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MARKETING

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Volume 17 | Issue 18 | May 18-31, 2012

Oil boom puts pressure on pipelines, rail transit hubs; no easing in sight

BY STEVE LYNN

slynn@ncbr.com

GREELEY - The oil and gas companies doing business in Northern Colorado are looking for more ways to ship crude oil in light of record production in the Niobrara

Facing limited pipeline capacity, companies have increasingly turned to rail, a fast but more expensive method of shipping the crude oil extracted from the Denver-Julesburg Basin.

That's why plans for a third so-called transload facility in Weld County are under way, said Bruce Biggi, economic development manager for the city of Greeley.

Also, pipeline giant Kinder Morgan is planning to convert a natural-gas pipeline that runs through the Denver-Julesburg to ship oil. The

➤ See Oil, 24

Inside: Energy section

For subscribers only: Regulatory battles are reshaping oil and gas. Also, how much water does oil really use? Plus, our newest directory.



See related stories, page 3

- ➤ Oil boosts single-family home rentals.
- ➤ Metal fabricators flock to Greeley.

Crashboxx hopes to steer way to success

Its software records crash data, more

BY STEVE LYNN

slynn@ncbr.com

FORT COLLINS - Peter Byrne's little black box could change the way people drive, saving money and potentially lives.

The small box plugs in below the steering wheel above a driver's right knee; its software records the vehicle's location, crash data and, crucially, whether the driver is speeding or doing anything else on the road that might be considered reckless.

"The value proposition of this is it allows you to manage driver behavior," said Byrne, a 20-year auto-safety industry veteran. "Driver behavior is directly related



Crashboxx has developed a device that can help monitor driver behavior and records crash data.

to crash causation and injuries on the road."

Byrne, president of Fort Collinsbased Crashboxx, began developing the product three years ago with business partner and engineer Greg Bayley. They maintain

an office in the Rocky Mountain Innosphere, the tech company incubator in Fort Collins.

The company has plenty of competition, including one of the leaders in the niche, Redwood

➤ See Crashboxx, 25

Cities offered Eldon James incentives to avert move

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

Eldon James' decision to relocate its headquarters to the Denver area



Coulson

this year has left Northern Colorado economicdevelopment officials wondering just what more they could have done to keep the company here.

"It's a little frustrating," Fort

Collins Economic Health Director Josh Birks said of the impending

Although it's not a huge company - the maker of plastic tubing and fittings for the healthy care and food industries employs just 35 – it is an operation that people in both the pri-

➤ See Eldon James, 22

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42,000-seat stadium proposed for CSU

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

FORT COLLINS – Preliminary plans drawn up by the architects at Populous propose a 42,000-seat stadium on Colorado State University's campus, just north of Prospect Road.

The plans suggest the stadium should be situated in a north to south orientation, next to the university's Plant Environmental Research Center, between Lake and Pitkin streets just west of Whitcomb Street.

They also include two new parking garages and an alumni center near the stadium.

Populous presented its designs in both Denver and Fort Collins earlier this month, and made them public on the stadium website. The designs will be presented at the next meeting of the stadium advisory committee, to be held May 30.

The committee will give a recommendation to university President Tony Frank based upon the findings of the work its members have done since January.

The university is also investigating the possibility of renovating the 32,500-seat Hughes Stadium.

Hickenlooper vetoes tourism projects bill

Gov. John Hickenlooper vetoed a bill in early May that would have increased the number of projects eligible for state sales tax breaks under the Regional Tourism Act.

"We share the General Assembly's desire to encourage tourism in Colorado, but Senate Bill 12-124 does not accomplish this goal effectively or efficiently," Hickenlooper wrote in a letter to the Legislature.

The bill, sponsored by state Sen. Ted Harvey, R-Highlands Ranch, sought to authorize the state Economic Development Commission to approve six regional tourism

DAILY IN REVIEW

projects in any year. Current law allows the commission to approve and finance a total of six regional tourism projects over three consecutive years, or two projects annually.

Six projects are now competing for the state funding, including Estes Park's Elkhorn Project. The project includes a proposed \$50 million year-round ski and recreational area on the historic Elkhorn Lodge property.

Oil and gas lease sale nets \$4.8 million

DENVER - The Bureau of Land Management received \$4.8 million in the latest round of oil and natural-gas lease sales, with 30 parcels totaling more than 28,300 acres in Colorado trading hands.

The bureau said the state will receive 49 percent of the proceeds from the quarterly sale, with the rest going to the federal government.

Colorado received more than \$154 million in fiscal 2011 from royalties, rentals and bonus bid payments for all federal minerals, including oil and gas. The bureau has leased about 4.4 million acres for oil and gas development statewide. Sales generated more than \$2.9 billion in direct economic benefits in 2010 and about \$4.9 billion in total economic activity.

CSU seeking tenant for vacant manufacturing facility

Colorado State University is seeking a biomedical company to occupy a building that has been vacant since construction was completed in 2010.

CSU's Research Innovation Center wants to lease 8,400 square feet of space in the building, which part of the university's life sciences complex.

The building features refrigerated storage clean rooms; offices; meeting room; loading dock; shipping, receiving and warehousing rooms; and Ethernet and phone wiring.

Corix will hire 20 for Fort Collins meter project

FORT COLLINS - Wisconsinbased Corix Utilities said it will hire about 20 employees to install 100,000 electric and water meters for city of Fort Collins utility customers.

The new meters will use wireless communication to eliminate the need to send a technician to customers' homes and businesses to manually read meters.

A website will show utility usage information to individual customers in the future, according to the utility. The equipment will allow the utility to respond more quickly and efficiently to outages and provide early water leak detection.

Crabtree Brewing moving to new location

GREELEY - Crabtree Brewing Co. will relocate both its brewery and tasting room to a facility nearly twice as large in Greeley.

Crabtree now operates in approximately 3,500 square feet of space, according to co-owner Jeff Crabtree, and the new location offers 6,800 square feet. An additional 10,000 square feet will be constructed in the coming months.



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Hot market for home rentals

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

As fast as apartment units are filling up across the region, so are singlefamily homes for rent, especially in Greeley, where more foreclosures hit the market in the recession and where oil and gas workers have been swarming in.

Property managers in Greeley say they can't answer their phone fast enough to keep up with the demand for single-family homes, and landlords are charging more for rent as vacancy rates drop.

Jana Pickett of Scott Realty, who



manages 243 properties, said that most of the properties she markets are taken within days, and that some renters are so desperate for a place to live that they agree to rent the property sight unseen.

"There are more people than properties," Pickett said. "I'm overwhelmed with calls."

Of course, more demand leads to higher prices, so rents have gone up anywhere between 10 and 30 percent, depending on the location

➤ See Rentals, 16

Oil boom fuels growth in metal fabrication operations

BY STEVE LYNN

slynn@ncbr.com

Metal fabricators are expanding their operations across Northern Colorado in response to growth in the energy and agricultural industries.

"Things have pretty much exploded," said Gail Meisinger, the director of human resources at Leed Fabrication in Brighton.

Leed, which also maintains a Greeley location, recently announced that it would hire 40 employees to work at its new facility in Loveland.

Leed's business has grown substantially in the past two years because of drilling in the Niobrara formation in Weld County.

The company manufactures equipment for oil and gas development nationwide. But most of its business comes from Weld County, where several producers have reported record production partly driven by their Denver-Julesburg Basin operations.

In expanding to Loveland, Leed bought a 22,000-square foot facility once owned by Cee-Jay Tool Co. for \$2.1 million. The space already had a great deal of the equipment that Leed could use in its operations.

The move also gave the company an additional labor pool to tap into.

Springs Fabrication, a Colorado Springs-based metal fabricator, expanded into Fort Collins recently when it bought a manufacturing facility from Precision Machined Products. The facility, the compa-

➤ See Fabrication, 16

A new life for Feed and Grain?

Effort under way to transform aging site into an artists' mill

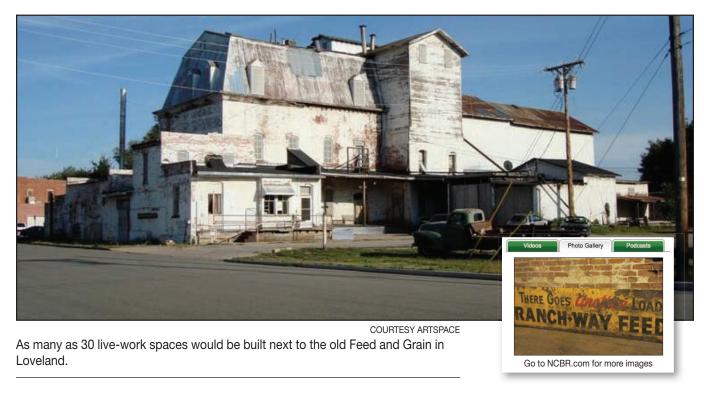
BY MOLLY ARMBRISTER

marmbrister@ncbr.com

LOVELAND – Artists here could soon have a new place to call home when Loveland's newest revitalization project – a nearly \$10 million project downtown – is complete.

The historic Feed and Grain building, which is more than 120 years old, and an adjoining parcel will become a live-work space for Loveland's artistic community, thanks to efforts by a variety of organizations.

Artspace, a Minnesota-based nonprofit real estate developer that has done similar projects nationwide, is working with local nonprofit Novo Restoration, the City of Loveland and others to renovate the Feed and Grain building and build a new apartment complex next to the existing structure.



As envisioned, the Feed and Grain will be where artists to do their work, including performance space and studios. The building will undergo a \$1.2 million stabilization process to keep it standing strong, but the aesthetics of the building will be left intact, according to Andrew Commers of Artspace.

Then, when funding becomes available, hopefully by the first quarter of 2013, 30 units of residential space will be built on the lot next to the Feed and Grain. The units will be very affordable, Commers said, with studio apartments offered for as little as \$350 per month.

➤ See Project, 13

New Belgium reaffirms commitment to GLBT rights, N.C. brewery

▲ side from the national debate, the fight over gay rights has made big headlines in Colorado and North Carolina in particular in recent days.

There's little these states have in common with one exception: New Belgium Brewing.

You'll recall that Fort Collins' largest brewer announced last month it would open a second brewery in Asheville, N.C., after a months-long search for an East Coast location.

It's no secret that New Belgium determine the fate Belgium having second thoughts is a supporter of equal rights for members of the GLBT community, extending company benefits to

same-sex partners as readily as heterosexual couples.

So, not surprisingly, it was watching carefully as voters in North Carolina went to the polls to

of a constitutional amendment declaring that a marriage is between one man and woman.

The measure won handily, with 60 percent of voters approving it.

Was New



FILE PHOTO

about North Carolina?

Instead, in response to the vote, the company reaffirmed on its Facebook page that it would proceed with its plans for Asheville.

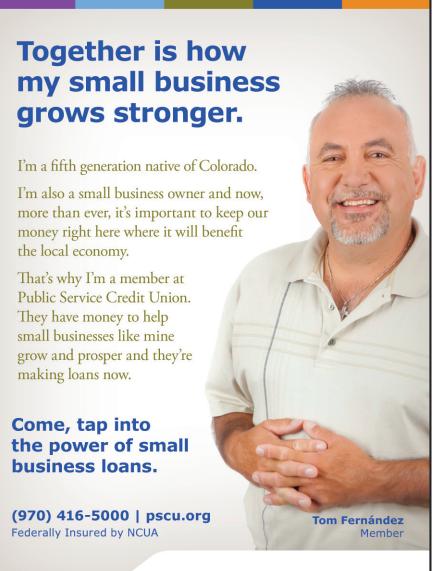
"Thanks for everyone's thoughts on the recent vote on Amendment 1 regarding gay marriage in North Carolina.

"While that vote in no way

➤ See The Eye, 31







Public Service Credit Union

Modular housing maker targets oil, gas industry

PTI Group Inc. to use new facility for temp housing, offices

BY STEVE LYNN

slynn@ncbr.com

JOHNSTOWN — PTI Group Inc. will use its new 100,000-square-foot facility near Johnstown to make modular offices and temporary housing that could be used by the bustling oil and gas industry in remote sections of Northern Colorado.

The Edmonton, Alberta, Canada-based company started operations in the facility, west of Interstate 25, last month.

PTI said it will sell its accommodations statewide, as well as in Wyoming, Utah, Texas, the Dakotas and Montana, to the oil and gas industry.

But PTI acquired the facility – once occupied by Barvista Homes, a modular single- and multi-family home manufacturer – because it needed production capacity to sell its products throughout North America, not just in this region, said Lou Doiron, PTI vice president of sales.

"It just so happens Niobrara is in its backyard," Doiron said.

The company bills itself as one of the largest hoteliers on the continent; it owns and operates 22,000 rooms in North America.

A PTI "dorm" – eight units – sells for about \$1.5 million.

PTI has not yet sold any structures to oil and gas companies

in Weld County. But the area's lodging shortage presents a clear opportunity as oil and gas workers drive up hotel occupancy and home rental rates in Greeley and surrounding communities.

"Typically, any project that's more than 45 minutes away from a hotel or motel, then they start to look at accommodations closer" to a work site, Doiron said. "Having a plant in their backyard will give us some competitive advantage in the marketplace."

PTI facilities can accommodate anywhere from 50 to 10,000 people, and the company offers amenities such as food service. Its "villages" include kitchens and dining areas as well as rooms with flat-screen satellite television, Internet access, linens and dishes.

The company also has the capability to provide generators for electricity while hauling water in and trucking out sewage.

Not only will the company provide housing for a growing oil and gas workforce, it will create positions of its own.

