
Date Closed: 4/16/2013

Seller: JACQUELYN L UPSHAW
Buyer, Buyer's Address: JAMES T & KRISTINA C COOK, 5206 CORALBERRY CT

Address: 1103 BELLEVIEW DR, FORT COLLINS
Price: \$179900
Date Closed: 4/16/2013

Seller: FANNIE MAE
Buyer, Buyer's Address: CARL & DIANNE YENDRA, 705 SOARING EAGLE DR
Address: 705 SOARING EAGLE DR, LAPORTE
Price: \$246000
Date Closed: 4/16/2013

Seller: DAVID & BRENDA STILES
Buyer, Buyer's Address: CURT W BURGNER, 5875 CLEARWATER DR
Address: 5875 CLEARWATER DR, LOVELAND
Price: \$895000
Date Closed: 4/16/2013

Seller: FEDERAL HOME LN MORTGAGE CORP
Buyer, Buyer's Address: RALPH T & BARBARA M O'DONNELL, 566 MOUNT MASSIVE DR
Address: 566 MOUNT MASSIVE DR, LIVERMORE
Price: \$
Date Closed: 4/16/2013

Seller: ZACHARY R & SUZANNE L TRAVER
Buyer, Buyer's Address: KATYOUN & DANIEL MEYER, 12700 XAVIER ST
Address: 2961 NEIL DRAPT 3, FORT COLLINS
Price: \$177000
Date Closed: 4/16/2013

Seller: STEPHEN J & DAWN R RUSSELL
Buyer, Buyer's Address: JOHN T SPAUSTAT, 5506 FAIRMOUNT DR
Address: 5506 FAIRMOUNT DR, WINDSOR
Price: \$570000
Date Closed: 4/16/2013

Seller: TIMOTHY A & VICTORIA M EARING
Buyer, Buyer's Address: TIMOTHY H & DIANA L PRATT, 7916 LOUDEN CT

Address: 7916 LOUDEN CT, FORT COLLINS
Price: \$352000
Date Closed: 4/16/2013

Seller: SHANNA BRUNMEIER
Buyer, Buyer's Address: NATHAN R TENOLD, 2120 TIMBER CREEK DR APT B3
Address: 2120 TIMBER CREEK DR APT B3, FORT COLLINS
Price: \$180000
Date Closed: 4/16/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: KEVIN J & JENNI L HAVEL, 5217 MOUNTAINEER DR
Address: 5217 MOUNTAINEER DR, WINDSOR
Price: \$304500
Date Closed: 4/16/2013

Seller: FR COMPANIES LTD
Buyer, Buyer's Address: FR OTN LLC, 19 OLD TOWN SQ # SQ 238
Address: 445 CAJETAN ST, FORT COLLINS
Price: \$
Date Closed: 4/16/2013

Seller: FR DEVL LTD
Buyer, Buyer's Address: FR OTN LLC, 19 OLD TOWN SQ # SQ 238
Address: 245 PASCAL ST, FORT COLLINS
Price: \$
Date Closed: 4/16/2013

Seller: HENRIETTA D FAGAN TRUST
Buyer, Buyer's Address: GERALD J & JANICE E WUERKER, 868 OLEANDER DR
Address: 868 OLEANDER DR, LOVELAND
Price: \$335000
Date Closed: 4/16/2013

Seller: JEANNINE & LLOYD G JR THOMAS
Buyer, Buyer's Address: WEST MULBERRY STREET 2140 LLC, 2140 W MULBERRY ST
Address: 2140 W MULBERRY ST, FORT COLLINS
Price: \$

Date Closed: 4/16/2013

Seller: LLOYD G JR & JEANNINE THOMAS
Buyer, Buyer's Address: TILLER COURT 3356 LLC, 125 PALMER DR
Address: 3356 TILLER CT, FORT COLLINS
Price: \$
Date Closed: 4/16/2013

Seller: LLOYD G JR & JEANNINE THOMAS
Buyer, Buyer's Address: HYLINE DRIVE 1839 LLC, 125 PALMER DR
Address: 1839 HYLINE DR, FORT COLLINS
Price: \$
Date Closed: 4/16/2013

Seller: LLOYD G JR & JEANNINE THOMAS
Buyer, Buyer's Address: HULL STREET 1901 LLC, 125 PALMER DR
Address: 1901 HULL ST, FORT COLLINS
Price: \$
Date Closed: 4/16/2013

Seller: LLOYD G JR & JEANNINE THOMAS
Buyer, Buyer's Address: HULL STREET 1925 LLC, 125 PALMER DR
Address: 1925 HULL ST, FORT COLLINS
Price: \$
Date Closed: 4/16/2013

Seller: LLOYD G JR & JEANNINE THOMAS
Buyer, Buyer's Address: NORTH CLEVELAND AVENUE 2314 LL, 125 PALMER DR
Address: 2314 CLEVELAND AVE, LOVELAND
Price: \$
Date Closed: 4/16/2013

Seller: JEANNINE & LLOYD G JR THOMAS
Buyer, Buyer's Address: BITTERBRUSH LANE 924 LLC, 125 PALMER DR
Address: 924 BITTERBRUSH LN, FORT COLLINS
Price: \$