PTI, which employs 3,000 worldwide, eventually will hire 250 employees at its new plant. It employed about 40 at the location as of last week.

"The key component for us is a trained and skilled workforce," Doiron said. "Other than a few engineers and architects, the bulk of the people we hire will be plumbers, electricians, carpenters."

PTI's work also should spill over to suppliers such as lumber and metal fabricating companies.

CORRECTIONS

Tom Haren's last name was misspelled in the article "Arriving dairy farmers face land scarcity, other hurdles" in the May 4-17 edition.

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

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Weld County answers the call-center call

Teld County has turned into a haven for call centers and promises to continue that standing with expansion planned by companies like TeleTech Holdings Inc.

Englewood-based TeleTech plans to add 200 new customer-service and technical support jobs on top of the 500 positions the company hired when it moved to Greeley earlier this

The initial growth came with much fanfare when in January the company officially announced its location at an old Kmart, which the company remodeled. Gov. John Hickenlooper and Greeley Mayor Tom Norton joined TeleTech CEO Ken Tuchman during the announcement.

TeleTech's expansion follows a separate announcement by Afni, a call-center company that also assists customers by email, social media and web chat.

Afni said in February that it would hire 50 new workers to add to its workforce of 400 in Evans. The new employees were to work as customercare consultants serving clients in the telecommunications industry.

Other Greeley-area call centers include ones operated by StarTek, traded on the New York Stock Exchange, and insurance giant State

Exactly what has attracted all these

call centers to the county?

Greeley's workforce makes the city an ideal location, TeleTech spokeswoman Jeanna Blatt said.

"The expansion is driven by the



TECHNOLOGY

Steve Lynn

growth of our business, thanks to the talent and dedication of our team," she said. "The talent, authenticity, integrity and honest work ethic of the people in Northern Colorado make Greeley a perfect fit for

our customer experience facility."

Business has grown for the large, publicly traded TeleTech, which does a lot more than call-center work, according to Blatt.

"Some of our associates work on Twitter," she said. "They don't take calls at all. Or they do email. There's so many different methods of customer care management."

The company, which employs more than 44,000 and operates in more than 90 countries, offers everything from strategic consulting to operational execution services for customers in financial services, government, health care, technology and other industries.

Bruce Biggi, economic develop-

ment manager for the city of Greeley, welcomes the jobs, economic activity and tax revenue created by call-center companies. But he admits that the city does not spend much time trying to attract them.

University of Northern Colorado students, with their ability to maintain flexible schedules, make up a portion of the call centers' workforce. They are willing to work for the modest wages offered by the companies.

Some students wash out of the system after a stint at the companies while others remain engaged, ascending to management positions.

'Typically a college student is a perfect candidate for a call center," Biggi

The Greeley area seems to present call-center companies with a perfect model as they figure utilities, labor, cost of living and other matters into their decision-making processes.

"Our cost of living is really quite attractive," Biggi said.

Fort Collins to consider tax breaks for Avago

The city of Fort Collins will review a proposal to grant Avago Technologies \$3 million in tax breaks over 10

City councilors on the Council Finance Committee will hear about the proposal from Josh Birks, the city's economic health director, at a meeting June 4. Birks wants elected officials to consider tax breaks on manufacturing equipment that Avago would purchase if it expands its facility at 4380 Ziegler Road in Fort Collins.

The company is weighing whether to expand in Fort Collins vs. some of its international locations, Birks said. The local expansion could create 136 jobs, which is why Birks wants councilors to consider the 3-percent tax break on an estimated \$100 million in equipment that Avago would buy for the space.

Larimer County commissioners are considering a similar tax-break package of \$300,000 annually over five

"If we can pull it off, it's a great coup," Birks said recently. "This is the kind of manufacturing that's been going overseas in the last decade or so."

Avago already would receive a \$1.5 million tax break on equipment over 10 years based on a previous agreement with the city. The city, though it would lose equipment tax revenue, still would see a net gain in revenue from other taxes on Avago throughout the decade, Birks said.

Steve Lynn covers technology for the Northern Colorado Business Report. He can be contacted at slynn@ncbr.com or 970-232-3147.



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~ Bill Monroe; 'Father of Bluegrass'

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Save the date for upcoming foundation events:

- Friday June 15—Medical Center of the Rockies Foundation Golf Classic at Mariana Butte
- Monday September 10—Poudre Valley Hospital Foundation Golf Tournament at Pelican Lakes
- Friday October 19—Medical Center of the Rockies Table Hop & Taste Preview location TBD
- Saturday October 20—Medical Center of the Rockies Table Hop & Taste location TBD
- Saturday May 11, 2013—Poudre Valley Hospital Foundation Spring Benefit at Embassy Suites



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Veterinarians using E.I. Medical equipment perform a pregnancy diagnosis on a dolphin at a marine park near Lisbon, Portugal.

E.I. Medical's ultrasounds used on antelopes to zebras

BY DAN COOK

news@ncbr.com

LOVELAND – It wasn't long after he purchased E. I. Medical Imaging in 2005 before Chas Maloy shared his concerns with his wife.

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E. I. Medical, founded in 1984, produces rugged, portable ultrasound devices targeting the animal husbandry industry. Veterinarians, cattle ranchers, swine producers and scientists around the world all use its products.

Typically used to monitor pregnan-

cies in all kinds of animals, its ultrasounds have been used in African wild-life preserves, the Arctic and Colorado dairies and other livestock operations. The Turtle Conservancy in Southern California even used E.I. Medical's equipment to document the reproductive systems of some of the world's most endangered turtle species.

E.I. Medical Imaging also makes video headsets that allow the user to see the ultrasound image displayed in the eyeglasses they wear, in any light conditions.

Although E. I. Medical is tiny compared to some of its competitors and its products tend to cost more, customers say the company's products are worth the extra money. Why? They produce better ultrasound results, offer greater flexibility and are more durable than competing products.

➤ See E.I. Medical, 10

8 May 18-31, 2012

Where Larimer, Weld rank in state health care metrics

■ veryone knows that Colorado **d** country when it comes to the metrics most often used to measure the health of residents. But how do the counties stack up, specifically the two counties closest to our hearts: Larimer and Weld?

The Colorado Health Foundation knows the answer, and has published its findings in an annual report called the Colorado Health Report

Larimer County residents beat the rest of the state in many of the most important areas, according to the report card, with lower numbers of adults and children dealing with obesity, having a regular health care

HEALTH CARE Molly Armbrister

provider and fewer smokers and binge drinkers. Larimer figures on mental health are better than the state's,

Specifically, from 2008 to 2010, the most recent numbers available, Lar-

imer County had an obesity rate of 19 percent, below the state average of 22 percent. In the same vein, just 9 percent of children in Larimer County had a body mass index at or above the 95th percentile, which is an indicator of obesity.

By comparison, statewide, 13.9 percent of children were found to be obese.

Yet while these numbers are positive by comparison to the rest of the state and certainly to the nation, they are still far from ideal, according to Bruce Cooper, medical director for the Health District of Northern Larimer County.

Obesity remains one of the most significant health problems nation-

wide, Cooper said, and there has been a gradual increase in the number of overweight Americans every year. Obesity has a ripple effect on a person's health, leading to chronic problems that are both debilitating and costly, Cooper said.

Rates of obesity are directly tied to factors such as income and education level, Cooper said, which is part of the reason why a generally more-affluent Larimer County is doing better than other places in terms of keeping the rate relatively

The natural environment in Larimer County – bikes paths, trails, etc., – is also conducive to helping its residents maintain healthier weights, Cooper said.

In fact, the report card shows that 84 percent of adults in Larimer County said that they participate in some kind of leisure-time physical activity, higher than the statewide rate of 82 percent.

The presence of health-food stores such as Whole Foods and Sprouts Farmers' Market, as well as the various community farmers' markets that operate year-round, help provide plenty of healthy eating options as well, Cooper said.

Those in Larimer County are also doing well when it comes to monitoring their health with the assistance of a health care professional that they see regularly, according to the report card.

Seventy-nine percent of Larimer County residents surveyed said that they have a regular source of care, just above the state rate of 78 percent. Having a regular source of care lessens risk for hospitalizations and emergency-room trips, Cooper

The use of ER services increased when the economy soured, Cooper said, because the unemployed lost their health insurance or simply could not afford to go to the doctor.

Behavioral health issues were also less prevalent in Larimer County, with 15.2 percent of residents classifying themselves as current smokers, lower than the state average of 16.9 percent.

According to Cooper, Health District research shows that, of the smokers in Larimer County, 75 percent of them want to quit, and half of them have attempted to do so.

"We've seen a progressive trend downward in the smoking rate in recent years," Cooper said.

Binge drinking was also less of an issue in Larimer than in the state as a whole, with 15.1 percent of adults reporting binge drinking in the previous month, compared with 15.9 percent in the state.

The last highlight of the report card shows that 9.8 percent of Larimer adults reported mental health difficulties such as stress or depression for eight or more days in the past month, lower than the Colorado

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RANK Prev. rank	Facility Address	Capacity 2012 Occupancy rate No. employees	Profit status Pets? Dining?	Monthly Rate Range	Amenities	Phone/Fax Website	Person in Charge Title Year Founded
1 2011 Rank: 1	GOOD SAMARITAN SOCIETY - LOVELAND VILLAGE 2101 S. Garfield St. Loveland, CO 80537	194 87% 225	Nonprofit Yes Yes	\$2,190- \$3,875	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
2011 Rank: 2	GOOD SAMARITAN SOCIETY - BONELL COMMUNITY 708 22nd St. Greeley, CO 80631	166 90% 326	Nonprofit Yes Yes	\$680- \$1,755	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 2011 Rank: NR	LONGMONT REGENT 2210 Main St. Longmont, CO 80501	145 99% 20	For-profit Yes Yes	\$1,975- \$3,270	N/A	303-651-7022/303-651-9981 www.holidaytouch.com	Les VanKuren Manager 1971
4 2011 Rank: 3	RIGDEN FARM SENIOR LIVING 2350 Limon Drive Fort Collins, CO 80525	121 97% 35	For-profit Yes Yes	\$1,950- \$4,275	Library, theater room, craft room, fitness center, out-patient rehab clinic, greenhouse, transportation, dining room and guest suite.	970-224-2700/970-225-2710 www.rigdenfarmseniorliving.com	Christi Murfitt Executive director 2000
5 2011 Rank: 4	GOOD SAMARITAN - WATER VALLEY SENIOR LIVING RESORT 805 Compassion Drive Windsor, CO 80550	116 68% 24	Non-profit Yes Yes	\$2,120- \$3,990	N/A	877-614-4206/N/A www.good-sam.com	Paul Rainbolt Executive director N/A
6 2011 Rank: 5	INGLENOOK AT BRIGHTON 2195 E. Egbert St. Brighton, CO 80601	112 90% 75	For-profit Yes Yes	\$1,025- \$2,525	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
2011 Rank: NR	THE WORTHINGTON 900 Worthington Circle Fort Collins, CO 80526	110 N/A N/A	For-profit Yes Yes	N/A- N/A	Housekeeping and linen service, 30 meals per month, continental breakfast, transportation, utilities, garages and activities.	970-490-1000/970-490-1719 www.columbinehealth.com	Cynthia Biggs Manager 1992
8 2011 Rank: 6	THE WINSLOW 909 Centre Ave. Fort Collins, CO 80526	105 100% 40	For-profit Yes Yes	\$2,500- \$3,850	Independent living services.	970-492-6200/970-492-6201 www.columbinehealth.com	Jackie Cisco Manager 2005
9 2011 Rank: 7	GREELEY PLACE INDEPENDENT RETIREMENT RESIDENCE 1051 Sixth St. Greeley, CO 80631	102 93% 30	For-profit Yes Yes	N/A- N/A	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	Jack Matthews Mariette Matthews Managers 1971
10 2011 Rank: 8	THE WEXFORD 1515 W. 28th St. Loveland, CO 80538	94 80% 45	For-profit Yes Yes	N/A- N/A	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 Office manager 1971
11 2011 Rank: NR	STERLING HOUSE AT THE ORCHARDS 215 Shupe Circle Loveland, C0 80537	75 96% 35	For-profit Yes Yes	\$2,900- \$3,400	Mountain views, activities, multiple social areas, elegant setting, home health and therapy services.	970-622-0012/970-622-0018 www.brookdaleliving.com	Richard Freund Executive director 1998
12 2011 Rank: NR	GOOD SAMARITAN SOCIETY - FOX RUN SENIOR LIVING 1720 W. 60th Ave. Greeley, CO 80634	48 90% 8	NonProfit Yes Yes	\$2,020- \$3,700	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.

NR-Not Previously Ranked.

Researched by Mariah Gant

Source: Business Report Survey



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Water Valley Senior Living Resort • (970) 686-2743 805 Compassion Drive, Windsor, CO 80550 Loveland Village • (970) 624-5465 2101 S. Garfield Ave., Loveland, CO 80537

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10 May 18-31, 2012







E.I. MEDICAL from 7

"The difference between E. I. Medical and the others is that the rest are all focused on the human ultrasound market or small animals," said Loveland veterinarian Kevin McSweeney. "They are table-top machines, not suited for extreme conditions like a dairy farm. E.I. Medical's are durable and they are always improving their products."

The company was founded three



decades ago in an attempt to build an ultrasound machine that could be taken into the field. Until then, most animals, large and small, had to be transported to an ultrasound location for fetus

examinations and related scoping needs. For high-volume ultrasound work involving large animals — mostly horses, swine and cattle — the process was extremely difficult and the results were uneven at best.