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FOR THE RECORD

Date Closed: 4/16/2013**Seller:** LLOYD G JR & JEANNINE THOMAS**Buyer, Buyer's Address:** KIRKVIEW DRIVE 2313 LLC, 125 PALMER DR
Address: 2313 KIRKVIEW DR, LOVELAND
Price: \$**Date Closed:** 4/16/2013**Seller:** LLOYD G JR & JEANNINE THOMAS**Buyer, Buyer's Address:** THOMAS STUART CONDOS LLC, 125 PALMER DR
Address: 1136 E STUART ST # 103, FORT COLLINS
Price: \$**Date Closed:** 4/16/2013**Seller:** LLOYD G JR & JEANNINE THOMAS**Buyer, Buyer's Address:** THOMAS STUART CONDOS LLC, 125 PALMER DR
Address: 1136 E STUART ST # 105B, FORT COLLINS
Price: \$**Date Closed:** 4/16/2013**Seller:** LLOYD G JR & JEANNINE K THOMAS**Buyer, Buyer's Address:** WEST OLIVE STREET 517 LLC, 125 PALMER DR
Address: 517 W OLIVE ST, FORT COLLINS
Price: \$**Date Closed:** 4/16/2013**Seller:** ROBERT L JR HOLLAN**Buyer, Buyer's Address:** ROBERT L HOLLAND JR REVOCABLE, 918 RICHMOND DR UNIT 3
Address: 918 RICHMOND DR UNIT 3, FORT COLLINS
Price: \$**Date Closed:** 4/17/2013**Seller:** ANNE M HOLLAND**Buyer, Buyer's Address:** ANNE M HOLLAND REVOCABLE TRUST, 918 RICHMOND DR UNIT 3
Address: 918 RICHMOND DR UNIT 3, FORT COLLINS
Price: \$**Date Closed:** 4/17/2013**Seller:** LONG BEACH MTG LOAN TRUST 2006**Buyer, Buyer's Address:** DALE L & LORI A WOOD, 65 LAWSON BLVD
Address: 65 LAWSON BLVD, LIVERMORE
Price: \$195000**Date Closed:** 4/17/2013**Seller:** CHASE IAN & AMANDA KNOX**Buyer, Buyer's Address:** SAINT AUBYN HOMES LLC, 5206 MOUNTAINEER DR
Address: 5206 MOUNTAINEER DR, WINDSOR
Price: \$**Date Closed:** 4/17/2013**Seller:** SAINT AUBYN HOMES LLC**Buyer, Buyer's Address:** CHASE IAN & AMANDA KNOX, 5206 MOUNTAINEER DR
Address: 5206 MOUNTAINEER DR, WINDSOR
Price: \$**Date Closed:** 4/17/2013**Seller:** GEORGE E & DEBORA K URBAN**Buyer, Buyer's Address:** SEAN & LAURA J FAGAN, 4126 LA JUNTA DR
Address: 4126 LA JUNTA DR, LOVELAND
Price: \$229000**Date Closed:** 4/17/2013**Seller:** JENNI L & KEVIN J HAVEL**Buyer, Buyer's Address:** JULI MARIE WOOSLEY, 4435 RIDGWAY DR
Address: 2309 W 45TH ST, LOVELAND
Price: \$185000**Date Closed:** 4/17/2013**Seller:** MICHAEL F TILLEY**Buyer, Buyer's Address:** NICHOLAS J & RACHEL L WOLVERTON, 513 DUKE LN
Address: 513 DUKE LN, FORT COLLINS
Price: \$230000**Date Closed:** 4/17/2013**Seller:** ROSE MARY GERGE TRUST**Buyer, Buyer's Address:** BIEP LLC,**Address:** 1751 N LAKE AVE UNIT 104
Address: 1116 RAMBLING DR, ESTES PARK
Price: \$89500
Date Closed: 4/17/2013**Seller:** JOHN & ROSALIND BYSTER**Buyer, Buyer's Address:** CHRISTOPHER & CHELSEA FISHER, 1913 REFLECTION PL
Address: 1913 REFLECTION PL, WINDSOR
Price: \$365000**Date Closed:** 4/17/2013**Seller:** DEAN A GRUNDMAN**Buyer, Buyer's Address:** AUGUST J & BROOKE E FLOERKE, 919 MARSHALL ST
Address: 919 MARSHALL ST, FORT COLLINS
Price: \$278500**Date Closed:** 4/17/2013**Seller:** CITIMORTGAGE INC**Buyer, Buyer's Address:** SCOUT LEASING LLC, 826 HESCHEL ST UNIT A
Address: 826 HESCHEL ST UNIT A, FORT COLLINS
Price: \$200000**Date Closed:** 4/17/2013**Seller:** JOHN J HUGHES REVOCABLE TRUST**Buyer, Buyer's Address:** ROBERT E & TIFFANY C KINERSON, 3508 MINUTEMAN DR
Address: 3508 MINUTEMAN DR, FORT COLLINS
Price: \$332000**Date Closed:** 4/17/2013**Seller:** FEDERAL HOME LN MORTGAGE CORP**Buyer, Buyer's Address:** ZACHARY ANTHONY SANDOVAL, 12905 PALOMINO PL
Address: 12905 PALOMINO PL, WELLINGTON
Price: \$191600**Date Closed:** 4/17/2013**Seller:** GREGORY A STEEN**Buyer, Buyer's Address:** MAX J & HEATHER N SMITH, 6514 TRILBY RD
Address: 6515 WESTCHASE CT, FORT COLLINS
Price: \$245000**Date Closed:** 4/17/2013**Seller:** KEIRNS CONSTRUCTION CO**Buyer, Buyer's Address:** DUSTIN ANDREW & SARAH DAWN DEGRANDE, 1900 RIO BLANCO AVE
Address: 1900 RIO BLANCO AVE, LOVELAND
Price: \$318000**Date Closed:** 4/17/2013**Seller:** MULBERRY VENTURES LLC**Buyer, Buyer's Address:** MARK & JANE SCHWARTZ, 20779 MONTE CARLO RD
Address: 229 W MULBERRY ST, FORT COLLINS
Price: \$284900**Date Closed:** 4/17/2013**Seller:** LINDA SUE & ANTHONY L THEIS**Buyer, Buyer's Address:** MARK A & ANDREA J BIEGANSKI, 4169 VISTA LAKE DR
Address: 4169 VISTA LAKE DR, FORT COLLINS
Price: \$550000**Date Closed:** 4/17/2013**Seller:** JANET E MAASS**Buyer, Buyer's Address:** GAIL S PICKETT, 1933 HILLSIDE PL
Address: 1933 HILLSIDE PL, WINDSOR
Price: \$270000**Date Closed:** 4/17/2013**Seller:** JEDEDIAH A SCHWALM**Buyer, Buyer's Address:** KENNETH R & LOIS T ROSENTHAL, 62838 731 RD
Address: 830 KIMBALL RD, FORT COLLINS
Price: \$220000**Date Closed:** 4/17/2013**Seller:** SCOTT M & JARAH DAKOTA VYCITAL**Buyer, Buyer's Address:** BRADLEY ELLIS & CHERIE RAE BORNHORST, 720 PARKVIEW DR
Address: 720 PARKVIEW DR, FORT COLLINS
Price: \$307500**Date Closed:** 4/17/2013**Seller:** ROSANNE R MYERS**Buyer, Buyer's Address:** BRANDON A MYERS, 5317 SCHOOL HOUSE DR
Address: 5317 SCHOOL HOUSE DR, TIMNATH
Price: \$306000**Date Closed:** 4/17/2013**Seller:** SHANNON C JACKSON**Buyer, Buyer's Address:** R SCOTT III ELLIS, 6560 CLEARWATER DR
Address: 2343 AUGUSTA AVE, LOVELAND
Price: \$198000**Date Closed:** 4/18/2013**Seller:** CODY & EMILY MOONEY**Buyer, Buyer's Address:** BRYAN E & RENAE S CLARK, 926 S DOT-SERO DR
Address: 926 S DOT-SERO DR, LOVELAND
Price: \$171400**Date Closed:** 4/18/2013**Seller:** DENISE L RIVERS**Buyer, Buyer's Address:** FRED H LIPPUCCI JR IRREVOCABLE, 87 PRETTY MARSH RD
Address: 5112 LA COSTA CT, FORT COLLINS
Price: \$330000**Date Closed:** 4/18/2013**Seller:** JOHN D & STEPHANIE S BALLARD**Buyer, Buyer's Address:** ZACHARY R & SUZANNE L TRAYER, 2925 MIDDLESBOROUGH CT
Address: 2925 MIDDLESBOROUGH CT, FORT COLLINS
Price: \$234000**Date Closed:** 4/18/2013**Seller:** STEVEN C & MIRIAM LYNETTE SMITH**Buyer, Buyer's Address:** MARK L & HOLLY O TRUMBLE, 466 COVE DR
Address: 466 COVE DR, LOVELAND
Price: \$418000**Date Closed:** 4/18/2013**Seller:** LAKES POINT CONSTRUCTION III L**Buyer, Buyer's Address:** JOSEPH BERDIN, 436 E 27TH ST
Address: 436 E 27TH ST, LOVELAND
Price: \$218000**Date Closed:** 4/18/2013**Seller:** FORT COLLINS FINEST RENTAL PRO**Buyer, Buyer's Address:** STRIKER PROPERTIES LLC, 157 HILL ST
Address: MULT PROP,
Price: \$625000**Date Closed:** 4/18/2013**Seller:** G TODD & BARBARA J SCHOOLEY**Buyer, Buyer's Address:** KAREN ANDERSON, 2117 N COUNTY ROAD 13
Address: 2117 N COUNTY ROAD 13, BERTHOUD
Price: \$295000**Date Closed:** 4/18/2013**Seller:** JAMES ARVIDSON**Buyer, Buyer's Address:** MICHAEL E BAPPE, 1017 KNOBCONE PL
Address: 209 WASHINGTON AVE, LOVELAND
Price: \$156900**Date Closed:** 4/18/2013**Seller:** FEDERAL HOME LN MORTGAGE CORP**Buyer, Buyer's Address:** JOHN RANSON, 1266 4TH ST SE
Address: 1266 4TH ST SE, LOVELAND
Price: \$216000**Date Closed:** 4/18/2013**Seller:** EDWARD J & GISELA GRUEFF**Buyer, Buyer's Address:** THOMPSON ENTERPRISES LLC 401K, 1266 PO BOX 4294
Address: 420 E ELKHORN AVE #H, ESTES PARK
Price: \$320000**Date Closed:** 4/18/2013**Seller:** SAINT AUBYN HOMES LLC**Buyer, Buyer's Address:** MATTHEW C RAINEY, 1722 EXETER ST
Address: 1722 EXETER ST, BERTHOUD
Price: \$260700**Date Closed:** 4/18/2013**Seller:** SAINT AUBYN HOMES LLC**Buyer, Buyer's Address:** PETER**S & KATHLEEN ANNE RUNGE, 1718 EXETER ST****Address:** 1718 EXETER ST, BERTHOUD
Price: \$272200**Date Closed:** 4/18/2013**Seller:** ROBERT TERRY & HELEN JEAN MOSNESS**Buyer, Buyer's Address:** PAIGE M SAMORA, 5550 CORBETT DR UNIT D19
Address: 5550 CORBETT DR UNIT D19, FORT COLLINS
Price: \$175000**Date Closed:** 4/18/2013**Seller:** ENCORE HOMES LLC**Buyer, Buyer's Address:** KENT BULLARD KELLER, 1956 MACKINAC ST
Address: 1956 MACKINAC ST, FORT COLLINS
Price: \$227700**Date Closed:** 4/18/2013**Seller:** ENCORE HOMES LLC**Buyer, Buyer's Address:** CHRISTOPHER S & JULIE A FARRELL, 1920 MACKINAC ST
Address: 1920 MACKINAC ST, FORT COLLINS
Price: \$218700**Date Closed:** 4/18/2013**Seller:** RODNEY & DIANE HANSEN**Buyer, Buyer's Address:** NENG XIE, 3002 W ELIZABETH ST UNIT 3C
Address: 3002 W ELIZABETH ST UNIT 3C, FORT COLLINS
Price: \$147500**Date Closed:** 4/18/2013**Seller:** JADE TREE INVESTMENTS LLC**Buyer, Buyer's Address:** S MAUREEN CONWAY, 3013 STOCKBURY DR
Address: 3013 STOCKBURY DR, FORT COLLINS
Price: \$246500**Date Closed:** 4/18/2013**Seller:** BENEDICT & OLINDA MAGSAMEN**Buyer, Buyer's Address:** CENTRE AVENUE RESIDENCES LLC, 3003 E HARMONY RD STE 400
Address: 712 CENTRE AVE # 301, FORT COLLINS
Price: \$410000**Date Closed:** 4/18/2013**Seller:** MICHAEL F & LARA J ORBAN**Buyer, Buyer's Address:** SHAYANG, 2900 ROSS DR APT K31
Address: 4501 BOARDWALK DR UNIT C24, FORT COLLINS
Price: \$96500**Date Closed:** 4/18/2013**Seller:** KATHRYN H WEISSHAAR**Buyer, Buyer's Address:** ROBERT M RYAN, 632 HEATHER CT
Address: 632 HEATHER CT, FORT COLLINS
Price: \$285000**Date Closed:** 4/18/2013

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In order to form a more perfect 'civil union'

This year the Colorado Legislature passed, and Gov. John Hickenlooper signed into law, significant legislation related to domestic relations. As of May 1, Colorado has added Article 15 to Title 14 of the Colorado Revised Statutes, otherwise known as the "Colorado Civil Union Act."



GUEST OPINION
Dan Jones

The underlying legislation, Senate Bill 13-011, also brings about changes to numerous other provisions within the Colorado Revised Statutes. There is not room in this column to cover the full extent of the affected statutes; rather, the intent is to describe the main purpose of the Act, some areas in particular where Colorado businesses may be affected, and some areas where the Act remains in conflict with federal law and, therefore, may have mixed results for Colorado residents.

The purpose of the legislation, in essence, is to create a non-marriage parallel to the provisions of the Uniform Marriage Act. In the Legislative Declaration for the Act, the Legislature stated, "the public policy of this state ... recognizes only the union of one man and one woman as a marriage. The General Assembly declares that the purpose of this article is to provide eligible couples the opportunity to obtain the benefits, protections and responsibilities afforded by Colorado law to spouses consistent with the principles of equality under law and religious freedom embodied in both the United States Constitution and the Constitution of this state."

The Act defines a "civil union" as "a relationship established by two eligible persons pursuant to this article that entitles them to receive the benefits and protections and be subject to the responsibilities of spouses." Eligibility requirements are similar to those for marriage. Creation of a civil union requires that the involved parties obtain a "Civil Union Certificate" certifying

► See **Guest, 39A**

Working together can lower renewables' cost

Sometimes public-private partnerships work. This week, the Business Report details how Fort-Collins-based Advanced Energy is smack dab in the middle of a federal pilot program that is paving the way for everyone to put more solar power onto our aging electrical grid and, in so doing, lowering the cost all of us will pay for renewable power.

For more than 30 years, since the late 1970s when Golden's National Renewable Energy Lab was known as the Solar Energy Research Institute (SERI), people have either waxed poetic over the benefits of renewable energy or cursed the government regulations that forced it onto our utilities.

Alas, the nation's move toward energy independence and a low-carbon-emission world means that renewables are here to stay. Love them or hate them.

The question now is how are we going to pay for them?

The answer: By reducing the cost of the infrastructure required to integrate variable renewable supplies – variable because they rely on changeable winds and the sun – into

an electrical grid accustomed only to using very predictable supplies generated from coal and natural gas.

One reason solar has not been cost-competitive until very recently is because it requires a lot of fancy, expensive footwork to deploy on the national power grid.

EDITORIAL

Advanced Energy has created a way to re-operate its solar inverters via new software, stabilizing the dips and spikes that typically are found in solar power flows. This means rate-payers no longer will have to ante up for the heavy-duty equipment that protects the grid from these jolts, helping lower the overall cost of the power.

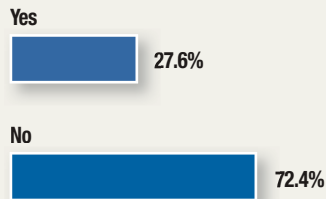
According to federal researchers, utility-scale solar installations that cost \$3.80 per watt three years ago now cost just \$2.27 per watt. The SunShot Initiative, with which Advanced Energy is working, believes it can further reduce those costs to \$1 per watt by 2020.

That's not only good news, it's good hometown news.

NCBR Opinion Poll

Our online question:

Should rural electric co-ops be required to boost the amount of power they use from renewable sources to 20 percent by 2020? The current requirement is 10 percent by 2020.



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:

How well do you understand the Affordable Care Act, which kicks in next January, and its effect on your health insurance coverage?

Answer now at www.ncbr.com. Responses will be accepted through May 28.

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Northern Colorado
BUSINESS REPORT

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GUEST from 38A

ing “that the persons named in the Certificate have established a Civil Union in this State in compliance with this Article.”

Through the Act, a “party to a Civil Union has the rights, benefits, protections, duties, obligations, responsibilities, and other incidents under law as are granted to or imposed upon spouses, whether (they) derive from statute, administrative or court rule, policy, common law, or any other source of law... A party to a Civil Union is included in any definition or use of the terms ‘Dependent,’ ‘Family,’ ‘Heir,’ ‘Immediate Family,’ ‘Next of Kin,’ ‘Spouse’ and any other term that denotes the familial or spousal relationship, as those terms are used throughout the Colorado Revised Statutes.”

For Colorado employers, perhaps the area where the Act will have the greatest effect is in the area of employee benefits. The Act expressly specifies that areas where parties to a civil union will be covered include, but are not limited to, workers’ compensation benefits, unemployment benefits, family leave benefits (particularly for state employees), and, for plans issued, delivered, or renewed on or after Jan. 1, insurance coverage provided by a health coverage plan, such that a party to a civil union may be covered as a dependent.

There are, however, areas where the Act remains in conflict with federal laws and therefore may be limited in its effects. One such area is family and medical leave, and another area involves income taxes.

Per the U.S. Department of Labor, the federal Family and Medical Leave Act (FMLA) “entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons, with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave.” The FMLA permits eligible employees to take up to 12 workweeks of leave in a 12-month period, including for the purpose of caring for an employee’s spouse with a serious health condition.

According to the Labor Department, spouse “means a husband or wife as defined or recognized under state law, including ‘common law’ marriage in states where it is recognized. However, the federal definitions of ‘marriage’ and ‘spouse’ as set forth in the Defense of Marriage Act (DOMA) apply to the FMLA and therefore FMLA leave may only be taken to care for a spouse of the opposite sex.”

Similarly, regarding income taxes, the Act recognizes that “Colorado income tax filings are tied to the federal income tax form

by requiring taxpayers to pay a percentage of their federal taxable income,” and that “current federal law prohibits the filing of a joint income tax return by parties who are not considered legally married under federal law” (meaning DOMA). As such, the General Assembly declared that, for now, “this Article shall not be construed to permit the filing of a joint State income tax return by the parties to a Civil Union.”

This is new territory for Colorado residents, as well as for Colorado attorneys and judges who undoubtedly will be called upon to interpret and enforce the provisions of the Act. It is likely that we’ll be learn-


ing our way through the myriad potential effects of the Act 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.



Sept. 11, 2013 @ The Ranch in Loveland

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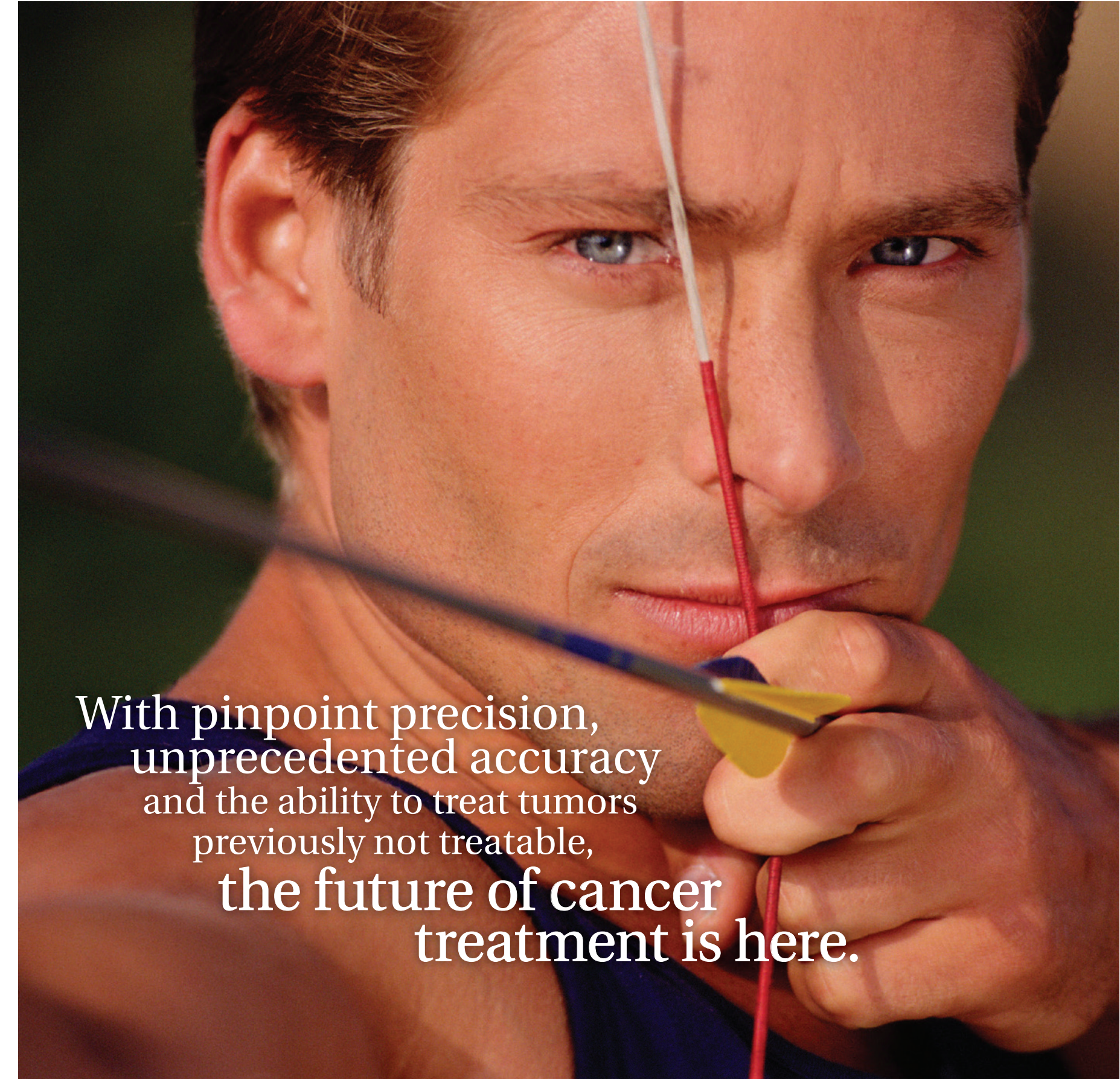
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MERCURY 100 METHODOLOGY

The Mercury 100 list is a ranking of the fastest-growing companies in Northern Colorado.

Companies on the 2013 Mercury 100 were first sorted based on reported revenues for 2012, then, based on the size of their revenue, separated into “flights” of 20 companies each.

The first flight features companies with the 20 highest revenues, those \$17 million and higher. The second flight is of companies with revenues of \$5.25 million to \$16.9 million, the third is companies with revenues \$2.84 million to \$5.24 million and \$1.65 million to \$2.83 million. and \$150,000 to \$1.64 million.

After companies were placed into their appropriate flights, each flight was then sorted based on percentage of revenue growth from 2010 to 2012.

To be considered for the list, companies had to be for-profit, privately owned and headquartered in Larimer or Weld counties. Companies also had to be in business for the full two years in which revenue numbers were collected, and had to have reported revenues of at least \$150,000 in 2012.

Revenues for some companies on the list have been verified by Denver-based accounting and consulting firm Anton Collins Mitchell.

Upcoming Business Report Events

Energy Summit

July 16
The Ranch - Loveland

Women of Distinction

August 7
Embassy Suites – Loveland

Bixpo

- B2B Expo
- Business Leaders Breakfast
- CFO Awards
- BizFit Power Lunch
- Workforce Symposium

September 11
Embassy Suites – Loveland

Net Zero Cities 2014

Date and time to be announced

Forty Under 40

Date and time to be announced

For event information, contact De Dahlgren, NCBR event director, at 970-232-3132, or email ddahlgren@ncbr.com.

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Nimble OtterBox stays ahead of mobile curve

BY DAN COOK
news@ncbr.com

FORT COLLINS – Visit OtterBox’s “testimonials” web page and you’ll find tribute after tribute to the durability of the company’s cell-phone cases.

Take the fellow who had his phone, encased in an OtterBox cover, clipped to his shorts while tending a bonfire. Unbeknownst to him, the phone fell into the fire. He noticed his phone had gone missing, asked his wife to

MERCURY 100

OTTERBOX

2012 revenue: \$573,925,713
2010 revenue: \$170,000,000
2-year revenue growth: 238%

call it, and heard the ringing coming from the fire. He retrieved the phone and reported that it “only had minor melting on the bottom corner but still works today! I will always suggest this product to anyone interested and it is nice a product works like it professes!”

Too good to be true? Nope, said mobile devices senior analyst Michael Morgan of ABI Research. OtterBox’s cases have a devoted following, and for good reason.

“OtterBox really focuses on the



COURTESY OTTERBOX

Brian Thomas succeeded founder Curt Richardson as chief executive of Otterbox.

quality of the product, especially on protection,” he said. “An OtterBox case is as protected as you can get in every price range they sell to.”

Founded by entrepreneur Curt Richardson in 1998, OtterBox offered an early protection solution for cell-phone users with a pendant

for accidentally bathing their phones. Richardson devised a case designed to waterproof a user’s phone, and the

► See **Otter, 15B**

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**BUSINESS
REPORT LIST**

Mercury Fastest Growing Companies - Flight I

Companies with 2012 revenues more than \$17 million, ranked by 2-year revenue growth