In 2005, Maloy had just exited the corporate world, and wanted to buy and operate a small business. His search led him to E. I. Medical. He liked it because the company manufactured a "real" product and did so in the U.S., which was important to Maloy.

After his initial period of buyer's remorse, Maloy got busy with the turnaround. He scrapped the existing technology behind the product and built a new generation sporting all new features. A new facility was constructed. But, just as he had the company and its products positioned for growth, the recession swept in and leveled E.I. Medical.

Undaunted, Maloy persevered. New products were launched, the marketplace liked them, the economy began to recover and the company climbed out of its hole.

'We've had 40 percent growth over the last three years, and we're hiring again," he said. "We've come a long way in seven years."

Key to the company's increasing sales and acceptance by the marketplace is its focus on product improvement, driven primarily by customer feedback.

Take, for instance, the interchangeable transducer that has become a major selling point for E. I. Medical products.

Transducers can be found all sorts of devices. One example: a telephone receiver that is actuated by electric power and converts it into acoustic

E. I. Medical's transducers are species-specific probes that connect to a hand-held or goggle-mounted ultrasound machine, sending it signals as it enters the animal. With transducers designed for horses, cows and swine, not to mention a range of smaller animals, the operator can examine various animals with the same base machine simply by replacing the transducer.

"Adding this line of transducers to our line-up for a variety of applications has been huge for us," Maloy said. "For a system that is as small as ours, to have interchangeable probes is almost unheard of. Most of small portable systems all have fixed probes — one probe hard-connected to the system, used for one species application. We offer our customer great flexibility."

Adding the interchangeable transducers to its portable products was done in part as a response to customer needs. Like any good CEO, Maloy believes in gathering information from and listening to his customers. The company solicits feedback annually, and all of those comments are automatically routed to the engineering department.

McSweeney, who specializes in reproductive management in large dairies, was converted into a customer after Maloy insisted that he try a new product for free to help refine it. Sweeney had been aware of E. I. Medical's products before Maloy bought the company. He was not a fan. Maloy finally convinced him to demo a system for a week, free

We've had 40 percent growth over the last three years, and we're hiring again. 🥦

Chas Malov **OWNER** E. I. MEDICAL IMAGING

of charge, and offer his thoughts.

"As he was walking out of the office, I said, 'I need you to take a pair of goggles with you."

E. I. Medical had come out with its goggle-mounted ultrasound system to deliver the same quality results but to free up the hands of the operator.

"He said he wouldn't use them, but he did take 'em," Maloy recalled.

He came back in two days, and said, 'I need a system — I only want the one with headsets. But the probe that you have is too long — needs to be shorter.'

"I said, 'We'll do this but I need to count on you as a customer.' He said OK. We spent \$60,000 on (research and development) and six months to do this for him — and today he is one of our best customers."

As Maloy looks to the future, he envisions a measured new product rollout, primarily animal reproduction-related equipment. The company already designs and sells products associated with the core ultrasound equipment; most are sent out for production (to a U.S. based manufacturer, of

But for now, the focus will remain on enhancing E. I. Medical's signature ultrasound products, which have yet to be tested in a truly healthy economy.

The company has been opening sales and distribution offices around the U.S. and even in some overseas markets.

Maloy believes that if he can continue to convert the Kevin McSweeneys of the world into solid customers, his early doubts about the decision to run his own show will be banished for good.

argest Skilled Nursing Facilities

Ranked by number of licensed beds

RANK Prev. rank	Facility Address	No. licensed beds 2012 Profit status	No. of RNs No. of LPNs No. of Assistants	Special services	Phone/Fax E-mail Website	Person in Charge Title Year Founded
011 Rank: 1	GOOD SAMARITAN SOCIETY - BONELL COMMUNITY 708 22nd St. Greeley, CO 80631	210 Nonprofit	N/A N/A N/A	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 Leitel Executive Director 1937
2011 Rank: 3	NORTH SHORE HEALTH & REHAB FACILITY 1365 W. 29th St. Loveland, CO 80538	136 For-profit	28 16 90	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	1962
3 011 Rank: 4	LEMAY AVE. HEALTH AND REHABILITATION 4824 S. Lemay Ave. Fort Collins, CO 80525	130 For-profit	N/A N/A N/A	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 1971
111 Rank: 5	LIFE CARE CENTER OF GREELEY 4800 25th St. Greeley, CO 80634	124 For-profit	N/A N/A N/A	Inpatient and outpatient rehabilitation with physical, occupational and speech-language pathology and a secured Alzheimer's unit.	970-330-6400/970-506-1370 N/A www.lcca.com	Dan W. Gauger 1998
) 111 Rank: 6	CENTENNIAL HEALTH CARE CENTER 1637 29th Ave. Place Greeley, CO 80631	118 For-profit	16 4 51	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
11 Rank: NR	WINDSOR HEALTHCARE CENTER 710 Third St. Windsor, CO 80550	112 For-profit	30 15 50	Progressive care center, rehabilitation services, physical, occupational, speech and wound therapy. Mixed gender and all-male Alzheimer's secured units.	970-686-7474/970-686-7987 Imgreene@savasc.com www.savaseniorcare.com	Jeff Turnbow Administrator 1968
11 Rank: NR	GOOD SAMARITAN SOCIETY - LOVELAND VILLAGE 2101 S. Garfield St. Loveland, CO 80537	104 Nonprofit	24 18 68	Alzheimer's 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
11 Rank: NR	COLUMBINE CARE CENTER WEST 940 Worthington Circle Fort Collins, CO 80526	102 For-profit	N/A N/A N/A	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
) 111 Rank: NR	CENTRE AVE. HEALTH & REHAB FACILITY 815 Centre Ave. Fort Collins, CO 80526	90 For-profit	N/A N/A N/A	Physical therapy, occupational therapy, speech therapy, and respiratory therapy in rehabilitation and long-term care.	970-494-2140/970-494-2141 centreavenue@columbinehealth.com www.columbinehealth.com	Kitty Wilson Administrator 2001

Researched by Mariah Gant

Source: Business Report Survey

Region surveyed includes the city of Brighton, Larimer and Weld counties. N/A-Not available.

NR-Not Previously Ranked.





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The Northern Colorado Business Report and Kennedy and Coe are pleased to open nominations for the 2012 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 2012 opening event, Business Leaders Breakfast, September 26, 2012.

Nominee's first name	Last name
Nominee company's name	
Nominee company address – Street	
Nominee company address – City, st	tate, 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 – Stre	eet
Nominator's company address – Cit	 v, state, zip code

September 26, 2012 7:00-9:30 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.





2012 CFO of the Year Nomination Nomination deadline: August 1, 2012

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.
- Candidates must work in Northern Colorado (Larimer and Weld counties).
- The company for which the candidate works must be headquartered in Northern Colorado.

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

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 completed nominations to: Northern Colorado Business Report **CFO Nominations** P.O. Box 270810 Fort Collins CO 80527

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

PROJECT from 3

Artspace units have extra space, typically 100 to 150 square feet, for artists to work, saving them the added expense of paying for a separate work space. The units also will have high ceilings and will be designed to provide the best light possible for its artist-residents, Commers said.

The residential portion of the project will cost approximately \$8.1 million.

Funding will hopefully come from a variety of areas, particularly grants and tax credits. Artspace has already applied for a Low Income Housing tax credit from the Colorado Housing Finance Authority and expects to find out within a month if it qualifies.

Funds could also come from the State Historic Fund, the Division of Housing and other sources. The City of Loveland has provided \$550,000 to help with initial costs and will also be waiving fees for the project.

Commers said \$2.5 million has been secured for the residential portion of the project.

Local artists are receptive to the idea, according to the results of a market study conducted to gauge the interest of those who might take advantage

It's exciting that soon we'll have a space where artists can gather, and not just studios, but also performance space for theater and dance.

Megan Tracy LOCAL ARTIST

of the Artspace project.

The market study surveyed 410 artists, 139 of whom said they were interested in relocating to a live-work space; over half of those already live in Loveland. Among the same group, 188 said they wanted studio space and 270 said they would use occasional rental space.

One local artist who would make use of the studio space offered by the Artspace project is Megan Tracy, whose art includes photography and mixed media.

Tracy now works out of her home in Loveland, which she owns, but said she would like to eventually use the project's studio space.

Tracy has been a part of the process as the Artspace project moves forward, attending meetings and acting as a conduit between some of the community's artists and those in charge of putting the project together.

"It's exciting that soon we'll have a space where artists can gather, and not just studios, but also performance space for theater and dance," Tracy

The mission to save the Feed and Grain building is backed by Novo Restoration, a nonprofit dedicated to enhancing the sense of community in Loveland. The Feed and Grain was in danger of being torn down in 2006,

when a Kansas developer had the option to purchase the property with plans to demolish the building.

The Loveland City Council and the Historic Preservation Commission blocked the demolition from happening, but now, the building is often targeted by vandals and is deteriorating.

At the same time, the building has already been used for one art show this year, a "light graffiti" exhibit that took place in February, and will play host to two more shows this summer, according to Felicia Harmon of KRH Group, a community revitalization consultant who has been working to put together the various pieces of the Artspace project.

HEALTH from 8

rate of 12.4 percent.

While Larimer County's numbers are consistently better than the state as a whole, the same metrics in Weld County are slightly less rosy.

The only area in which Weld County beats the state average is binge drinking. The report card shows that 14.1 percent of adults in Weld reported binge drinking in the previous month, compared with Colorado's 15.9 percent and Larimer County's 15.1 percent.

When looking at these numbers, it is worth noting that Weld County is home to far fewer college students than Larimer County and only one brewery and one brewpub, located

in Greeley, as opposed to the evergrowing number of breweries and brewpubs in Larimer County, which exceeds one dozen.

Obesity rates in Weld County are higher than the state's, with a 25 percent adult obesity rate and 15 percent of children with a body mass index at or above the 95th percen-

In other metrics, Weld County was on par with Colorado as a whole.

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



BUSINESS REPORT LIST Largest Assisted-Living Centers Ranked by capacity

RANK Prev. rank	Center Address	Capacity 2012 Occupancy rate Profit status	Monthly Rate Range	Amenities	Phone/Fax E-mail Website	Person in Charge Title Year Founded
1 2011 Rank: 2	PARK REGENCY ASSISTED LIVING 1875 Fall River Drive Loveland, CO 80538	110 95% For-profit	\$2,300- \$5,100	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 Administrator, owner 2007
2011 Rank: 3	COLLINWOOD ASSISTED LIVING 5055 S. Lemay Ave. Fort Collins, CO 80525	90 90% Nonprofit	\$3,000- \$5,000	Restaurant-style dining, housekeeping and laundry services.	970-223-3552/970-223-2360 kjacoby@ba.org www.bethesdaseniorliving.com	Kristen Jacoby Executive director 1993
3 2011 Rank: 5	NEW MERCER COMMONS 900 Centre Ave. Fort Collins, CO 80526	90 N/A 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 newmercercommons@columbinehealth.com www.columbinehealth.com	Gina DiGiallonardo Administrator 1994
4 2011 Rank: 3	INGLENOOK AT BRIGHTON 2195 E. Egbert St. Brighton, CO 80601	78 90% For-profit	\$1,950- \$4,400	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 2011 Rank: 6	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. Pallative Care Program.	970-339-0022/970-506-9031 mrickard@centurypa.com www.thebridgeatgreeley.com	Mindy Rickard General manager 1998
6 2011 Rank: 9	GOOD SAMARITAN SOCIETY - BONELL COMMUNITY 708 22nd St. Greeley, CO 80631	61 90% Nonprofit	\$2,820- \$3,510	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
7 2011 Rank: 7	GOOD SAMARITAN SOCIETY - LOVELAND VILLAGE 2101 S. Garfield St. Loveland, CO 80537	60 87% Nonprofit	\$3,700- N/A	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
8 2011 Rank: 8	GARDEN SQUARE AT WESTLAKE 3151 W. 20th St. Greeley, CO 80634	56 N/A For-profit	\$2,695- \$3,795	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
9 2011 Rank: 11	LAKEVIEW COMMONS 1422 W. 29th St. Loveland, CO 80538	54 N/A For-profit	\$2,200- 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 2011 Rank: NR	STERLING HOUSE OF LOVELAND 2895 N. Empire Ave. Loveland, CO 80538	54 N/A For-profit	\$2,500- \$3,500	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
2011 Rank: 12	BEE HIVE HOMES OF COLORADO 1705 32nd St. Evans, CO 80620	52 48% For-profit	\$2,401- \$3,784	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 2011 Rank: 10	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	Michael Holbrook Director 1997

Researched by Mariah Gant

N/A-Not available. NR-Not Previously Ranked. Source: Business Report Survey

All Copy Products has a:

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

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Send your nominations to our website using our QR code. Nominations must be received by June 13, 2012. For more information or a nomination form, email De Dahlgren at DDahlgren@NCBR.com, or call (970)232-3132. The Women of Distinction Breakfast has sold out since the inception of the awards. Make your reservation early using our QR code or email Events@NCBR.com to request the registration link. Nomination deadline is June 13, 2012.

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RENTALS from 3

of the property, Pickett said. As little as eight months ago, average rent for a single-family home in Greeley was just over \$1,000, but now that number is closer to \$1,400.

Most renters, however, are "desperate" enough that they'll pay the rent, Pickett said. The influx of oil and gas workers and their families, as well as employees of Greeley's Leprino cheese plant, have created quite a bit of strain in the market, though Pickett thinks the trend can also be attributed to the overall condition of the housing market.

Weld County experienced many more foreclosures than Larimer

County during the downturn and in the following months. Weld's foreclosure rate has consistently been at least double that of Larimer for years. The rate stood at 6.98 percent in January of 2010 in Weld County while Larimer's rate was 3.47.

Even now, as foreclosure rates slowly improve every month, Weld's foreclosure rate in February was 1.69 percent while Larimer's was 0.85 percent. Ninety-day delinquency rates in Greeley are also typically higher than those in Fort Collins or Loveland, at 4.66 percent and 2.45 percent respectively in February. Higher delin-

quency rates suggest that foreclosures will continue as the economy crawls out of its recession.

Families whose homes went into foreclosure are now seeking to rent single-family space, according to Ryan McMaken of the Colorado Division of Housing.

Once they have lived in a single-family space, McMaken said, most homeowners who have been foreclosed upon are reluctant to downsize to a smaller apartment, even though apartments are considerably cheaper.

"They'll do what they have to do to get into a single-family situation," McMaken said.

Three-bedroom apartments, most comparable in size to a single-family home, are harder to come by in Greeley, with only 9.7 percent of the multi-family units there offering three or more bedrooms, according to data from the Division of Housing. Average rent for a three-bedroom apartment in

Greeley was \$819 per month as of the first quarter of 2012, nearly half the cost of renting a singlefamily home.

Families that are unable to obtain financing for one reason or another are also likely renters, and are becoming more common as loans become harder to come by.

It also is in the culture of Coloradans to prefer single-family living over multi-family, McMaken said. Generally speaking, in Colorado, single-family vacancies are always lower than multi-family.

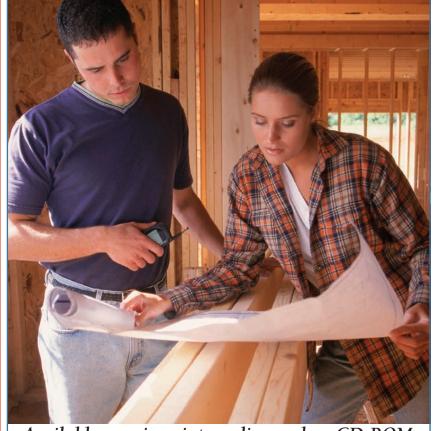
The Division of Housing compiles vacancy statistics for single-family homes in the metro Denver area only, McMaken said. However, as a general rule, single-family rates are typically half of those for multi-family complexes.

As of the first quarter, the multi-family vacancy rate in Greeley was 5.8 percent, theoretically putting the single-family rate at 2.9 percent.

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Poudre R Valley



FABRICATION from 3

ny's second, will provide it with the additional capacity it needs to serve Northern Colorado customers.

The company's customers consist of original-equipment manufacturers, which span a range of industries, including oil and gas and technology, Springs Fabrication President Tom Neppl said.

The company builds oil and gas pipelines, processing equipment, and pressure vessels. Springs Fabrication also makes equipment that supports manufacturing for solar energy companies.

The company will hire around a dozen people by the end of the year, Neppl said.

Other than oil and gas, steel companies have benefited from the presence of agribusiness giants like cheese maker Leprino and meat producer JBS, said Bruce Biggi, Greeley economic development manager.

"We have quite a bit of steel manufacturing associated with the agricultural industry," he said.

"They've been there for quite some time, but they're picking up new and additional work."

Brewer Steel in Greeley hired three new employees this year following growth spurred by strong agriculture and oil and gas industries, company Vice President Mike Mellor said. He has talked to representatives of other companies who say they are similarly busy.

Brewer Steel fabricates metal used in sugar refinery equipment nationwide. Since 2009, U.S. raw sugar prices have increased by more than 50 percent, according to the U.S. Department of Agriculture.

So farmers "have a little bit of money in their pocket that they can do some capital projects they've been putting off," Mellor said.

The company also has seen increased work from oil and gas development.

"At the moment, we're a bit overwhelmed," Mellor said. "We have a lot of large contracts, quick turnarounds."

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

As a cooperative, our business model is based on a set of principles, not profits. Things like delivering electricity at the lowest cost possible.

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In 2010 we performed 237 energy audits. Last year we did 355.

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

*Source: NCBR 2012 Book of Lists



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FOCUS: MARKETING AND LAW

Understanding 4 Ps of marketing

ave you noticed how many service businesses – large Land small and in-between – describe themselves as "marketing" firms? Web design companies say they're in marketing; PR firms do, too. Even business consultants put the word "marketing" at the end of their brand names.

So what is marketing?

There are many aspects of marketing, so if you are thinking of



MARKETING Laurie Macomber

hiring someone to help you improve your business, you should really know about marketing's four Ps ... and decide which P is perfect for you!

Product. It all starts with a

product (or service) that you want to bring to the market. You come up with the idea and then you seek to sell it. That's P No. 1: the product. How the product (or service) gets packaged, what its unique positioning is, the consumer research that goes into finding out if there's enough potential demand for it, the competitive studies you embark upon, the form factors your industrial designers experiment with, how you might allocate precious resources to the product, what repairs and support you'll provide to buyers and how long the product or service's life cycle will be – all this is a single consideration set in a category of marketing.

Price. What will the market pay for your product? Where is the breakeven point and how quickly should you reach it, given market conditions? Will there be any volume discounts? Merchandising allowances? Rebates? Coop funds? What can you afford to give away to gain rapid adoption? What will your credit terms be? All these concerns are a critical aspect of marketing, but not every marketing firm can play a role in helping you establish

Place. Place is a way of referring to distribution of a product (or service.) Place considerations include: will you sell this product through retail outlets, on the internet, in big box stores, via multi-level marketing, using affiliates, only at select trade shows and conventions or through franchising? Perhaps you'll use direct salespeople to go to business to business targets and take orders directly from them – or manufacturing reps who work strictly on commission to do the same. This P is all about how you get your product into the buyer's hands – and is the expertise of a certain kind of marketer with a specialized emphasis on distribution.

PUBLIC RELATIONS

is a marketing tactic, as is social media. Graphic design of a brochure and selling kit can make a product jump off the shelf hence, visual stylizing is a valuable marketing tactic.

Promotion. This is where the majority of marketing firms are set up to serve their clients. In this case, promotion covers all aspects of how you will get the word out to your target buyers. It starts with a marketing communications plan that defines the messaging, the target audiences, the seasonality of the selling cycle and the tactics you will use



within a certain time period – typically the coming year.

The tactics can vary, depending upon the audiences you will target and the expenditures you can afford to make. They range from grass roots efforts – like hanging flyers on lampposts and getting your name into free directories – all the way to paid placement on radio and TV, in online and print publications and on Google. A website can be considered a core tactic for any business these days, which is why web design firms sometimes add the word 'marketing' to their names.

Public relations is a marketing tactic, as is social media. Graphic design of a brochure and selling kit can make a product jump off the shelf - hence, visual stylizing is a valuable marketing tactic.

The fourth P covers a wide range of ways to get your product (or service) noticed – how it is differentiated, described, photographed and advertised can all be communication tactics or – as we're calling it here – promotion.

Generally, marketing agencies are experts in promotion. So if you need help formulating a business plan, as opposed to a marketing plan, with all its promotional tactics and tim-

➤ See Marketing, 23

New rules on arrest records in employment

n April 25, the U.S. Equal Employee Opportunity Commission issued new guidelines on the use of arrest and conviction records in hiring. You can



KEEP IT LEGAL Alan F. Blakley

eeoc.gov. **EEOC** wants to give people who may have com-

mitted a

access the

guidelines,

and the

EEOC's

Q-and-A,

at www.

youthful indiscretion (which of us hasn't?) a better chance to get a job when the conviction should not disqualify the person from a particular job. It also seeks to mitigate the disparate impact of the criminal justice system on minorities.

A 2010 EEOC survey found 92 percent of employers reported using criminal background checks before some hiring; 73 percent reported using them for all hiring. The guidelines do not prohibit the use of criminal background checks. However, they attempt to reconcile use of those checks with civil rights laws. This is nothing new. The courts have been attempting to do this since 1977.

The guidelines do not apply to companies in some industries where the federal government mandates restrictions. For

➤ See Legal, 23

Sales Event

2012 Audi A4 2.0T \$399mo

\$2000 cash down, or trade plus first payment & Audi loyalty cash of \$750, must qualify, own a 2001 or newer Audi. Based on MSRP of \$37,550, 10k miles/year. Stk#40134. Security deposit waived by AFS w.a.c. exp





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2012 Audi A6 3.0T

\$687^{mo}

\$1999 cash or trade down plus \$679 first payment & Audi loyalty cash of \$1000, must qualify, own a of 2001 Audi or newer. MSP \$56,570, 10k miles per year. Stk#40085 Security deposit waived by AFS w.a.c. exp 6-4-2012



2012 Audi A5 Cabriolet

\$615^{mo}

\$1999 cash or trade down plus first payment due at lease signing & Audi loyalty of \$750, must qualify, owner of a 2001 or newer Audi. MSRP \$52,355, 10k miles/year, security deposit waived by A.F.S. w.a.c. Stk#39811 exp







2012 Audi A8 L

\$3000 cash or trade down plus first payment due at lease signing, plus \$1500 Audi loyalty cash, must qualify, owner of a 2001 or newer Audi. MSRP \$91.525, 10k miles/ year. Security deposit waived by A.F.S. w.a.c. Stk#39849 exp 6-4-2012



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ON THE **JOB**

BOARDS

Project Self-Sufficiency added two new members to its board: Kara Jones, CPA at Sample & Bailey and Mark Kornblau, managing principal at G7 Financial Group.





Kornblau

County; treasurer Jason Burkett of UBS Financial Services; and secretary Stephanie Keener of Torq Engineering. Board members elected for three-year terms are Audra Grossnickle of CollegeAmerica; Linda Mahar, a community volunteer; Melanie Voegeli-Morris from Poudre School District: Andv Leslie with the Fort Collins Police Department; Dave Wiegand of Country Financial; and Kandy Wise of Open Arms Preschool.

ACCOUNTING

The Colorado Society of CPAs announced that Dr. Karen F. Turner, director of accounting and computer information systems at the University of Northern Colorado's Monfort College of Business, will be awarded the 2012 Women to Watch award. She is being honored in the experienced leader category.

CONSTRUCTION



DeMario

Randy DeMario. president of Heath Construction in Fort Collins, has been named to the national board of directors for the Associated General Contractors of America, which includes 28,000 member firms. He joins a group of board executives whose mem-

bers are leaders at several of the country's top construction firms.

GOVERNMENT

Rep. Brian DelGrosso, R-Loveland, was chosen as one of The Economic Development Council of Colorado's Legislators of the Year. DelGrosso is the chair of the House Finance Committee and has served on the committee for the past four years.

FINANCE

Affiliated Financial Group, a Division of Goldwater Bank N.A., announced the addition of Bryan Johnson as a senior mortgage planner. Johnson brings 10 years of experience in mortgage lending, having run large mortgage operations in Arizona.



has joined law firm Otis, Coan & Peters LLC. Jacobsen has more than seven years of experience in human resources, employment and banking, lending and creditor's rights.

Michelle Jacobsen

rensic Investigations LLC announced that Thomas P. Shamshak, CCDI, is associated with the agency as a consulting police procedures and protocols expert. Shamshak operates Shamshak Investigative Services from Boston and Providence R.I., and has been part of the investigative and security fields for 34 years.

MEDIA/MARKETING



Wilson

Jet Marketing announced the addition of Lisa Wilson as a project manager. Wilson will be responsible for developing and managing Jet Marketing clients in its pursuit of effective marketing solutions.

MISCELLANEOUS



Architecture firm Vaught Frye Larson Architects added two new full-time staff to its team, Marcel van Garderen as project manager and designer and Madalyn Yovanoff as interior designer.

van Garderen



Yovanoff



VanGorkum

REAL ESTATE

The Group Inc., Real Estate, announced David VanGorkom, Kim Irwin and Laura Batson have ioined as broker associates/partners. Irwin has been a licensed real estate broker since 2001 and has nine years experience in real estate sales. Van-Gorkom has worked as a framing contractor and licensed general contractor in the Loveland area for the past 13 years and Batson worked as a sales associate with Greyrock Realty for three years.



Irwin



Batson

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



Reserve your booth space today! 970-221-5400

September 26, 2012 Embassy Suites — Loveland, CO 7:30 a.m. - 7:30 p.m.



Associates in Fo-

TIME OUT



COURTESY JENNIFER LYNN PETERS

Professionals in the legal field gather at the Weld County Bar Association's third annual Law Day Breakfast. The event hosted more than 150 professionals and was held at the Weld County Courts, Plaza West Jury Assembly Room in Greeley.



Louann DeCoursey with SAVA and Drew Giffin with College Credit Union network at the Sexual Assault Victim Advocate kNOw More luncheon at the Greeley Country Club on April 24.

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



Perry Tuttle, Western region sales manager of Specialty Products, USG Corp.; Ray Martinez, former mayor of Fort Collins; and Jim Palmer, with Cassidy Turley Fuller, at the Poudre School District Foundation's annual breakfast on April 19 at the Hilton Fort Collins.



Meredith Parns, with Twenty Three Trees, Rebecca Crocker, with Poudre Valley Medical Fitness, Annie Brunsell, with Medical Center of the Rockies Foundation, and Louise Kuntzelman with First National Wealth Management coordinate the Women, Wellness & Wealth event at Water Valley Medical Center on the Marina Health Campus on April 19.

Realities For Children Welcomes **New Business Members!**



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!







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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.