RANK	Company	2-year revenue growth	Revenues 2012 Revenues 2010	Employees 2013	Products/Services	Phone Website	Person in Charge Year Founded
1	OTTERBOX 209 S. Meldrum St. Fort Collins, CO 80521	238%	\$573,925,713 \$170,000,000	571	Innovators of protective solutions for mobile technology.	855-688-7269 www.otterbox.com	Brian Thomas, president and CEO 1998
2	BRINKMAN PARTNERS LLC 3003 E. Harmony Road, Suite 300 Fort Collins, CO 80528	133%	\$121,000,000 \$52,000,000	62	Integrated real estate services including construction, commercial brokerage, development, capital markets and real estate management.	970-267-0954 www.brinkmanpartners.com	Paul Brinkman Kevin Brinkman, founding partners 2005
3	EMPLOYMENT SOLUTIONS PERSONNEL SERVICES INC. 4206 S. College Ave., No. 107 Fort Collins, CO 80525	131%	\$20,011,000 \$8,649,000	25	Staffing services.	970-407-9675 www.employmentsolutions.com	Rick Wagner, owner 1994
4	KING BUICK GMC 4175 Byrd Drive Loveland, CO 80538	96%	\$77,580,000 \$39,570,000	99	New and used cars, automotive repair and parts sales.	970-667-8905 www.kinggm.com	Rex King, president 1998
5	ECI SITE CONSTRUCTION MANAGEMENT INC. 2526 14th St., SE Loveland, CO 80537	95%	\$16,100,000 \$8,243,000	23	General contractor and construction manager of multi-faceted infrastructure projects.	970-669-6291 www.ecisite.net	Brian Peterson, president 1983
6	GHEENT MOTOR CO. 2715 35th Ave. Greeley, CO 80634	53%	\$44,227,026 \$28,972,743	65	Sells, leases, services new Chevrolets, Cadillacs, parts, all makes of used vehicles, collision center.	970-339-2438 www.ghentmotors.com	Bob Ghent, owner 1989
7	MCCAULEY CONSTRUCTORS INC. 650 Innovation Circle Windsor, CO 80550	44%	\$22,260,156 \$15,446,241	19	Commercial and light industrial construction management; general contractor.	970-686-6300 www.mccauleyconstructors.com	Leon J. McCauley, president 2005
8	DENVER PLASTICS COLORADO LP 560 Dahlia St. Hudson, CO 80642	42%	\$17,000,000 \$12,000,000	140	Custom thermoplastics injection molding, two shot molding, vertical molding, large tonnage molding, assembly, printing and secondary operations.	303-654-1202 www.dpcolorado.com	Robert Garrick Doebele, general manager 1950
9	NELSON PIPELINE CONSTRUCTORS INC. P.O. Box 979 Fort Lupton, CO 80621	34%	\$23,658,000 \$17,709,000	128	Water, sewer, storm services for housing.	303-857-1580 www.nelsonpipeline.com	Philip Scott, president 1977
10	WALKER MANUFACTURING CO. 5925 E. Harmony Road Fort Collins, CO 80528	31%	\$49,037,000 \$37,572,000	155	Commercial-grade riding lawnmowers and attachments.	970-221-5614 www.walkermowers.com	Bob W. Walker, president 1959
11	ADVANCED MANUFACTURING TECHNOLOGY 3920 Patton Ave. Loveland, CO 80538	29%	\$18,000,000 \$14,000,000	100	Empty container conveyance systems.	970-612-0315 www.amtcolorado.com	Thomas M. Ingraham, president 1996
12	GRAY OIL CO. 804 Denver Ave. Fort Lupton, CO 80621	28%	\$104,797,280 \$81,642,159	68	Fuel, lubes, DEF and chemicals.	800-464-4729 www.grayoil.net	Tina Jurhee Powell, president 1937
13	GOOD DAY PHARMACY - COMPANY WIDE 3780 E. 15th St., Suite 102 Loveland, CO 80538	25%	\$30,000,000 \$24,000,000	117	Family-owned pharmacy chain. Specialties include compounding, bio-identical hormone replacement therapy, medical equipment sales and rentals, specialty pharmacy serving assisted living and skilled nursing.	970-461-1975 www.gooddaypharmacy.com	Vicki Einhellig, RPh, COO 1985
14	CO'S AUTO GROUP INC. 4150 Byrd Drive Loveland, CO 80538	24%	\$54,252,113 \$43,680,000	72	BMW and MINI Cooper automobiles, sales, parts, service, pre-owned cars and trucks.	970-292-5200 www.cosbmw.com, minioflovland.com	Christina Dawkins, owner 1974
15	NEW BELGIUM BREWING 500 Linden St. Fort Collins, CO 80524	24%	\$180,000,000 \$145,000,000	465	Belgian-style craft beers.	970-221-0524 - 970.221.0535 www.newbelgium.com	Kim Jordan, CEO 1991
16	NEW HORIZONS TRAVEL AGENCY INC. 300 E. Boardwalk Drive Fort Collins, CO 80525	22%	\$19,760,000 \$16,228,000	26	Full-service travel agency. Also specializing in athletic group travel.	970-223-7400 www.travelnewhorizons.com	Dale Clarken, president 1980
17	UNITED POWER INC. 500 Cooperative Way Brighton, CO 80603	12%	\$151,279,435 \$134,783,000	154	Rural electric cooperative.	303-659-0551 www.unitedpower.com	Ronald D. Asche, CEO 1938
18	HARSH INTERNATIONAL INC. 600 Oak Ave. Eaton, CO 80615	11%	\$20,000,000 \$18,000,000	82	Cattle-feed mixers, hydraulic dumping equipment, contract laser and water-jet cutting and environmental solutions.	970-454-2291 www.harshenviro.com	Robert E. Brown, president 1948
19	RIVERSIDE TECHNOLOGY INC. 2950 E. Harmony Road, Suite 390 Fort Collins, CO 80528	7%	\$34,000,000 \$31,800,000	58	Consulting and integrated solutions for science, engineering and information technology.	970-484-7573 www.riverside.com	Larry E. Brazil, CEO 1985
20	POUDRE VALLEY RURAL ELECTRIC ASSOCIATION INC. 7649 REA Parkway Fort Collins, CO 80528	3%	\$97,637,836 \$95,000,000	89	Electric utility.	970-226-1234 www.pvrea.com	Brad Gaskill, CEO 1939

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

Researched by Mariah Gant

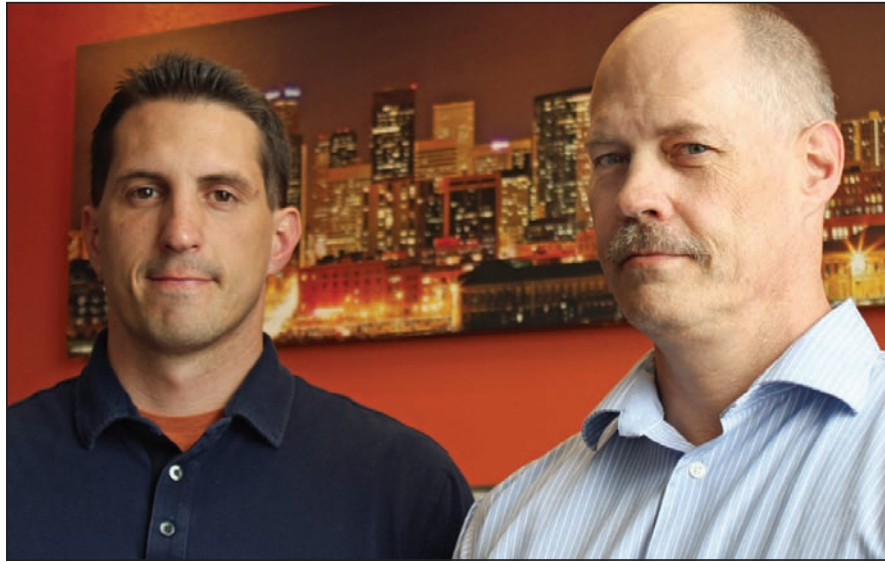
Source: Business Report Survey

Madwire Media brings digital marketing front and center

BY EMILY CLINGMAN
news@ncbr.com

FORT COLLINS – When JB Kellogg wondered in 2009 how small businesses were going to compete in today’s business climate, he came up with an idea with his son, Jay Kellogg: Revamp how entrepreneurs will attract customers with marketing – but not your traditional idea of marketing.

“They used to say it was all about location, location, location,” Kellogg said. “That is more true now than ever before, but we’re not talking about brick



EMILY CLINGMAN

Jay Kellogg and his father, JB Kellogg, founded Madwire Media LLC with a mission of giving businesses an edge.

MERCURY 100

MADWIRE MEDIA LLC
2012 revenue: \$7,000,000
2010 revenue: \$787,074
2-year revenue growth: 789%

and mortar. It’s about where you come up in an online search.”

About 80 percent of web traffic goes to the top five sites that pop up in a keyword search. The father-and-son team created Madwire Media with a mission of giving businesses an edge, using elaborate Internet strategies to get Madwire’s clients in that top five.

“If the little guys are doing it themselves, their websites will generally wind up on page three or four,” Kellogg said. “Nobody is ever going to see them. They’re basically irrelevant.”

Madwire offers clients a package deal that includes brand development, website design, search engine optimization, social media presence and other approaches that drive consumers to their sites.

When people visit a website, said Farra Lanzer, spokeswoman for the company, the business has about 2.5 seconds to keep them there. Using video is one way to increase face time with visitors.

“When we put our company video on Madwire’s front page, we saw our conversion rates increase by 400 percent,”

Lanzer said. “Not only were people staying on the website longer, they were watching it over and over again.”

Forbes magazine recently reported that YouTube is the second-largest search engine in the world. Google owns YouTube and places higher value on inbound links from its own platform. The value of a one-minute video is worth 1.8 million words according to a study by Massachusetts-based Forrester Research.

“People would rather watch a video about a product or business than read about it,” Lanzer said.

Madwire created an in-house video and photography studio to answer to this rising trend. It creates corporate and product videos for its customers.

Another key strategy that keeps Madwire at the forefront of the digital marketing industry is SEO. Lanzer said the Madwire staff constantly is watching for changes in Google’s algorithms and trends “which can change literally every half hour,” she said.

Madwire guarantees that its client’s websites will turn up in the top three spots of a Google search.

“If someone is looking for a plumber,” Lanzer said, “We want our plumbing business to show up first.”

Jay Kellogg described Madwire as basically the marketing and design arm for the small business that can’t afford a marketing department. With the wealth of services and knowledge Madwire offers, its clients potentially could have an enterprise-level agency working for them.

“Nobody does anything we do as well as we do it, at anywhere near the price point,” he said. “That’s why we’re different.”

Madwire has grown from a two-person operation to about 140 employees pushing out nearly 500 websites a month.

When asked what Madwire’s future plans are, JB Kellogg said, “Just keep chopping wood.”

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BUSINESS REPORT LIST Mercury Fastest Growing Companies - Flight II

Companies with 2012 revenues between \$5.25 and \$16.9 million, ranked by 2-year revenue growth

RANK	Company	2-year revenue growth	Revenues 2012 Revenues 2010	Employees 2013	Products/Services	Phone Website	Person in Charge Year Founded
1	MADWIRE MEDIA 550 W. Eisenhower Blvd. Loveland, CO 80537	789%	\$7,000,000 \$787,074	180	Web design, web development, public relations, Internet marketing, SEO, branding, print design, video production.	970-663-7635 www.madwirewebdesign.com	Joe Kellogg JB Kellogg, owners 2009
2	SAFE SITE INC. 5803 Lockheed Ave. Loveland, CO 80538	143%	\$15,863,885 \$6,537,079	218	Utility locating, subsurface utility engineering, utility mapping, utility engineering services, utility pole attachment and code compliance audit. Safety inspection and compliance audits.	970-622-9792 www.safesiteco.com	Diane L. McIntosh, president 2005
3	AFFORDABLE ROOFING INC. 217 W. Tribby Road Fort Collins, CO 80525	107%	\$10,673,887 \$5,165,798	19	Roofing services.	970-207-0000 www.affordableroofinginc.com	Troy Jennings, president Jim Simpson, co-owner 2005
4	BAESSLER HOMES LLLP 3505 Holman Court Greeley, CO 80631	90%	\$15,750,000 \$8,300,000	16	Single-family home builder. Fully-customizable homes built in Northern Colorado.	970-356-6251 www.baesslerhomes.com	Jamie E. Baessler, president 1968
5	POINTS WEST COMMUNITY BANK 1291 Main St. Windsor, CO 80550	85%	\$11,742,303 \$6,345,000	44	Banking services.	970-686-0878 www.pwcbank.com	Mark Brase, Front Range president 1906
6	STEELSTAR CORP. 101 Miller Drive Dacono, CO 80514	58%	\$8,672,202 \$5,477,252	45	Steel fabrication.	303-828-4303 www.steelstar.com	Kris McLean, CEO 1997
7	ALPINE CABINET CO. INC. 4125 Main St. Timnath, CO 80547	55%	\$5,222,000 \$3,360,000	50	Kitchen cabinets and bathroom vanities for both residential and commercial use.	970-484-9030 www.alpinecabinetco.com	James Chinn, president 1968
8	LAKE LOVELAND DERMATOLOGY P.C. 776 W. Eisenhower Blvd. Loveland, CO 80537	43%	\$5,777,000 \$4,054,000	33	Skin cancer, Mohs surgery, medical dermatology, surgical dermatology, cosmetic dermatology, skin diseases, Botox, Radiesse, Sculptra, Restylane, laser hair removal.	970-667-3116 www.lakelovelanddermatology.com	Dr. Patrick J. Lillis, MD, president 1979
9	VISTA SOLUTIONS CORP. 2619 Midpoint Drive, Suite F Fort Collins, CO 80525	32%	\$8,377,716 \$6,368,738	14	IT partner with business-class technology; customized hardware, software and services; local cloud computing.	970-212-2940 www.vistasolutions.net	Linda Vomaske, owner Robert J. Vomaske, CEO, president 1992
10	DAIRY SPECIALISTS LLC 3309 Empire St. Evans, CO 80620	30%	\$13,100,000 \$10,100,000	50	Design, installation, equipment, services and supplies for dairies, feed yards and waste-management systems.	970-330-1870 www.dairyspecialists.com	Randy Sorensen, CEO 1991
11	COLORADO PRECAST CONCRETE INC. 1820 E. Colorado Highway 402 Loveland, CO 80537	28%	\$8,600,000 \$6,700,000	95	Manufacturer of precast concrete products, underground utilities, manholes, electrical vaults, septic tanks, architectural products, small buildings, PVC pipes, fuel tanks.	970-669-0535 www.coloprecast.com	Penny Hayward, CEO, owner 1975
12	THARP CABINET CORP. 1246 N. Denver Ave. Loveland, CO 80537	27%	\$9,860,000 \$7,750,000	87	Manufacturer of residential, commercial and specialty cabinets. Cabinet refacing and refinishing.	970-667-7144 www.tharpcabinets.com	Don Fraley, president 1971
13	NARANJO CIVIL CONSTRUCTORS INC. 1863 Second Ave. Greeley, CO 80631	26%	\$8,800,000 \$7,000,000	50	Structural and flatwork concrete construction, drainageway reconstruction in urban environments, stormwater/irrigation related utilities.	970-356-7909 www.naranjocivil.com	Jerry Naranjo Herman Naranjo, owners 1982
14	SEARS TROSTEL LUMBER CO. 125 Airpark Drive Fort Collins, CO 80524	23%	\$6,760,000 \$5,500,000	45	Custom wood moldings, arched moldings, hardwood lumber, wood flooring; wholesale and manufacturing.	970-482-0222 www.sears-trostel.com	Curt Viehmeyer, general manager 1929
15	NUMERICA CORP. 4850 Hahns Peak Drive, Suite 200 Loveland, CO 80538	19%	\$10,963,377 \$9,189,570	49	Scientific software.	970-461-2000 www.numerica.us	Jeff Poore, president 1996
16	VERUS BANK OF COMMERCE 3700 S. College Ave., Unit 102 Fort Collins, CO 80525	15%	\$15,031,831 \$13,120,725	20	Banking and financial services.	970-267-6564 www.verusboc.com	Mark Kross Gerard Nalezny, CEOs 2005
17	CONNECTING POINT 2401 17th St. Greeley, CO 80634	9%	\$7,000,000 \$6,397,619	32	Network integration, remote managed services, cloud services, network security, unified communications (VoIP), technical outsourcing, product sales.	970-356-7224 www.cpgreeley.com	Ted Warner, president 1985
18	COE CONSTRUCTION INC. 2302 E. 13th St. Loveland, CO 80537	8%	\$8,750,000 \$8,100,000	16	Commercial general contractor.	970-663-7636 www.coeconstruction.com	Gregg Meisinger, president 1990
19	MALM ELECTRICAL CONTRACTORS LLC 266 Basher Drive, Unit No. 2 Berthoud, CO 80513	7%	\$5,337,705 \$5,000,000	28	Commercial, industrial, multi-family, design build services.	970-532-9900 www.malmelectric.com	Trent Malm, general manager 2002
20	MIRAMONT LIFESTYLE FITNESS 901 Oakridge Drive Fort Collins, CO 80525	4%	\$9,509,692 \$9,123,492	300	All-inclusive health club with fitness and wellness programs.	970-282-1000 www.miramontlifestyle.com	Shane Hunsinger, CFO 1979

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

Researched by Mariah Gant

Source: Business Report Survey

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Primary non-contributory Completed operations

Co-Insurance Retention TIV

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Green Ride driving in fast lane of success

BY EMILY CLINGMAN
news@ncbr.com

FORT COLLINS – Compassionate client care, creating a fun work culture and rooting for the competition have landed Green Ride CO Inc. atop the Mercury 100 list this year, bringing in revenue of \$3,107,696 in 2012.

Outstanding customer service is what distinguishes Green Ride from other airport transport services, said general manager Megan Kuhnen. In an industry riddled with complaints about long wait times, canceled shuttles or

MERCURY 100

GREEN RIDE CO INC.

2012 revenue: \$3,107,696
2010 revenue: \$1,360,500
2-year revenue growth: 128%

lengthy, indirect routes to the airports, Green Ride guarantees to pick its passengers up within 10 minutes of their scheduled reservation. It drives directly from Fort Collins to Denver International Airport, and the company axiom is to be as considerate as possible to each and every customer.

“Traveling is already stressful enough,” Kuhnen said. “And when you give over control of getting to your flight on time to somebody else,



EMILY CLINGMAN

Robert Flynn, left, and Ray Scholfield started Green Ride CO LLC in 2008 with just a couple of vans. Now they have 22.

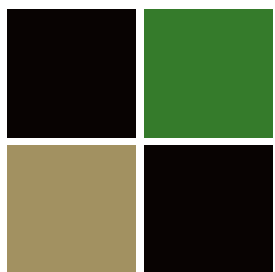
it raises the stress level even higher. Our main priority is to alleviate that stress.”

In 2008, Robert Flynn and Ray Scholfield started Green Ride with just a couple of vans. The company has grown to 22 vehicles and 21 trips a day

and from DIA in addition to 11 trips from Fort Collins to Wyoming. About 300 passengers a day are served – a total of 65,000 so far. Green Ride has 48 drivers and 84 employees total who also serve as reservation agents and office administrators.

“We operate very differently than most other share ride services around the country,” Flynn said. “From a very high-level view, compared to Super Shuttle or Shamrock, we’re not much different.”

► See **Green Ride**, 15B



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**BUSINESS
REPORT LIST**

Mercury Fastest Growing Companies - Flight III

Companies with 2012 revenues between \$2.84 million and \$5.24 million, ranked by 2-year revenue growth

RANK	Company	2-year revenue growth	Revenues 2012 Revenues 2010	Employees 2013	Products/Services	Phone Website	Person in Charge Year Founded
1	GREEN RIDE CO INC. 344 E. Foothills Parkway, Suite 29 Fort Collins, CO 80525	128%	\$3,107,696 \$1,360,500	110	Transportation.	888-472-6656 www.greenrideco.com	Ray Schofield, owner Bob Flynn, co-founder 2008
2	THE SPITFIRE GROUP LLC 11409 Business Park Circle, Suite 110 Firestone, CO 80504	114%	\$3,000,000 \$1,400,000	25	Management and technology consulting services for high growth, highly transformational companies.	303-485-1880 www.spitfiregroup.com	Mark Richtermeyer, CEO 2004
3	RMG ENGINEERS GROUP 1601 37th St. Evans, CO 80620	85%	\$3,050,000 \$1,650,000	37	Geotechnical investigations, structural engineering, geotechnical engineering, construction materials testing, forensic engineering, single-family site and grading plans.	970-330-1071 www.rmgengineers.com	Tom Cope, Northern Colorado geotechnical group manager, partner 1986
4	E.I. MEDICAL IMAGING 110 12th St. SW, Unit 102 Loveland, CO 80537	82%	\$4,686,000 \$2,569,000	N/A	Manufacturer of portable ultrasound devices for veterinarians and livestock producers.	970-669-1793 www.eimedical.com	Charles Maloy, president 1984
5	SAVANT HOMES INC. P.O. Box 2066 Fort Collins, CO 80522	79%	\$5,174,018 \$2,887,830	11	Residential contractor and light commercial contractor. Focus on custom home building in new construction, remodeling and commercial tenant finish.	970-472-5667 www.savanthomesinc.com	Alan Strope, president 1998
6	EXODUS MOVING & STORAGE INC. 1730 E. Prospect Road, Suite 102 Fort Collins, CO 80525	56%	\$4,958,000 \$3,170,000	77	Professional moving and storage; residential, commercial, local, national and international.	970-484-1488 www.exodusmoving.com	Ilan Levy, president 1996
7	HOME INSTEAD SENIOR CARE 3711 John F. Kennedy Parkway, Suite 317 Fort Collins, CO 80525	56%	\$5,176,050 \$3,314,050	330	Licensed non-medical home care.	970-494-0289 homeinstead.com/northerncolorado	Mike P. Maguire, president Carol Maguire, owner 2001
8	HIGHCRAFT BUILDERS INC. 429 S. Howes St. Fort Collins, CO 80521	56%	\$4,977,603 \$3,200,000	17	Design-build company specializing in remodels, additions, basement finishes, fixed-price contracts, guaranteed construction.	970-472-8100 www.highcraft.net	Dwight Sailer Bryan Soth, owners 1998
9	ALLURA SKIN & LASER CLINIC 2032 Lowe St., Suite 103 Fort Collins, CO 80525	50%	\$2,842,000 \$1,900,000	28	Skin care, facial laser, botox, dermal fillers, hCG diet, spa, laser vein treatments, bio identical hormones.	970-223-0193 www.alluraclinic.com	Dr. Rebecca A. de la Torre, MD Yvonne Hampson, owner, nurse 2008
10	DAVINCI SIGN SYSTEMS INC. 4496 Bent Drive Windsor, CO 80550	45%	\$4,200,000 \$2,900,000	32	LED message centers. Signs for schools, hospitals, financial institutions and retail. Custom metal fabrication, stone masonry. Electronic signage for interior and exterior applications. LCD displays.	970-203-9292 www.davincisign.com	John "JJ" J. Shaw, president 2004
11	MIRAMONT FAMILY MEDICINE 4674 Snow Mesa Drive, Suite 140 Fort Collins, CO 80528	36%	\$4,783,204 \$3,517,906	61	Patient-centered medical home, laser aesthetics, X-ray, mammograms, laboratory, extended hours, prescription dispensing, allergy testing and therapy, physical therapy, podiatry, audiology.	970-482-0213 www.miramont.us	John Lumir Bender, CEO 1940
12	ROBERTS EXCAVATION CORP. 1801 First St. Berthoud, CO 80513	36%	\$3,014,000 \$2,222,000	18	Commercial, industrial, residential earthwork, site grading and utility construction, environmental reclamation.	970-532-1440 www.roberts-excavation.com	Gerald Roberts, president 1991
13	WORKWELL OCCUPATIONAL MEDICINE 1600 Specht Point Road, Suite 115 Fort Collins, CO 80525	34%	\$4,929,492 \$3,690,076	42	Worker's compensation injury care, physical therapy, ergonomics, FCE, pre-employment physical examinations, drug and alcohol testing, corporate and occupational health services.	970-672-5100 www.workwellocmed.com	Steve Pottenger, CEO 1994
14	ENERGYLOGIC INC. 309 Mountain Ave. Berthoud, CO 80513-9261	33%	\$3,177,785 \$2,384,889	45	Energy ratings, energy audits, rater training, rater partner providing, LEED consulting and project management, energy guarantees and quality assurance.	970-532-3220 www.nrglogic.com	Steve Byers, CEO 2006
15	EXPONENTIAL ENGINEERING CO. 328 Airpark Drive Fort Collins, CO 80524	24%	\$5,100,000 \$4,100,000	32	Professional electric power engineering, including hydroelectric, wind and solar design and interconnection for medium- to large-scale systems.	970-207-9648 www.exponentialengineering.com	Thomas A. Ghidossi, president 1993
16	DURAN EXCAVATING INC. 418 N. Ninth Ave. Greeley, CO 80631	18%	\$5,191,072 \$4,400,000	48	Earthwork, utilities and roadwork.	970-351-0192 www.duranexcavating.com	Ernest Ellie Duran, president 1979
17	HIGH PLAINS MECHANICAL SERVICE INC. 2020 Airway Ave. Fort Collins, CO 80524	12%	\$4,452,570 \$3,970,800	24	HVAC service, maintenance and installation.	970-221-5645 www.hpmservice.com	Paul Finger Joyce Finger, owners 1983
18	FORT COLLINS NURSERY 2121 E. Mulberry St. Fort Collins, CO 80524	12%	\$2,838,947 \$2,544,449	31	Retail nursery and garden center, trees, shrubs, seeds, houseplants, bedding plants, vegetables, tropical plants, fountains, statuary, benches, arbors, gardening tools and supplies.	970-482-1984 www.fortcollinsnursery.com	Jesse Eastman, owner 1932
19	DATASPLICE 414 E. Oak St. Fort Collins, CO 80524	10%	\$3,251,970 \$2,967,870	22	Mobile systems to allow remote users to interface with enterprise computerized maintenance management systems in online or offline modes.	970-484-0841 www.datasplice.com	Scott Kunze, president, CEO 2001
20	FRONTIER METAL STAMPING 3764 Puritan Way Frederick, CO 80516	4%	\$5,200,000 \$5,000,000	21	Low- and high-volume metal stampings, assemblies, and complete product build. Tool and die design and build in-house, progressive, single-station and short-run tooling.	303-458-5129 www.frontiermetal.com	Steve O'Donnell, president 1984