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BRIEFCASE

ANNIVERSARIES

The Zone Health and Fitness and its owners, Greg and Tonya Bobby, is celebrating the company's 10-year anniversary this month. The Zone opened in 2002, and has developed a focus on family health and fitness.

DEADLINES

The Greeley Downtown Development Authority is offering residents the opportunity to design artwork for the Greeley Oktoberfest 2012 Ceramic Commemorative Beer Stein. Winning artwork may be used on posters, merchandise, online promotions, print ads and other event collateral. Submissions in JPEG or PDF format are due no later than 5 p.m. on June 1 to alison@greeleydowntown.

KUDOS

The Loveland Mountain View Rotary Club raised \$26,000 from donors and sponsors for Reflections for Youth at its annual Rotary Retro Rewind in April.

The Food Bank for Larimer County received for the ninth year in a row a 4-star rating for demonstrating organizational efficiency and exceptional financial management from Charity Navigator, the nation's largest independent evaluator of charitable organizations. Four stars is the highest rating given by Charity Navi-

The City of Greeley was announced as one of the winning cities in National Mayor's Challenge for Water Conservation. Greeley was the winning city in the Western region among cities with a population over 100,000.

Colorado State University's Division of External Relations has won two Gold Pick Awards from the Colorado chapter of the Public Relations Society of America for the unit's work promoting ground-breaking professors at the research university. CSU was the only university honored in the statewide competition, which featured some of the largest public relations firms and campaigns in Colorado.

At the grand opening of AT&T's new retail store in Greeley, the company presented a \$5,000 donation to the Hispanic Women of Weld County, whose vision is to promote the Hispanic culture. the community and the women of Weld County as part of its ongoing commitment to the community and workforce development.

MISCELLANEOUS

Employment law attorney Lee Christian will be teaching a workshop titled "Hiring Independent Contractors: What Every Employer Needs to Know" at 8:30 a.m. May 23. The 90-minute workshop will cover how the IRS defines an employee versus independent contractor and what tests it uses to determine whether an employer has accurately classified their workers. The workshop will be held at the Larimer County Workforce Center and the cost is \$39.

The High Plains Library District Foundation is seeking entries from Colorado artists for its Taste of Art Auction. A \$100 cash prize will be awarded in five categories as well as a \$250 "best of show" prize. The event will be held from 6:30 p.m. to 9 p.m. on Saturday, June 16 at Centennial Park Library. Tickets are \$25 and can be purchased at Centennial Park Library or by calling 970-506-8565.

The City of Fort Collins Recreation Department's summer registration for programs is open. Community members are encouraged to register for programs as soon as possible to ensure enrollment. Registration can be completed online at fcgov.com/recreator or in person at EPIC, Northside Aztlan Center, Fort Collins Senior Center or Council Tree Library. Registration is also available by telephone at 970-221-6256, 970-221-6683 or 970-221-6644.

This summer, Aims Community College will offer second through seventh graders a chance to see what college life is like with their College for Kids program. The program runs from 8:30 a.m. to 3:30 p.m. June 4-7 and June 11-14, Cost is \$180 per week and includes lunch. Visit www. aimsced.com for more information, course descriptions and online registration.

Tickets are now on sale for the 23rd Annual Colorado Brewers' Festival. The event, featuring over 40 Colorado breweries including nine of Fort Collins' own, will take place on June 23 and 24 in Civic Center Park. To purchase tickets or for more information, go to www.DowntownFortCollins.com.

NEW PRODUCTS AND SERVICES

The Larimer County Workforce Center has launched a virtual hiring tool for employers to view resumes of candidates seeking employment. The first hiring event highlights youth, ages 16-18, who are looking for summer and long-term employment and have completed Workforce Center coursework. The virtual hiring tool can be found at www.myvirtualjobfair.com.

NONPROFIT NOTES

To celebrate nearing the 20,000 mark for spay and neuter surgeries performed on dogs and cats since its opening five years ago, Fort Collins Cat Rescue & Spay Neuter Clinic has launched a month-long \$20K for 20K campaign aimed at raising \$20,000 to help fund its next 20,000 surgeries. The fundraising drive will conclude June 3 when the organization celebrates its sixth birthday with a party in the cat shelter parking lot from noon to 3 p.m.

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



"Bixpo provided us with an opportunity to meet hundreds of Northern

Madwire will be at Bixpo for years to come." – Joe Kellogg, CEO

Colorado businesses all in one place. This event is packed full of information

and provides businesses a very fun and inviting way to get their name out there.

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BUSINESS BOOKS

Ramsland makes problem-solving a snap

BY TERRI SCHLICHENMEYER

news@ncbr.com

There are days when you wish you were a magician. If you were, all problems would be fixed with a click of your fingers. No more thorny predicaments. No more half-baked ideas. No more unfinished business. One finger-pop and you'd solve everything, quick and painless.

But Abracadabra is never that simple – or is it? In the new book "Snap: Seizing Your Aha! Moments" by Katherine Ramsland, you'll see that you shouldn't worry about your fingers. It's your mind that should be

You know how it goes: you spot a problem that stymies you. Frustrated, you head for bed and sleep, until your subconscious gets done chewing on the problem and the solution smacks you awake. Problem solved.

But is it really that easy?

Ramsland says that it is, but it requires some preparation and the implementation of three basic steps: scanning, sifting and solving. Overall, it's not what you think about the problem, but how you think.

Scanning seems to involve an immersion in the issue itself, and a certain "bliss" or "flow" with the situation as a whole. You're interested

in the product or end result – maybe even passionate about it - so finding a solution becomes imperative. You feel like you've "slipped into the

com-

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clothes

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and you

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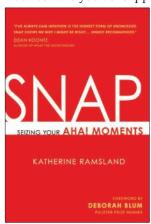
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SNAP: SEIZING YOUR AHA! MOMENTS

by Katherine Ramsland, foreword by Deborah Blum c.2012, Prometheus Books, \$25, 283 pages, includes index

being aligned for where you need to be to achieve a positive end-result.

The best way to sift is to know as much about the issue as you can, and try to see it from new angles. Your "cognitive map" may get in the way here, so move past habits and old paradigms. Look at the problem from other angles. Keep your mind flexible. Harness your flow. Focus, but don't despair if your mind wanders.

Then, just about the time you're ready to throw the whole idea in the round file, walk away. Go to the movies or for a quick hike. Take a nap or a drive. Watch TV or the sunset. Distract your conscious mind, give your brain time to play with the issue and see what happens.

Wishing you could do a little prestidigitation on a problem? "Snap: Seizing Your Aha! Moments" isn't magic, but it will help you with a different kind of mind-reading.

Using dozens of real-life examples from science, business, medicine and more, Ramsland shows that problem-solving can be effortless in the right circumstances and with a little practice. Her instructions are easy to implement, those anecdotes are an awful lot of fun to read, and I was intrigued by her assertion that learning to mine Aha! moments isn't just for grown-ups. Parents can teach their children to do this, too.

While this is a particularly great book for entrepreneurs, I think it's also a worthy read for anyone who gets stuck while problem-solving. If that's you (and you know it is), then "Snap: Seizing Your Aha! Moments" is a book you'll want to get your fingers on.

Terri Schlichenmeyer reviews books for the Northern Colorado Business Report.

Upcoming Business Report Events

Northern Colorado Women of **Distinction**

August 8, 2012 Embassy Suites -Loveland





Business Leaders Breakfast, Northern Colorado CFO of the Year Awards and Bixpo Rocks After Hours September 26, 2012

Embassy Suites Loveland



Business

Leaders

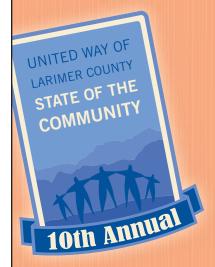
BREAKFAST

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



to the premier annual event focused on the well-being of our community.

June 14, 2012 · 11:30am - 1:30pm Embassy Suites, Loveland



Join us as we discuss how we can work together to ensure children succeed in our own backyard, and recognize amazina volunteers making a big difference in our community.

Register Online by June 6 at www.uwaylc.org/events/state-of-the-community

Does your website look good on a Smartphone?...Be honest!

Smart phones are taking over the mobile market at an unprecedented rate, according to Madwire Media, Northern Colorado's web design and internet marketing leader. Google is predicting that by the end of this year, half of all Americans will own a smartphone. Considering the rapid growth of the mobile market and the increase in consumers searching online in this way, it is surprising that 79% of Google's largest customers don't have a mobile optimized website.

Consumers are increasingly choosing smart phones over computer & laptops for searches, social media, and 1 to 1 communication. Businesses that want to remain competitive need to integrate a fully mobile optimized experience to keep their mobile using customers happy. This includes a well-designed website and internet marketing plan, which includes responsive design.

The first piece of the puzzle is Mobile-Friendly website design. Mobile-Friendly design is the process of building your site so that it is user friendly and mobile compatible with the latest technology. Mobile-Friendly, or responsive design, allows the layout of your website to adjust and adapt to fit the device it is being viewed on.

The next step is a solid internet marketing plan. When conducting a search on a mobile device, only 2 paid search results will show up (these will be far more expensive and competitive than normal PPC campaigns), followed immediately by Google Places - which is ranked organically. This means that in order to be visible, your mobile site needs to be at the top.

The truth is, times are changing and so is the world of search and internet marketing. Simply having a website is no longer enough to be successful. Take advantage of Madwire Media's top notch web design and internet marketing services to step up your game in today's technologically driven world. Is your website mobile ready. It should be

Mobile test your website for FREE! Go to www.madwirewebdesign.com/moble-test/

Questions? Call 970-663-7635 or visit www.madwirewebdesign.com

ELDON JAMES from 1

vate and public sectors like to point to in trumpeting the region's attributes to companies thinking of relocating or expanding here.

The move is even harder to swallow given that Eldon James CEO Marcia Coulson is in the midst of serving her first term on the board of the Northern Colorado Economic Development Corp., the primary jobs-creation organization in the region.

That term ends next year, though by then, Eldon James will be long gone.

In her first interview on the topic late last week, Coulson said she didn't want to leave but, in the end, had no choice.

It was a matter, she said, of finding the right building at the right time and, although she declined to reveal the price, apparently the right cost.

Efforts to retain the company began about two years ago, and until last month, all indications looked good.

The Loveland-grown company first announced it was searching for a place to expand its headquarters in mid-2010, purchasing 123 acres of land in September of that year adjacent to its current location at the end of 71st Street.

The City of Loveland got to work on incentive possibilities for the company, according to Loveland Economic Development Director Betsey Hale.

Those incentives can range anywhere from cash to fee waivers and are typically tied to a guarantee from the business related to job creation or either property or sales tax increases.

Loveland worked closely with Eldon

James, Hale said, even making amendments to its building code to accommodate the company.

"We always want to keep our existing employers," Hale said of the city's efforts to retain Eldon James.

According to Coulson, Eldon James had invested \$70,000 investigating possibilities for the land before realizing it would not be able to build what it wanted on the parcel. Neither Coulson nor Hale would detail the issue.

Eldon James then moved on to Fort Collins, where Birks pulled out all the stops in hopes that the company might relocate into a building near the intersection of Timberline and Harmony roads.

"We were told it needed to do this quickly," he recalled. "And we were pretty responsive."

Like Loveland, Fort Collins was ready to work with Eldon James, providing incentives and possibly even helping it to secure financing. The city had a plan to get Eldon James into the building by summer 2011, Birks said.

While no formal proposal was written, Birks had initial approval to go forward with an existing conditions study, which is a necessary step to creating an Urban Renewal Area, in the event that Eldon James decided to locate in the chosen building.

Businesses that locate in URAs are eligible for tax increment financing, which could have helped finance any retrofitting or other necessary construction. In addition, Birks said, the city was willing to make use of private activity

bonds, which could have provided millions of dollars in low-interest debt to the company.

Private activity bonds are financed through state allocations to municipalities. Fort Collins receives between \$6 and \$6.5 million annually, Birks said, and the funds are distributed on a firstcome, first-served basis, meaning that Eldon James could have received all of those funds, if that had been deemed necessary or appropriate.

"We were ready to bend over backwards a couple of times," Birks said. "I feel like I know I did everything I could."

But after seven months of discussions with the owner of the Harmony property, an agreement could not be reached, Coulson said.

At that point, the company began talks with Timnath, and in December, Eldon James announced that it would build a 75,000-square-foot building in Timnath worth \$12 million. Eldon James would have received no incentives from the town.

A groundbreaking scheduled for March 1 came and went.

Then, in April, Eldon James surprised all by calling off the Timnath

Time constraints, according to Coulson, had killed the deal.

"The need to ramp-up production has set new priorities for the company, and we're moving in a direction that will suit our space requirements, as well as our time constraints," Coulson said in a news release at the time.

A customer with whom the company had been working for two years told Eldon James that it couldn't wait for the new headquarters to be built, Coulson said last week, so it became clear that the company would have to rethink its plan and find an existing building instead.

"Timnath didn't do anything wrong," Coulson said.

Eldon James is now moving to Staple-

The company, Coulson said, wanted a well-kept building with curb appeal, and she could find nothing in Northern Colorado that both suited the needs of the company and projected the right

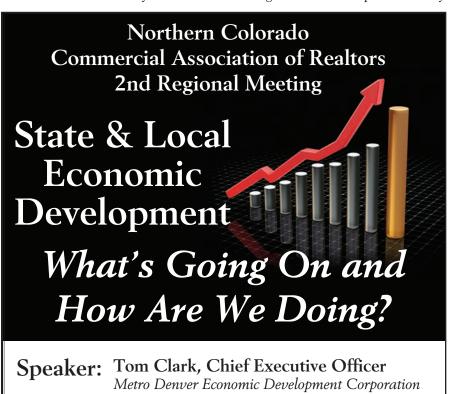
By the end of this year, Eldon James will have moved its headquarters to a 74,000-square-foot building on East 47th Avenue in the Northfield Stapleton development.