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

N/A-Not Available.

Researched by Mariah Gant

Source: Business Report Survey

Disaster-response company gains national reputation

BY DAN COOK AND PAMELA JORDAN
news@ncbr.com

FORT COLLINS – Affordable Roofing and Restoration had another banner year in 2012, as disasters nearby – such as the Waldo Canyon Fire – and far away fueled its growth. The demand for the company's services outside Colorado has co-owners Troy Jennings and Jim Simpson focused on becoming a national disaster restoration brand.

Its owners and customers will tell you disaster restoration is all about responding to customers' needs. Par-

MERCURY 100

AFFORDABLE RESTORATION

2012 revenue: \$2,344,679

2010 revenue: \$401,534

2-year revenue growth: 484%

ticularly in the disaster field, clients need help now, and they want to believe they are getting top value despite the urgency.

Affordable's goal is to respond 24 hours a day, seven days a week, within three hours of a natural disaster. Once a project begins, Affordable's staff provides constant updates to clients to reassure them the process is going smoothly.

That commitment to each job, to customer service and to their employ-



JONATHAN CASTNER

The Affordable Restoration team includes, left to right, Jim Simpson, Troy Jennings and Cory Braesch.

ees landed Affordable on the 2013 Mercury 100 list of top companies in the region. This year the company ranked No. 1 on the list of companies with revenues between \$1.65 million and \$2.83 million. In 2012, Simpson said, the company grossed approximately \$2.34 million, an increase of nearly \$1 million compared with 2011.

"We are currently experiencing growth in 2013 of over 45 percent over 2012's numbers," he said.

Success has caused a bit of confusion around the company's "proper" name.

The pair initially founded Affordable Roofing, but were called upon to handle so much non-roofing work that they added several new divisions to the firm. They launched Fort Collins Restoration & Design in 2008 to handle the non-roofing work, but then were forced by circumstances to re-imagine their corporation.

"In 2011 we had experienced so much growth outside of our local marketplace that we realized we needed to blend our two companies together, and from that Affordable Restoration

Inc. was born," Simpson said. "Our combined brand is Affordable Roofing & Restoration Inc., and our DBA is Affordable Restoration."

If the corporate nomenclature is confusing, the quality of work the company performs is not. Affordable's depth of experience in structural disaster work is coupled with a philosophy of quietly delivering a solid performance on each job. Although based in Fort Collins, its clientele is nationwide, with work outside Colorado growing apace with the company's reputation for responding effectively to natural disasters.

Satisfied customers aren't hard to find. Says one: "Troy's experience, not only in the roofing business, but also in the roofing insurance claims business, allows him to bring something special to the table in his estimates. He knows when your insurance adjustment is too low, and he is willing to talk to your insurance adjusters to make sure you get a fair settlement."

Another customer was so impressed he published his home address, inviting people to look at his roof as testament to the company's quality product.

"We were blown away by the level of workmanship of your roofing team. The crew was respectful of our property and worked extremely hard to deliver our beautiful new roof," said Michael Nelms, whose home needed a new roof after a hailstorm.

The two men have also paid close attention to their company's culture, offering incentives to those employees who bring in business.

"One of the key components of our culture at Affordable Restoration is rewarding those that build their business within our business," Simpson said. "By that I mean that our people are constantly reaching out to their own network which, in turn, creates more revenue. We set up a compensation plan that pays additional commissions on this new business and pays residually if that network is maintained over the long term."

When Affordable's entire team thinks about bringing in business, it's little wonder the company is on track with its nationwide strategy.

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BUSINESS REPORT LIST Mercury Fastest Growing Companies - Flight IV

Companies with 2012 revenues between \$1.65 million and \$2.83 million, ranked by 2-year revenue growth

RANK	Company	2-year revenue growth	Revenues 2012 Revenues 2010	Employees 2013	Products/Services	Phone Website	Person in Charge Year Founded
1	FORT COLLINS RESTORATION & DESIGN INC. DBA AFFORDABLE RESTORATION 217 W. Trilby Road Fort Collins, CO 80525	484%	\$2,344,679 \$401,534	26	Fire and water restoration.	970-207-0000 www.affordablestore.com	Troy Jennings, owner Jim Simpson, owner Cory Braesch, co-owner 2008
2	DENALI ROOFING LLC 6944 Rosemont Court Fort Collins, CO 80525	231%	\$1,800,000 \$543,000	6	Roofing contractor, installation, repair and inspection of all types of roofs. Serving industrial, commercial, residential, multi-family, retail, educational and religious properties.	970-660-4417 www.denaliroofs.com	Katrina Fenzi, CEO 2009
3	G & N CONSTRUCTION 628 First Ave. Ault, CO 80610	195%	\$1,650,000 \$560,000	8	Pre-engineered metal buildings, structural steel, concrete, epoxy flooring.	970-834-0382 N/A	Nancy White Gary White, owners 1996
4	AGPROFESSIONALS LLC 4350 State Highway 66 Longmont, CO 80504	166%	\$2,432,000 \$913,000	16	Developers of agriculture; engineering, land-use planning, real estate, surveying, environmental management, public relations exclusively for agriculture.	970-535-9318 www.agpros.com	Thomas Haren, owner 1996
5	FRONT RANGE LABORATORIES 510 E. Fifth St. Loveland, CO 80537	153%	\$1,647,195 \$651,099	19	Contract analytical testing laboratory serving compounding pharmacies, hospitals and small manufacturers.	970-593-0171 www.frontrangelabs.com	Michael Travis, president 2003
6	3J INC. 8900 W. First St. Wellington, CO 80549	109%	\$2,513,000 \$1,200,000	9	Computer numerical control machine shop.	970-224-0180 www.3jinc.com	Justin F. Robinson, vice president of operations 2006
7	ENVISION IT PARTNERS 333 W. Drake Road, Suite 30 Fort Collins, CO 80526	89%	\$2,131,026 \$1,128,000	15	IT consulting services and support.	970-377-0333 www.envnetworks.com	Michael O'Donnell, CEO 2003
8	ACTION PLUMBING AND HEATING INC. 201 12th St. S.W. Loveland, CO 80537	74%	\$2,046,120 \$1,174,222	10	New commercial and residential plumbing, service and repair commercial and residential plumbing, hydronic heating sales and service, drain cleaning, repair/replacement of sewer lines.	970-669-6093 www.actionplumbingandheating.com	Dick Zastrow, owner 1993
9	ALPHAGRAPHICS 5803 Lockheed Ave. Loveland, CO 80538	69%	\$1,776,545 \$1,050,039	14	Design, print copy, marketing.	970-223-6316 www.agnoc.com	Diane L. McIntosh, president Diane L. McIntosh, owner 2006
10	KING SURVEYORS INC. 650 E. Garden Drive Windsor, CO 80550	64%	\$2,750,000 \$1,672,254	27	Land surveying.	970-686-5011 www.kingsurveyors.com	Larry Pepek Bob Wesnitzer, owners 1985
11	LINDEN 223 S. Howes St. Fort Collins, CO 80521	58%	\$1,900,000 \$1,200,000	13	Marketing and communications company. Provides market research, branding, website design, online marketing, social media, public relations.	970-221-3232 www.golinden.com	Susie Cannon, owner 1996
12	FORT COLLINS VETERINARY EMERGENCY AND REHABILITATION HOSPITAL LLC 816 S. Lemay Ave. Fort Collins, CO 80524	35%	\$2,300,000 \$1,700,000	38	Emergency veterinary services, rehabilitation and urgent care.	970-484-8080 www.fcverh.com	Jon Geller, managing partner 2003
13	MIDTOWN ARTS CENTER 3750 S. Mason St. Fort Collins, CO 80525	35%	\$2,100,000 \$1,560,000	65	Professional Broadway-style dinner theatre, corporate events, meetings, lectures, weddings, ballroom, children's theatre and arts education, community theatre rental, theatre for children and family.	970-225-2555 www.midtownartscenter.com	Kurt Terrio, president 2001
14	GRAHAM'S CARPET NETWORK 451 N. Denver Ave. Loveland, CO 80537	28%	\$2,750,000 \$2,156,403	12	Residential and commercial flooring, countertops and window covering materials and installation.	970-612-0214 www.grahamscarpetnetwork.com	Scott Graham, president Monica Graham, vice president 2003
15	STONE BUILDING PRODUCTS LLC 211 30th St. Greeley, CO 80631	23%	\$2,165,000 \$1,762,000	23	Concrete retaining wall, stone veneer, fencing and architectural products.	970-351-0270 signaturestone.net	Dale Boehner Rene Waters, partners 2003
16	ALPINE DENTAL HEALTH 718 S. College Ave. Fort Collins, CO 80524	14%	\$2,067,647 \$1,815,000	11	Family and cosmetic dentistry and dental implants. Full-range of dental services from regular checkups to life-changing makeovers.	970-484-5297 www.alpinedentalhealth.com	Michael McDill, owner Todd Rosenzweig 2006
17	C&T CUSTOM FABRICATION INC. 345 Basher Drive Berthoud, CO 80513	14%	\$1,890,000 \$1,665,000	17	Metal fabrication including precision welding, water-jet cutting, CNC machining, CNC punching and bending.	970-532-2444 www.ctcustomfab.com	Cameron Matthie Terry Dettmann, owners 1997
18	ST. VRAIN BLOCK CO. 5150 Grand View Blvd. Dacono, CO 80514	12%	\$1,900,000 \$1,700,000	17	Concrete blocks, landscaping products, pavers, retaining wall block and structural units.	303-833-4144 www.stvrainblock.com	Colleen Ryan, co-owner, vice president 1946
19	JUST OFFICE FURNITURE 825 S.W. Frontage Road, Unit 1B Fort Collins, CO 80524	9%	\$1,750,000 \$1,600,000	10	New and used commercial furniture. Asset management, space planning, office design, installation, relocation and reconfiguration.	970-493-9039 www.justofficefurniture.com	Alexa Hepler Mike Hepler, owners 1979
20	COCHRAN, FREUND & YOUNG LLC 2026 Caribou Drive, Suite 201 Fort Collins, CO 80525	5%	\$2,054,000 \$1,947,000	15	Patent, copyright, trademark and trade secret law and technology licensing.	970-492-1100 www.patentlegal.com	William W. Cochran, managing member 2000

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

Researched by Mariah Gant

Source: Business Report Survey



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At Rocky Mountain Hydroseed, business is growing

BY DAN COOK
news@ncbr.com

FORT COLLINS – There’s nothing like a dry spell to get people to think about their grass. As Colorado’s landscape has gotten drier in recent years, business has been picking up for Rocky Mountain Hydroseed.

The 30-year-old business – officially Rocky Mountain Hydro-Seeding LLC and run by Tina Hunt – handles a vast range of clients and grassy landscapes. From the U.S. Bureau of Land Management’s Carter Lake Project to a new

MERCURY 100

ROCKY MOUNTAIN HYDRO-SEEDING LLC

2012 revenue: \$750,000

2010 revenue: \$148,000

2-year revenue growth: 407%

skate park in Fort Collins and the Trail Head subdivision, Rocky Mountain Hydroseed has turned dirt into lush lawns.

Ever wonder how hydroseeding works? Here’s how the company describes its process:

“The watery slurry containing the grass seed, fertilizer and mulch is constantly agitated during application. This agitation coats the seeds with the fertilizer, while the mulch absorbs the water. When evenly sprayed on the



COURTESY ROCKY MOUNTAIN HYDROSEED

Workers at Rocky Mountain Hydroseed apply watery slurry containing grass seed, fertilizer and mulch. The moist seeds germinate rapidly.

ground, the water-logged mulch keeps the seeds moist for rapid germination, usually occurring in five to seven days. Once germinated, the grass feeds on the fertilizer to increase root development and growth.”

The company doesn’t just hydroseed grass. It handles the full scope of landscaping work for its customers. Their process begins with the soil itself, which is carefully rejuvenated, graded and covered with topsoil to ensure a long

life to the new lawn.

It offers four types of seeding: turf, native, wetland and wildflower, each of which is seeded to custom specifications, depending on whether existing grass will be retained or it’s a start-from-scratch situation. Erosion control measures are part of that process.

Rocky Mountain Hydroseed has a multi-state clientele. Many of its clients, especially on the government side, have operations that span more than one state, and they take Rocky Mountain Hydroseed with them across state lines.

Railroad rights-of-way use a surprising amount of grass and other ground cover, and Rocky Mountain Hydroseed has railways across the plains and western states. State transportation departments in Colorado, Nebraska and Wyoming are among its regular customers. Forest Service projects, airport landscaping, pipeline rights-of-way, bike paths and ball fields all sport greenery provided by the Fort Collins company.

“We’re rather small, but we do keep busy,” said one company employee. “You’re hitting us just as the work is starting to pour in.”

In addition to its direct hydroseeding business, Rocky Mountain Hydroseed offers consulting services to engineering firms, cities and towns, contractors and others who perform landscaping services themselves.

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BUSINESS
REPORT

LIST

Mercury Fastest Growing Companies - Flight V

Companies with 2012 revenues of \$1.64 million or less, ranked by 2-year revenue growth

RANK	Company	2-year revenue growth	Revenues 2012 Revenues 2010	Employees 2013	Products/Services	Phone Web site	Person in Charge Year Founded
1	ROCKY MOUNTAIN HYDROSEEDING LLC 1925 County Road 54G Fort Collins, CO 80524	407%	\$750,000 \$148,000	9	Agricultural seeding and spraying, lawn hydroseeding and erosion control.	970-493-7100 www.rockymountainhydroseed.com	Tina Hunt, owner 1980
2	FINANCIAL STEWARDS WEALTH MANAGEMENT 3500 John F Kennedy Parkway, Suite 300 Fort Collins, CO 80525	261%	\$675,000 \$187,000	5	Comprehensive financial planning. Investments. Insurance. Annuity. Family wealth counseling for high net-worth families.	970-672-2111 www.fswmg.com	Jim Davies, owner Henry Ho, co-owner, founder 2008
3	AGGIE PLUMBING & SERVICE INC. 1739 Rolling Gate Road Fort Collins, CO 80526	211%	\$1,071,265 \$345,000	8	Plumbing contractor. Plumbing service and repair. New commercial and residential new construction.	970-226-9979 www.aggieplumbing.com	Craig Unter, president 2005
4	TLC PAYROLL & INSURANCE 223 Linden St., Suite 200 Fort Collins, CO 80524	175%	\$385,000 \$140,000	11	Payroll and health insurance services for businesses with one to 5,000 employees. Time and attendance solutions, human resources solutions and workers' compensation.	970-568-8613 www.tlcpayroll.com	Kevin Welch, president, CEO 2010
5	A THROUGH Z COMPUTING 1008 Pinnacle Place Fort Collins, CO 80525	160%	\$348,233 \$134,000	2	Computer and network consultants.	970-204-4778 www.athroughzcomputing.com	James Jenson, owner 2004
6	SOILOGIC INC. 4350 State Highway 66 Longmont, CO 80504	123%	\$1,021,000 \$457,000	8	Consulting engineers.	970-535-6144 www.soilogic.com	Wolf von Carlowitz, president 2005
7	PAPER MOON WEDDINGS LLC 5724 S. College Ave. Fort Collins, CO 80525	118%	\$240,000 \$110,000	12	Full-service marketing firm for wedding professionals. Including: direct mail, online PR, social media and web-based advertising.	970-682-1222 www.papermoonweddings.com	Gary Young, CEO 2009
8	MOUCO CHEESE CO. 1401 Duff Drive, Suite 300 Fort Collins, CO 80524	100%	\$507,686 \$254,000	12	Artisan cheeses.	970-498-0107 www.mouco.com	Robert Poland, co-owner 2000
9	COLORADO WATERJET CO. 5186 Longs Peak Road, Unit F Berthoud, CO 80513	86%	\$1,001,700 \$539,000	6	Machine job shop: abrasive water jet shape-cutting services. Standard, dynamic and five-axis waterjet cutting.	970-532-5404 www.coloradowaterjet.com	Dan Nibbelink, president 1997
10	FOUNDATIONS COUNSELING LLC 155 E. Boardwalk Drive Fort Collins, CO 80525	85%	\$1,043,450 \$563,000	13	Marriage and family counseling and mental health therapy.	970-227-2770 www.foundationscounselingllc.com	Chris Berger, CEO, owner 2007
11	SOD BUSTER INN BED & BREAKFAST 1221 Ninth Ave. Greeley, CO 80631	81%	\$185,093 \$101,982	3	Ten guest rooms, dining rooms, high-speed Internet and cable TV in each room. Conference and event facilities.	970-392-1221 www.greeleybedandbreakfast.com.	Stephanie Boulton Derek Boulton, owners 1997
12	CLAY POT CREATIVE 418 S. Howes St., Suite 100 Fort Collins, CO 80521	81%	\$823,762 \$454,890	13	Graphic design, Web development, marketing and branding.	970-495-6855 www.claypotcreative.com	Julia Leach Andrew Leach, principals 2000
13	GOODWIN FINANCIAL SERVICE INC. 2038 Vermont Drive Fort Collins, CO 80525	78%	\$800,000 \$450,000	8	Managed money investments, annuities and life insurance.	970-223-2377 www.gfs01.com	Harry P. Goodwin, president, CEO 2000
14	A-TRAIN MARKETING COMMUNICATIONS INC. 215 W. Oak St., Suite 800A Fort Collins, CO 80521	72%	\$1,120,800 \$650,000	8	Branding, research, strategic planning, public relations, print materials, websites, event planning and nonprofit marketing.	970-419-3218 www.atrainmarketing.com	Gretchen Gaede, president 1998
15	ANLANCE PROTECTION LTD. 1800 E. Lincoln St., No. C-3 Fort Collins, CO 80524	72%	\$1,069,571 \$620,306	28	Executive protection/special security services.	970-224-6688 www.anlance.com	Barry C. Wilson, owner 1991
16	DIGI PIX SIGNS 700 Automation Drive, Unit K Windsor, CO 80550	71%	\$530,000 \$310,000	7	Commercial signs, lighted signs, window graphics, vehicle graphics and wraps, banners, trade show displays and decals.	970-674-3310 www.digipixsigns.com	Scott Holt, president 2003
17	PISACKA, BAKER & ASSOCIATES LLC 375 E. Horsetooth Road Shores, Building 2, Suite 201 Fort Collins, CO 80525	62%	\$463,597 \$285,560	7	Certified public accountant.	970-488-1888 www.pisackabaker.com	Cody Pisacka, managing member 2007
18	CLEAN BEES 217 Racquette Drive, Unit 4 Fort Collins, CO 80524	56%	\$540,000 \$346,000	30	Customized cleanings with attention to detail. Tailored to fit any budget.	970-566-2415 www.cleanbees.com	Katie Straubel, owner 2001
19	FRAYER & ASSOCIATES CPA PC 501 Stover St. Fort Collins, CO 80524	49%	\$275,000 \$185,000	5	Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.	970-419-3200 www.frayerandassociates.com	Mona F. Frayer, CPA 1990
20	RAM GLASS SERVICE 5727 Bueno Drive Fort Collins, CO 80525	48%	\$1,254,000 \$850,000	8	Glass, shower doors, mirrors, storefronts, table tops, chair mats, custom glass cutting, cabinet glass. Residential and commercial glass of any type.	970-207-1914 www.ramglass.com	Clu Tamlin Kathy Tamlin, owners 2000

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

N/A-Not Available.