The 5-year-old building is well kept, according to Coulson, and will be retrofitted with an 11,000-square-foot clean room, which will be complete within 90 days.

The company will move to Stapleton in phases, expected to be complete within six months. No definite decisions have been made about the future of the company's other two buildings, one in Fort Collins and one in Loveland.

Stapleton offered Eldon James no incentives, Coulson said.

"They just had the facility we needed," she said. "We just don't have an abundance of buildings for manufacturing companies (in Northern Colorado)."



Including Updates from Local Economic Development Corporations

Wednesday, May 30, 2012

Doors open at 7:00 am

Presentation starts promptly at 7:30 am

Location: Embassy Suites, Loveland, CO Crossroads & I-25

FREE for NCCAR members, \$40 for non-members

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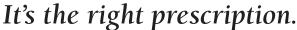








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LEGAL from 17

everyone else, if you want to conduct criminal background checks and use those in hiring decisions, you must have a narrowly tailored policy and procedure for screening applicants. The policy should be in writing, and:

- Identify the job requirements including the circumstances under which the job is performed;
- identify specific offenses that demonstrate unfitness for performing each particular job based on all available evidence;
- identify the duration of the disqualification;
- include a requirement for individualized assessment giving the applicant an opportunity to explain and requiring the hiring authority to consider all circumstances and less onerous alternatives;
- teach people in the company to limit questions in interviews to those items consistent with business neces-

Automatic disqualification from employment based on a simple answer of "yes" to a question on an application (whether online or on paper) is not allowed. As one court noted, "we cannot conceive of any business necessity that would automatically place every individual convicted of any offense ... in the permanent ranks of the unemployed."

The guidelines list possible elements for individualized assessment including length of time since offense, work history before and after conviction, employment after conviction with no new offenses and references.

Beware of using arrest records because they're not the same as convictions. Moreover, in most instances, a private agency providing criminal background checks is prohibited under the Fair Credit Reporting Act of reporting arrests more than seven years old that did not result in a conviction.

The guidelines state that they change the burden and pattern for a company defending a discrimination claim. But while they state that members of minority groups need to show statistically that their members are arrested in disproportionate numbers, the guidelines themselves cite statistics that seem to pre-establish this for African Americans (arrests at twice their proportion in the general population) and Hispanics (federal drug charges at three times). Conse-

MARKETING from 17

ing, seek assistance from your local small business development center or hire a local business consultant who concerns him or herself with the first three Ps.

And leave the final P (promotion) to the marketing communications experts.

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

quently, any member of those groups should automatically be able to claim disparate impact, triggering the company's need to "demonstrate that the challenged practice is job-related for the position in question and consistent with business necessity," and that a less discriminatory alternative does

In 2010, Michelle Alexander wrote a book titled, "The New Jim Crow: Mass Incarceration in the Age of Colorblindness." She makes some interesting points. A large majority of African American men in some urban areas, having been convicted as felons, are denied the right to vote, may not serve on juries and are dis-

criminated against in employment, housing, access to education and benefits. Alexander has a theory on why such a disproportionate number of African Americans have been convicted of crimes. For our purposes, you need to know that the EEOC accepts similar statistics as evidence of disparate impact.

I do not defend the EEOC - it doesn't need my defense and the guidelines are there irrespective. However, before roundly criticizing the change as an unjust burden on business consider one of the purported purposes of the criminal justice system: to rehabilitate people. Rehabilitation does not end at the prison

door. People need attainable goals.

Or, perhaps from a selfish perspective: If previously convicted people can't get jobs, what will they do for money? Turn back to crime? Get public assistance for themselves and their families? Be poor role-models for their children? Perpetuate a criminal underclass?

Create your new policy because you have to, but realize that you are investing in the future, helping to lower crime rates and possibly removing people from public support.

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



OIL from 1

company expects the pipeline to begin service in 2014, "subject to customer commitments and required approvals."

These plans come as companies operating in Weld County report record-breaking production levels.

Anadarko Petroleum Corp., one of the larger of the dozens of companies drilling in the Niobrara, recently reported that it delivered a record 301,000 barrels of liquids per day.

The city of Greeley is working with a "couple prospects" to develop the additional transload facility on cityowned property, Biggi said.

The station would serve as shipment point for not only oil, but also for sand used in hydraulic fracturing.

Fracturing involves pumping a mixture of sand, water and chemicals to release oil and gas trapped in shale formations. Producers have long employed fracturing to extract oil but the advent of horizontal drilling has created new opportunities for drilling companies.

At the moment, the city is "determining whether the property is a good fit or not," Biggi said.

Building a transload facility takes less time than building a pipeline and presents a short-term fix to transportation bottlenecks, said Jodi Quinnell, senior energy analyst for Evergreen-based BENTEK Energy.

She explained that Anadarko and Noble Energy Inc. have reserved most of the space on the two major pipelines in Northern Colorado. Those pipelines already ship 66 million barrels a year.

An Anadarko spokesman did not respond to a phone message seeking comment, and a Noble spokesman declined to comment.

There are pros and cons to rail vs. pipelines.

It costs at little as \$5.20 to ship a barrel of oil by pipeline, while shipping by rail can go as high as \$8.70 a barrel.

Rail gives companies flexibility in shipping to various markets while pipelines force them to ship to specific places, Quinnell said. As an example, companies using railroads can ship directly to the Gulf Coast, where they

66 Building a transload facility takes less time than building a pipeline and presents a short-term fix to transportation bottlenecks.

Jodi Quinnell SENIOR ENERGY ANALYST BENTEK ENERGY

can sell their oil for higher prices.

Weld County already is home to one transload facility in Carr, operated by U.S. Development Group; another is planned for the Great Western Industrial Station in Windsor.

That transload station, established by Houston-based Musket Corp., though not operating yet, features fuel-storage tanks with a total capacity of 48,000 barrels at a time. Trucks will bring oil that will be loaded onto trains at the facility. The facility will have an initial loading capacity of 5.8 million barrels a year.

Separately, Great Western Railway will extend its railroad track to complete a four-mile-long loop track within the Great Western Industrial Park to serve the Musket facility and users within the park.

Rail cars transport the oil to various refineries in the West, East and Gulf Coast depending on oil quality and markets, said Clay Buford, crude supply manager for Musket.

He described the project as a "substantial" investment, though he declined to say how much it will cost.

"Any project that you're working on that requires construction, permitting and dedication of assets is going to be expensive," he said.

Musket has not planned any additional transload facilities in Colorado, he added.

Companies have expressed interest in other transload facilities throughout Weld County but, so far, no one has submitted a formal application, said Tom Parko, planning manager for Weld County Department of Planning Services.

Mike Peters, senior vice president of OmniTRAX Inc., which operates Great Western Railway, said he believed plans for additional transload facilities and pipelines would materialize in the next "12 to 18 months," depending on the amount of production taking place.

"There are multiple groups in the market looking for ways to provide that takeaway capacity," Peters said.

Among them, Kinder Morgan is nsidering moving oil through 500 miles of its natural-gas Pony Express Pipeline, which runs through the D.J. Basin. The pipeline originally was constructed to transport crude oil.

It's also considering a 210-mile extension to the pipeline from Central Kansas to Cushing, Okla. That would allow the shipment of as many as 210,000 barrels per day of crude oil from various sources near a terminal in Guernsey, Wyo., including from the Denver-Julesburg Basin.



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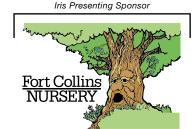
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Deanna McCrery









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CRASHBOXX from 1

Shores, Calif.-based GreenRoad.

But Byrne believes Crashboxx is different, and better.

"What makes us unique is that we combine the driver behavior and crash (data) all in one platform, and we've got video, as well," Byrne said.

Advances in road infrastructure and vehicle safety over the years have left one thing to improve upon: driver behavior, he said.

Byrne hopes Crashboxx will help parents and employers alike prevent crashes. That's important considering the more than 32,300 traffic deaths in 2011 in the U.S. alone, according to the National Highway Traffic Safety Administration.

Many automakers already equip vehicles with black boxes, or so-called event data recorders. But these devices often engage only after an airbag is triggered and record data such as speed, braking and seatbelt use only in the seconds before and after a crash.

These factory-installed black boxes do not have Global Positioning Systems tracking capabilities, which Crashboxx does.

Additionally, Crashboxx is constantly recording what's going on.

There's another difference that Crashboxx is promoting:

In many cases, drivers lack the means to access data recorded on its competitors' black boxes.

That's not the case with the Crashboxx, which allows its owners to review whatever data the device col-

John Bowman, spokesman for the National Motorists Association in Waunakee, Wisc., said that lack of access in some machines has raised privacy concerns because most new vehicles come installed with these devices whether the consumer wants them or not.

Indeed, the data recorded can be subpoenaed as evidence in court cases and could be used against a driver.

Regardless, black boxes may be required in all new cars beginning in 2015, if Congress votes in favor of

At the moment, instead of trying to sell his device to carmakers, Byrne markets the Crashboxx as an aftermarket product, meaning directly to vehicle owners.

Byrne has sold the \$130 plug-in hardware for more than year, but only recently has started selling the entire package, including software developed by Kevin Kaiser, general manager of another Innosphere company, Clear Path Labs.

A subscription that gives customers access to the software costs \$16 to \$18 per vehicle per month depending on the options chosen by the customer. He also plans a version aimed at parents of teen drivers.

Besides putting the brakes on poor driving habits, Crashboxx's product could influence everything from auto insurance premiums to police investigations.

The Fort Collins Police Depart-

WHAT DOES IT DO?

Fort Collins-based tech company Crashboxx offers a vehicle black box and computer software that does the following:

- Tracks vehicle location;
- transmits data to a server that captures and presents it on software;
- shows when an engine is running and when it's turned off;
- shows the number of miles a vehicle has traveled between trips;
- tracks driver behavior, such as acceleration, braking and cornering;
- records crash data, including force metrics;
- rates drivers compared with peers;
- · can connect to video that activates during. crashes.

SOURCE: CRASHBOXX

ment already extracts data from airbag modules to conduct crash investigations, Officer Drew Jurkofsky said.

Products like Crashboxx could play an important role as the insurance industry shifts from assessing a driver's risk based on age or where they live to analyzing individual risk.

For example, Progressive Casualty Insurance has a product called Snapshot that notes the number of miles driven, times a driver operates a vehicle, as well as sudden stops. It then offers a discount for good drivers after a month of monitoring those driver behaviors.

"Auto insurers, with the policyholders' permission, are offering socalled pay-as-you-drive products," said Michael Barry, spokesman for the Insurance Information Institute in New York City. "This allows the auto insurer to get a more accurate reading on the policyholders' driving habits, while at the same time allowing the policyholder to reduce their premiums."

Insurance companies, Byrne said, could use Crashboxx to investigate claims. As an example, they could use Crashboxx's device to measure the force in a vehicle crash to verify injuries such as whiplash, a common claim in insurance fraud.

Similarly, the device could help insurers and employers investigate worker's compensation claims.

There already are plans to sell Crashboxx to insurance companies.

Ottawa, Canada-based troo Corp., a fleet-vehicle software tracking firm with 600 customers in 40 countries, aims to start by marketing Crashboxx's device to South African insurers.

In addition, it's testing Crashboxx's black box with the intent to resell to companies that want to track their vehicle fleets, said Pat Fitzgerald, troo's VP of sales.

Fitzgerald points out that fleet operators also can save money by using Crashboxx to identify and stop excessive idling as well as heavy acceleration and braking, he said.

"Some other (black-box device) companies will do very basic driver analytics," he said. "This one's allencompassing."



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STATE TAX LIENS

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

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WARRANTY DEEDS

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

BANKRUPTCIES

Larimer County Chapter 7

JAD DEAN DAVIDSON, 1214 BASSETERRE PLACE, FORT COL-LINS; CASE #2012-18226, DATE FILED: 4/24/2012.

ARMANDO ORTIZDOMINGUEZ, $8400\, {\sf PEAKVIEW\,DR}, {\sf FORT\,COLLINS};$ CASE #2012-18472. DATE FILED: 4/26/2012.

AMY DIAL WHITE, 622 E 8TH ST, LOVELAND: CASE #2012-18478. DATE FILED: 4/26/2012.

ELIZABETH WADE STRAFACH.

1749 DEWEESE ST. FORT COLLINS: CASE #2012-18481, DATE FILED:

MICHAEL ROY BORDEN. 2713 VIRGINIA DALE DRIVE, FORT COL-LINS; CASE #2012-18592, DATE FILED: 4/27/2012.

BRIAN DALE MOLINE, 4500 SEN-ECA STREET #59, FORT COLLINS; CASE #2012-18673, DATE FILED: 4/30/2012.

BRIAN DALE MOLINE, 4500 SEN-ECA STREET #59. FORT COLLINS: CASE #2012-18673. DATE FILED: 4/30/2012.

HOLLY ANN COX, PO BOX 192, LOVELAND; CASE #2012-18676, DATE FILED: 4/30/2012.

STEVEN C PIETRATESO. 4240 E CR 66. WELLINGTON: CASE #2012-18685, DATE FILED: 4/30/2012.

JESSE CLAYTON COURCHAINE.

3314 PLANTER WAY, FORT COLLINS: CASE #2012-18688, DATE FILED: 4/30/2012.

BRENDA S CORDOVA. 2112 LIBERTY DR, FORT COLLINS; CASE #2012-18721, DATE FILED: 4/30/2012.

TERESA J KATRINAK, PO BOX 4352, ESTES PARK; CASE #2012-18742. DATE FILED: 4/30/2012.

NEAL A CASHMAN, 4912 WILM-INGTON DRIVE, FORT COLLINS; CASE #2012-18751, DATE FILED: 4/30/2012.

CHARLEY LEWIS IV DICKEY, 265 STEAMER CT, ESTES PARK; CASE #2012-18766, DATE FILED:

4/30/2012 ROBYN DEVINE, 3717 S TAFT HILL ROAD #266. FORT COLLINS:

CASE #2012-18871, DATE FILED:

NGOC H NGUYEN, 170 E 29TH STREET, LOVELAND; CASE #2012-

18958, DATE FILED: 5/1/2012

STEVEN WILLIS SMITH, 1440 WEST 40TH ST, LOVELAND; CASE #2012-18988, DATE FILED: 5/1/2012.

Chapter 11 **Chapter 13**

4/30/2012.

STEVE MONCIVAIS, 1505 SOUTH DOUGLAS AVE, LOVELAND; CASE #2012-18574, DATE FILED:

WILLIAM BOYD TAPPAN, 701 KIMBERLY DR, FORT COLLINS; CASE #2012-18682, DATE FILED:

Weld County Chapter 7

MARY A LEWIS, 1650 33RD AVE, GREELEY; CASE #2012-18169, DATE FILED: 4/24/2012.

PATRICIA MCGAHA GONZALEZ, 6328 W 3RD STREET RD, GREELEY; CASE #2012-18238, DATE FILED: 4/24/2012.

LINDA INEZ HARDEMAN, PO BOX 1334, AULT; CASE #2012-18256, DATE FILED: 4/24/2012.

DANELLE LOUISE HESSLER, 286 PONDEROSA PL, FORT LUPTON; CASE #2012-18310, DATE FILED: 4/25/2012.

SYLVIA ANN DANN, 1148 35TH AVE, GREELEY; CASE #2012-18694 DATE FILED: 4/30/2012.

JORGE LUIS RAMIREZ, 3313 WINDMILL CT, EVANS; CASE #2012-18709, DATE FILED: 4/30/2012.

WILLIAM FREDRICK HOLDER, 1473 SWAN AVE, BRIGHTON; CASE #2012-18715, DATE FILED:

IVETTE RIOJAS, 3618 STAGE COACH DRIVE, EVANS; CASE #2012-18727, DATE FILED: 4/30/2012.

JONATHAN R BUSCH, 900 LARCH DRIVE, WINDSOR; CASE #2012-18733, DATE FILED: 4/30/2012.

SERGIO GONZALEZ ZAVALA, 3060 E BRIDGE STREET APT #230. BRIGHTON; CASE #2012-18748, DATE FILED: 4/30/2012.

TAYLEUR A RANEY, 625 TUMBLE-WEED DR, BRIGHTON; CASE #2012-18826, DATE FILED: 4/30/2012.

ANGLEA MARIE VILLAMIL, 2500 CRESCENT COVE DR #3, EVANS; CASE #2012-18835, DATE FILED: 4/30/2012.

CHANCE S REYNOLDS, 1369 SUNSET BAY DR, WINDSOR; CASE #2012-19030, DATE FILED: 5/2/2012.

TRACY CARL STEVEN EHN, 3201 SAGEBRUSH BLVD, EVANS; CASE #2012-19042, DATE FILED: 5/2/2012.

DENISE KRISTI MABEL MICHEL, 361 DOGWOOD, BRIGHTON; CASE #2012-19097, DATE FILED: 5/2/2012.

JANA MAUREEN SHEEL, 260 HAWTHORNE ST, MILLIKEN; CASE #2012-19103, DATE FILED: 5/2/2012.

JOSEPH A STEFANICH, 1472 SOUTH HARVESTER DRIVE, MIL-LIKEN; CASE #2012-19147, DATE FILED: 5/3/2012.

Chapter 13 CHAEL EMIL FASSI, 6694 SPAN ISH BAY, WINDSOR; CASE #2012-18655, DATE FILED: 4/29/2012.

LAWRENCE H HUDSON, 10818 CIMMARRON ST UNIT 1207, FIRE-STONE; CASE #2012-18820, DATE FILED: 4/30/2012.

CARLOS A CISNEROS, 4943 WELD COUNTY ROAD #37, FORT LUPTON; CASE #2012-18913, DATE FILED:

FORECLOSURES

Larimer County

JUDGMENTS

monetary damages.

deed.

BORROWER: 960 LLC, MULT PROP, . LENDER: MIDPOINT DEN-VER PARTNERS LLC, AMOUNT DUE: \$1300000. CASE #22497. 4/5/2012

BORROWER: NEIL DEWITT, 101 LONE PINE CREEK DR, RED FEATH-ER LAKES. LENDER: WELLS FARGO FINANCIAL COLO INC, AMOUNT DUE: \$155687. CASE #24553. 4/13/2012

BORROWER: JAMES H & JUANITA J EHLERS, 7021 ALADAR DR, WIND-SOR. LENDER: SFR VENTURE 20111 LLC, AMOUNT DUE: \$522706. CASE #24554. 4/13/2012

BORROWER: GARY W & JENNIS E HANSEN, 3100 HARMONY RD, BER-THOUD. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$694143. CASE #25443. 4/17/2012

BORROWER: ROBERT S JR & JEN-NIFER A ROHDE, 448 DUNNE DR, FORT COLLINS, LENDER: WELLS FARGO BANK, AMOUNT DUE: \$265579. CASE #25445. 4/17/2012

BORROWER: JONATHAN BOONE MCCONNELL, 8432 4TH ST, WEL-LINGTON. LENDER: BANK NEW YORK MELLON, AMOUNT DUE: \$108698, CASE #25446, 4/17/2012

BORROWER: TIMOTHY A & CINDY C BALDWIN, 809 BUCKEYEST, FORT COLLINS. LENDER: EVERBANK. AMOUNT DUE: \$238335. CASE #25708. 4/18/2012

BORROWER: ALEXANDER N BUJAK, 2912 W OLIVE ST, FORT COLLINS. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$101017, CASE #25709, 4/18/2012

BORROWER: DAVID H & KARA-LEE K MCCLAIN, 5829 W COUNTY ROAD 20. LOVELAND. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$315892. CASE #25710. 4/18/2012

BORROWER: JERRY L & CHRIS-TINA R CHAFFIN, 205 NEOSHO TRL, RED FEATHER LAKES. LENDER: US BANK, AMOUNT DUE: \$233764. CASE #25711. 4/18/2012

BORROWER: DONNIEW & BRANDI L MCINTOSH, 2599 GLENDALE DR. LOVELAND. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$228501. CASE #25713. 4/18/2012

BORROWER: ROSEMARY & DON-ALD J SHERIDAN, 2600 DUMIRE CT FORT COLLINS, LENDER: BANK NEW YORK MELLON, AMOUNT DUE: \$208188. CASE #25714. 4/18/2012

BORROWER: MICHAEL WILLIAM LACEY, 618 S 9TH ST. BERTHOUD. LENDER: BANK AMERICA, AMOUNT DUE: \$190541. CASE #25715. 4/18/2012

BORROWER: TODD & KIRSTEN POTESTIO, 2102 SHORESIDE DR, BERTHOUD, LENDER: CITIBANK, AMOUNT DUE: \$1352610, CASE #25716, 4/18/2012

BORROWER: JANE L NOEL. 402 E 42ND ST, LOVELAND. LEND-ER: BANK NEW YORK MELLON, AMOUNT DUE: \$156322. CASE #25717. 4/18/2012

BORROWER: HARRY D & NENI INDRAWATI MAXWELL, 3609 RED WOLF PL. FORT COLLINS, LENDER: BANK AMERICA. AMOUNT DUE:

\$254685, CASE #25718, 4/18/2012

BORROWER: JONATHON PAUL & MARCY MARTIN, 1600 COLLIN-DALE DR, FORT COLLINS. LENDER: US BANK, AMOUNT DUE: \$235936. CASE #25719. 4/18/2012

BORROWER: PHILLIP SVOBODA, 3024 ROSS DR APT D32, FORT COLLINS. LENDER: BANK AMERI CA, AMOUNT DUE: \$99325. CASE #25720, 4/18/2012

BORROWER: JEFFREY F ADKIS-SON, 6144 MOSSYCUP CT, LOVE-LAND. LENDER: BANK NEW YORK MELLON TRUST CO, AMOUNT DUE: \$308000. CASE #25721. 4/18/2012

BORROWER: JEFFREY D FARMER. 4008 WINDOM ST, FORT COLLINS. LENDER: CITIBANK, AMOUNT DUE: \$100146. CASE #27005. 4/24/2012

BORROWER: GEORGE A & MARCY J ALLEE, 1252 MADELINE CT, LOVE LAND, LENDER: DEUTSCHE BANK TRUST CO AMERICA, AMOUNT DUE: \$94501. CASE #27006. 4/24/2012

BORROWER: STRATBOROUGH INVESTORS INC. 914 S COLLEGE AVE, FORT COLLINS. LENDER: FED-ERAL DEPOSIT INSURANCE CORP, AMOUNT DUE: \$2184698. CASE #27007, 4/24/2012

BORROWER: ROBERT SMITH CONSTR INC, MULT PROP, . LEND-FR: HOME ST BK, AMOUNT DUE: \$300000. CASE #27008. 4/24/2012

BORROWER: SMITH FAMILY PROP-ERTIES LLC. 2944 DES MOINES DR UNIT A B. FORT COLLINS LENDER: HOME STATE BANK, AMOUNT DUE: \$140000, CASE #27009, 4/24/2012

BORROWER: ROBERT S & EVELYN M MCCORMICK, 320 LOCUST ST, FORT COLLINS, LENDER: US BANK AMOUNT DUE: \$365933. CASE #27010. 4/24/2012

BORROWER: SMITH LAND HOLD-INGS LLC. 2096 SEVEN LAKES DR. LOVELAND. LENDER: HOME STATE BANK, AMOUNT DUE: \$496800. CASE #27049. 4/24/2012

Weld County BORROWER: WILLIAM EXNER, 538 ASH ST, HUDSON. LENDER: MID-FIRST BK, AMOUNT DUE: \$152117.

CASE #3838512. 4/12/2012

BORROWER: PETER A & SHERYL L HAAS, 6841 SUMMERSET AVE, FIRE-STONE, LENDER: BK AM, AMOUNT DUE: \$219085, CASE #3838513. 4/12/2012

BORROWER: ARMANDO & ESPER-ANZA VASQUEZ. 1035 SUNRISE CIR. DACONO. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$131248. CASE #3838514. 4/12/2012

BORROWER: PLATTE RIVER BOT-TOM LLC, 17043 WCR 394, LASAL-LE. LENDER: COLO COMMUNITY BK. AMOUNT DUE: \$1040000, CASE #3838515. 4/12/2012

BORROWER: ELILLAS & BEVERLY D YBARRA, 25714 WCR 51, GREE-LEY. LENDER: DEUTSCHE BK TRUST CO AM, AMOUNT DUE: \$363859. CASE #3838516. 4/12/2012

BORROWER: SAHWN R BARTLEY, 1226 W ASH ST UNIT C, WINDSOR. LENDER: VERUS BK COMMERCE, AMOUNT DUE: \$204167, CASE #3838730, 4/13/2012

BORROWER: MARX PROPERTIES INC, , . LENDER: COLO COMMUNITY BK. AMOUNT DUE: \$2067000, CASE #3838731. 4/13/2012

BORROWER: SHAWN AARON & KATIE E CHENEY, VACANT LAND, . LENDER: LIBERTY SAV BK, AMOUNT DUE: \$131053. CASE #3838732. 4/13/2012

BORROWER: BODELS CORP, VL, LENDER: 2010 1 RADC CADC VEN-TURE LLC, AMOUNT DUE: \$425000. CASE #3838733. 4/13/2012

BORROWER: TIBURCIO JR & PAULA J SUBIA, 207 N 48TH AVENUE CT, GREELEY. LENDER: LIBERTY SAV BK, AMOUNT DUE: \$77761.