All listees realized revenues in excess of \$150,000 for 2012.

Researched by Mariah Gant

Source: Business Report Survey

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OTTER from 4B

concept took off. Despite the usual setbacks and struggles any startup faces, OtterBox persevered and continues to grow rapidly and secure market share – as high as 15 percent in some segments, analyst Morgan reports. It employs more than 400 people.

Brian Thomas has succeeded Richardson as chief executive, with the founder moving to board chair status, but the company culture remains riveted on quality.

“What we love about OtterBox is that the product itself is reliable. It works,” said Adam J. Furman, vice president for sales at Shieldmans Mobile Accessories Inc. in Boulder. Thomas said the OtterBox culture is one that refuses to let challenges stand in the way of success. “OtterBox company culture is built around our core

values,” he said. “One of those values is passion. When (our employees) see an obstacle, they seek to overcome it.” Morgan said he’s been impressed with OtterBox’s ability to stay ahead of the curve in the dizzyingly competitive mobile-accessories marketplace. “OtterBox is tightly focused on every element of the phone case market and is determined to be No. 1 in that market with a high-quality produce,” he said. “Others in that space are content to view the phone case as a commodity. OtterBox sees it very differently.”

That’s in part because OtterBox doesn’t simply sell phone cases, but rather an experience and a sense of well-being, Thomas said.

“We sell protection, but it’s more than just protection for a phone or tablet. We protect your data, your photos, your connection to family,

friends and work,” he said. “OtterBox sells peace of mind. As mobile technology becomes more ubiquitous in our everyday lives, that need for protection grows.”

Can OtterBox keep up the pace? Morgan said challenges will continue to come at OtterBox and everyone else in the constantly morphing mobile-accessories business. Competitors have to guess right when they design a new case for an upcoming phone release that may or may not be a hit with users. They have to battle the notion that phones themselves are becoming tougher, so cases aren’t as critical as they once were. And they must be ready to expand their product lines to protect themselves from over-concentration on the mobile phone case market.

But if anyone can do it, Morgan

thinks OtterBox can.

“Even their lowest-priced cases have much more quality than the others in that niche,” he says. “They have been able to brand themselves and to win very loyal customers,” something not many phone case makers have achieved. That lends itself to branching out into other accessory product lines, he said. More to the point, OtterBox listens, both to its customers and to retailers such as Shieldsman. Furman said he and his business partner started “mixing and matching” colors with OtterBox cases a few years ago to play to customers’ sense of style, and OtterBox took note. Now, OtterBox has become a leader in the color mixing and matching game – another leg up in a furious battle for market share.

GREEN RIDE from 8B

The big difference between shuttle drivers for Green Ride and other similar companies, Flynn said, is that those drivers are independent contractors, while Green Ride directly employs all of its drivers. Independent contractors’ need to fill seats to capacity as an incentive to recover their fees often compromises the quality of service to the passengers, he said.

“Having a family-based model such as ours means that we’ll take a single passenger out to the end of town,”

Flynn said. “And we won’t cancel or postpone a scheduled trip because there aren’t enough butts in the seats.”

Green Ride drivers aren’t going to lose money if their vans aren’t at full capacity. They receive the same hourly wage, ranging from \$9 to \$12 an hour, and it’s up to each driver to determine their level of tips by the kind of personalized care they offer to their passengers.

Scholfield said he and Flynn aren’t out to trash the “other guys.”

“If one of our customers wants to

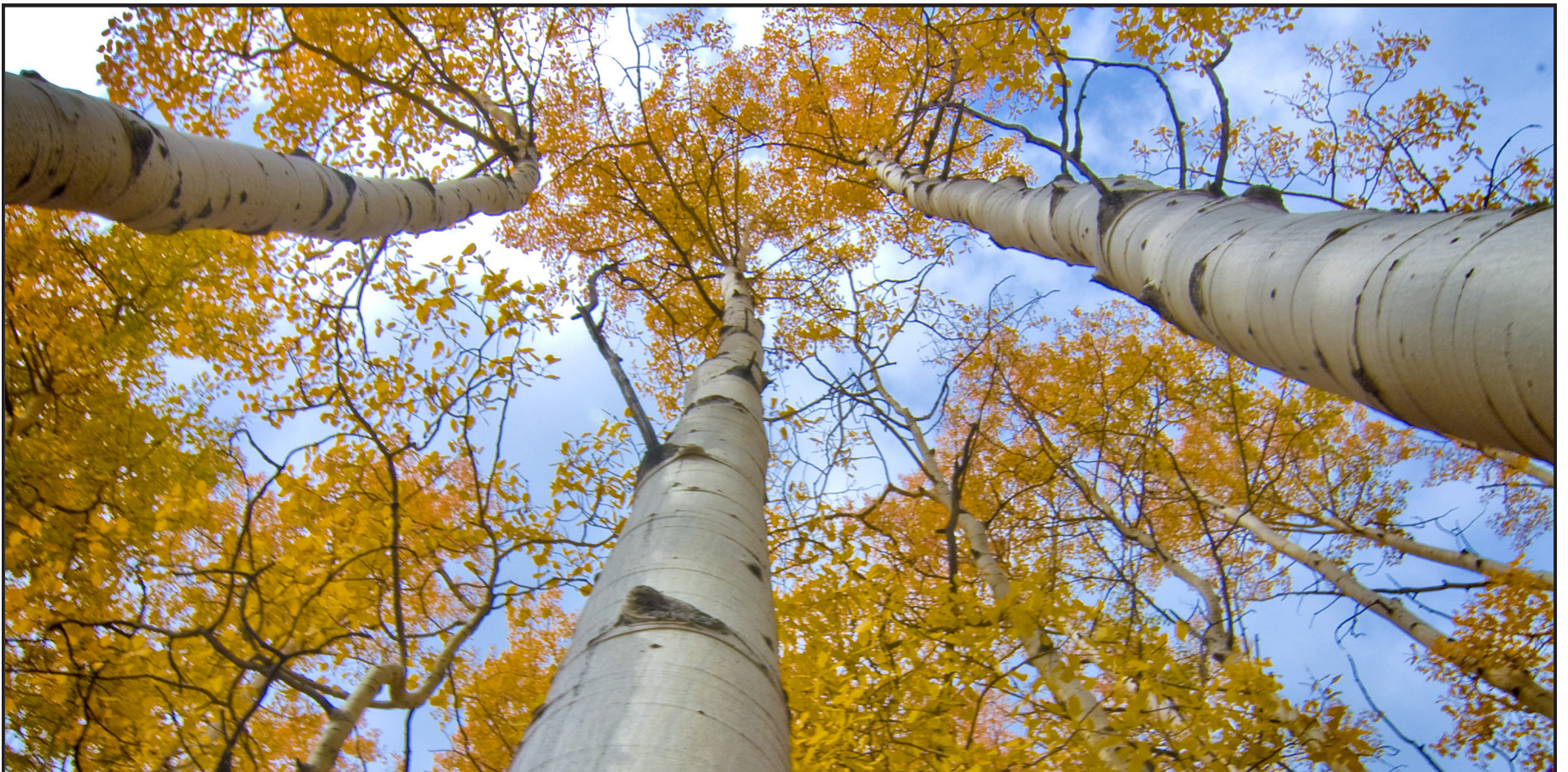
jump on a Super Shuttle because it might get them home quicker, we’re fine with that,” Scholfield said. “What we’re really aiming for is capturing the other 5,000 or so travelers that are driving their own vehicles to and from the airport.”

Scholfield said he wants to see the other companies do well. If people have lots of options and trustworthy service, he said, they’ll be more apt to choose a shuttle over their own car – which is what Green Ride ultimately wants, as it lessens the environmental damage of

too many cars on the road.

According to IBISWorld Market Research, trends from the past five years predict an upswing in business for airport shuttle operators. Over the next five years, shuttle industry revenue is projected to rise at an average yearly rate of 3 percent as a result of a more stable economy that will increase air passenger travel by 3.5 percent annually to about 879.2 million.

“There’s plenty of untapped market to go around,” Scholfield said.



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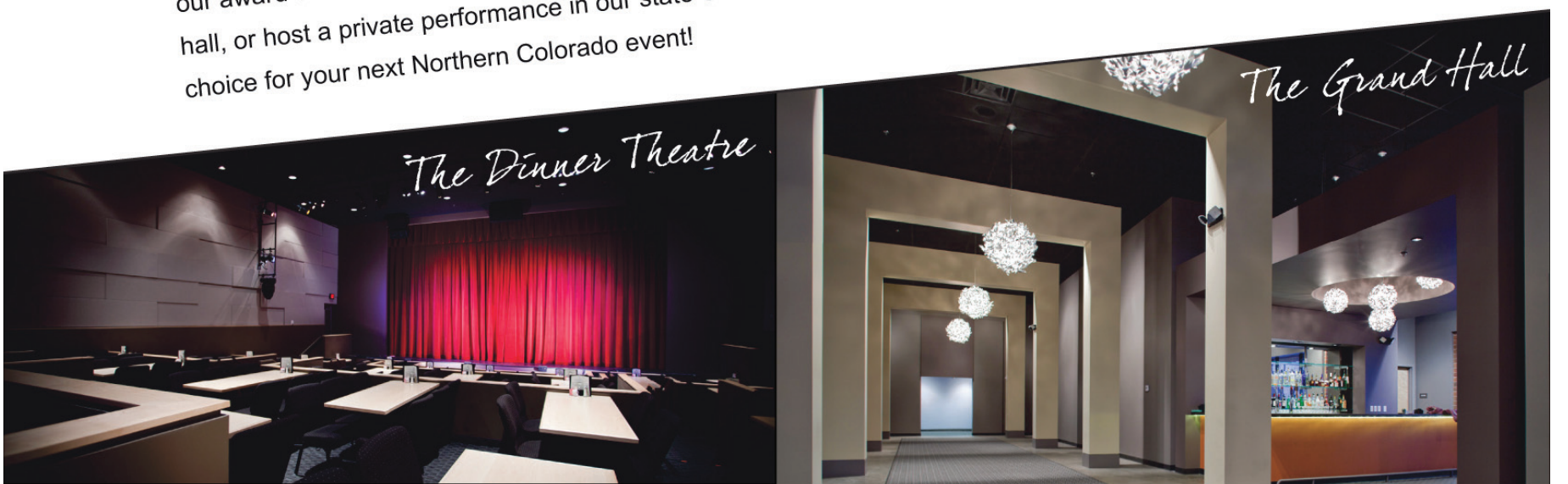
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