CASE #3839148. 4/16/2012

BORROWER: ANDREW M MOECK, 1001 INDIAN TRAIL DR, WINDSOR. LENDER: BK AM, AMOUNT DUE: \$152429. CASE #3839149. 4/16/2012

BORROWER: JEAN M CONRAD. 2559 BASIL DR, MEAD. LENDER: HSBC BK USA, AMOUNT DUE: \$107663. CASE #3839150. 4/16/2012

BORROWER: JOAN E THIES, 5163 COUNTY ROAD 37, FORT LUPTON. LENDER: AAMES MTG INVEST TRUST 2004 1. AMOUNT DUE: \$289322. CASE #3839151. 4/16/2012

BORROWER: CLARKSON LAND LLC, MULT PROP, . LENDER: 2010 1 CRE VENTURE LLC, AMOUNT DUE: \$1692433. CASE #3839152. 4/16/2012

BORROWER: ULISSES & MOSSES PALMA, 210 S QUENTINE AVE, MIL-LIKEN. LENDER: WELLS FARGO BK, AMOUNT DUE: \$141170. CASE #3839153. 4/16/2012

BORROWER: RONALD J KELLN-HOFER, 525 5TH ST, FREDERICK. LENDER: BK AM, AMOUNT DUE: \$89082. CASE #3839154. 4/16/2012

BORROWER: DONALD & ROSE ROBERTS, 990 EMERALD DR, WIND-SOR. LENDER: WELLS FARGO BK, AMOUNT DUE: \$208634. CASE #3839349. 4/17/2012

BORROWER: GREGGORYMI-CHAEL DENNING, 412 LAUREL AVE, EATON, LENDER: BK AM, AMOUNT DUE: \$160055. CASE #3839350. 4/17/2012

BORROWER: CHERYL D MCLAIN. 9953 WCR 465, MILLIKEN. LENDER: BRANCH BK TRUST CO, AMOUNT DUE: \$149777. CASE #3839351. 4/17/2012

BORROWER: EDWIN & LAURIE A WINSLOW, 510 LONE PINE ST, FORT LUPTON. LENDER: TAYLOR BEAN WHITAKER MTG CORP, AMOUNT DUE: \$240000. CASE #3839352. 4/17/2012

BORROWER: JASON L & CHRIS-TINE M PARKER, 130 BUCHANAN AVE, FIRESTONE. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$154878, CASE #3839711, 4/18/2012

BORROWER: MATTHEW A KAR-BERG, 6142 SHAMROCK CIR, FRED-ERICK. LENDER: BK AM, AMOUNT DUE: \$112512. CASE #3839712. 4/18/2012

BORROWER: MICHAEL & CARO-LYN DYA DEFALCO, 4795 FALCON DR, FREDERICK. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$278385, CASE #3839713, 4/18/2012

BORROWER: PEDRO MELEN-DEZGALLEGOS, 3403 COVE WAY. EVANS. LENDER: WELLS FARGO BK. AMOUNT DUE: \$189053. CASE #3839714. 4/18/2012

BORROWER: VINCENT P & CLAU-DIA V CORTEZ, 10585 FORESTER PL, LONGMONT. LENDER: BK AM, AMOUNT DUE: \$178607. CASE #3839715. 4/18/2012

BORROWER: GLORIA A MARTIN, 601 50TH AVE. GREELEY, LENDER: JPMORGAN CHASE BK. AMOUNT DUE: \$116512. CASE #3839716. 4/18/2012

BORROWER: JEFF ALLEN, 655 S BROADWAY AVE, FORT LUPTON. LENDER: PNC BK, AMOUNT DUE: \$191000. CASE #3839717. 4/18/2012

BORROWER: AMADA LLC, VL, LENDER: FIRST NATL BK, AMOUNT DUE: \$338040. CASE #3839718. 4/18/2012

BORROWER: MICHAEL L KNES-PEL. 3439 35TH ST. GREELEY, LEND-ER: COLO HOUSING FIN AUTHOR-ITY, AMOUNT DUE: \$85774. CASE #3839719. 4/18/2012

BORROWER: TOMMY S MARTIN. 2409 W C ST, GREELEY. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$110446. CASE #3839921. 4/19/2012

BORROWER: JENNIFER M MCPHEETERS, 2125 SETTLERS DR, MILLIKEN. LENDER: WELLS FARGO BK, AMOUNT DUE: \$133103. CASE #3839922. 4/19/2012

BORROWER: JASON P BARRETT, 16493 LEDYARD RDS. PLATTEVILLE. LENDER: BK AM. AMOUNT DUE: \$279874. CASE #3839923. 4/19/2012

BORROWER: MARCO & SIL-VIA VALENZUELA, 7307 POUDRE VISTA DR, GREELEY. LENDER: BK NEW YORK MELLON TRUST CO, AMOUNT DUE: \$568207. CASE #3839924. 4/19/2012

BORROWER: JASON E & JENNIFER M SCHISSLER, 272 S 6TH STREET WAY, LA SALLE. LENDER: GMAC MTG LLC, AMOUNT DUE: \$203355. CASE #3839925. 4/19/2012

BORROWER: LARRY L HARRIS, 1213 102ND AVE, GREELEY. LEND-ER: US BK, AMOUNT DUE: \$152987. CASE #3839928, 4/19/2012

BORROWER: KRISTEN A LOUCKS, 10429 LOWER HIGHLAND RD, LONGMONT. LENDER: BK AM, AMOUNT DUE: \$169428, CASE #3839929, 4/19/2012

BORROWER: DANE M & MELISSA M JENSEN, 3101 W 10TH ST, GREE-LEY. LENDER: COLLEGE CREDIT UNION, AMOUNT DUE: \$212402. CASE #3840078. 4/20/2012

BORROWER: GREGORY & SHAW-NA STIEBER, 835 S BROADWAY AVE. FORT LUPTON. LENDER: JPM-ORGAN CHASE BK. AMOUNT DUE: \$200729. CASE #3840079. 4/20/2012

BORROWER: JEFFREY P & KATH-FRINE GUDISH, 309 GRACE AVE. MILLIKEN. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$98067. CASE #3840080. 4/20/2012

BORROWER: RYAN LARSEN, 6240 SNOWBERRY AVE, FIRES-TONE, LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$192784. CASE #3840081. 4/20/2012

BORROWER: TREVOR J & MER-IDEE H BURGESS, 4937 WCR 47, HUDSON. LENDER: WELLS FARGO BK, AMOUNT DUE: \$216243. CASE #3840082. 4/20/2012

BORROWER: VICTORIANO BENA-VIDEZ, 1018 31ST AVE, GREELEY. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$116881. CASE #3840083. 4/20/2012

BORROWER: TRACY STROUT. 7110 HENRY ST, FORT LUPTON. LENDER: WELLS FARGO BK, AMOUNT DUE: \$149123. CASE #3840084. 4/20/2012

BORROWER: JOHNNY L VON-

SLOCHTEREN, 768 CANYON LN,

LOCHBUIE. LENDER: COLO HOUS-

ING FIN AUTHORITY AMOUNT DUF:

\$176531, CASE #3840085, 4/20/2012 **BORROWER: SALVADOR & MARIA** FLORES, 149 DENVER AVE, FORT LUPTON. LENDER: US BK, AMOUNT DUE: \$152230. CASE #3840494.

BORROWER: LINDA J HUNZIKER, 1725 33RD AVE, GREELEY. LEND-ER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$121760. CASE #3840495, 4/23/2012

4/23/2012

BORROWER: RICHARD D & KAREN S SCHWARTZ, 725 2ND STREET CT. KERSEY. LENDER: US BK, AMOUNT DUE: \$108747. CASE #3840496. 4/23/2012

BORROWER: BRENDA GABEL. 3303 W 26TH ST, GREELEY. LENDER: CITIBANK, AMOUNT DUE: \$123079. CASE #3840497, 4/23/2012

BORROWER: LARRY & VICKI ALDERSON, 1841 PARKDALE CIR N, ERIE. LENDER: BAC HOME LOANS SERVICING LP, AMOUNT DUE: \$332069. CASE #3840498. 4/23/2012

BORROWER: REBECCA JANE WAGNER, 210 23RD AVE, GREELEY. LENDER: US BK, AMOUNT DUE: \$82718. CASE #3840499. 4/23/2012

BORROWER: AMBER M WIGHAM.

FOR THE **RECORD**

902 N 7TH PL, JOHNSTOWN. LEND-ER: US BK, AMOUNT DUE: \$186968 CASE #3840500, 4/23/2012

BORROWER: 320 GATEWAY LLC, 320 GATEWAY DR. JOHNSTOWN. LENDER: FIRST NATL BK. AMOUNT DUE: \$1301401. CASE #3840501.

BORROWER: BRIAN D & RONDA HUBBARD, 3224 OCONNOR AVE, EVANS. LENDER: GMAC MTG LLC AMOUNT DUE: \$131662. CASE #3840502, 4/23/2012

BORROWER: LEONARD E & ROBIN L GEBHARDT. 504 PALISADE MOUN-TAIN DR. WINDSOR, LENDER: JPM-ORGAN CHASE BK. AMOUNT DUE \$172128, CASE #3840503, 4/23/2012

BORROWER: DANIEL & MELODY MARTINEZ, 6943 SADDLEBACK AVE, FIRESTONE. LENDER: JPMORGAN CHASE BK. AMOUNT DUE: \$263064 CASE #3840738, 4/24/2012

BORROWER: AMY L BARRY, 114 ALVA CT, ERIE. LENDER: BK AM, AMOUNT DUE: \$272019. CASE #3840739, 4/24/2012

BORROWER: ERAMIDA L ZAMO-RA. 3814 YOSEMITE DR. GREELEY. LENDER: BK AM, AMOUNT DUE: \$27021. CASE #3840740. 4/24/2012

BORROWER: JOHN E JR YATES 602 MAPLE AVE, EATON. LENDER: US BK, AMOUNT DUE: \$108047. CASE #3840741. 4/24/2012

BORROWER: JLR DRYWALL SUP-PLY LLC, 4301 INDUSTRIAL PKWY, EVANS. LENDER: FIRST NATL BK AMOUNT DUE: \$394904, CASE #3840742. 4/24/2012

BORROWER: KELLA J KLINE 3231 W 5TH STREET RD. GREE-LEY. LENDER: JPMORGAN CHASE BK. AMOUNT DUE: \$107291. CASE #3840743. 4/24/2012

RELEASE OF JUDGMENT

Larimer County DEBTOR: GARY & CHRISTINE HUMPHREY, CREDITOR: BONDED ADJUSTING SERVICE. AMOUNT: \$652.54. CASE #C-F2008C4325. DATE: 4/13/2012

DEBTOR: RECORD OWNER. CREDITOR: CAPITAL ONE BK. AMOUNT: \$0. CASE #REPOST DATE

DEBTOR: SHANNON M THE-RIAULT, CREDITOR: HOME ST BK. AMOUNT: \$1198.68. CASE #C-2009C2281. DATE: 4/16/2012

DEBTOR: INTEGRATED MEDICAL CONSULTANTS, CREDITOR: COLO ST REVENUE, AMOUNT: \$147.66 CASE #D-D352012CV800257. DATE:

DEBTOR: TRAYNOR OFFICE PARK LLC, CREDITOR: MILL BROS LANDSCAPE GROUP. AMOUNT: \$0. CASE #C-F12S9. DATE: 4/19/2012

DEBTOR: STEPHEN D BASILE, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0. CASE #. DATE: 4/20/2012

DEBTOR: DAVID LUKE LEFURGE, CREDITOR: CACH LLC. AMOUNT: \$14084.04. CASE #C-11C-004112. DATE: 4/20/2012

DEBTOR: JERROD R GREEN. CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$0. CASE #C-11C3635. DATE: 4/20/2012

DEBTOR: DANIEL A PINEDA BAQUERO, CREDITOR: COLO ST REVENUE. AMOUNT: \$106. CASE #D-D352011CV800320. DATE: 4/20/2012

DEBTOR: JESSICA L & JESSIA L FEDORYK, CREDITOR: PRO-FESSIONAL FIN CO INC. AMOUNT: \$1454.79. CASE #C-08C-004255. DATE: 4/23/2012

DEBTOR: SCHROEDER INVEST INC, CREDITOR: FOSSIL LAKE HOMEOWNERS ASSOC I. AMOUNT: \$0. CASE #C-2011C7729. DATE: 4/24/2012

Weld County DEBTOR: PEGGY J BURKEY. CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0. CASE #. DATE:

DEBTOR: PETER W GIEDRAS, CREDITOR: CITIBANK. AMOUNT: \$0. CASE #D-11CV454. DATE: 4/12/2012

DEBTOR: NEW AM PIPELINE INC, CREDITOR: FORD MOTOR CREDIT CO. AMOUNT: \$0. CASE #D-09CV637, DATE: 4/12/2012

DEBTOR: NEW AM PIPELINE INC, CREDITOR: ALLIED RECYCLED AGGREGATES, AMOUNT: \$0, CASE #C-09C-045354. DATE: 4/12/2012

DEBTOR: SHAWN W MAR-TIN, CREDITOR: LA RAE L MAR-TIN. AMOUNT: \$36000. CASE #C-08DR-000132. DATE: 4/12/2012

DEBTOR: SHAWN W MAR-TIN, CREDITOR: LA RAE L MAR-TIN. AMOUNT: \$70000. CASE #C-08DR-000132. DATE: 4/12/2012

DEBTOR: SHAWN W MAR-TIN, CREDITOR: LA RAE L MAR-AMOUNT: \$63511. CASE #C-08DR-000132. DATE: 4/12/2012

DEBTOR: JASON & SUMMER GOLLHOFER, CREDITOR: PRO-FESSIONAL FIN CO INC. AMOUNT: \$0. CASE #. DATE: 4/13/2012

DEBTOR: JEFF W WILEY, CREDI-TOR: COLO ST REVENUE. AMOUNT: \$292. CASE #D-D622011CV804161. DATE: 4/16/2012

DEBTOR: TOM & THOMAS ALLAN COGSWELL, CREDITOR: JENNIFER J SHOUSE. AMOUNT: \$2676. CASE #D-93JV000427. DATE: 4/20/2012

DEBTOR: COREY JOE BAR-RERA, CREDITOR: URSULA ROYBAL. AMOUNT: \$924. CASE #D-98JV000581. DATE: 4/20/2012

JUDGMENTS

Larimer County DEBTOR: NILES STANS-FIELD, CREDITOR: SIDNEY W CLARK, AMOUNT: \$62000, CASE #C-10CV-001107, DATE: 4/13/2012 **DEBTOR: JOSEPH JINSELLI,** CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$2078.610. CASE #C-12C-001271, DATE: 4/13/2012

DEBTOR: AARON P MILLION, CREDITOR: BK MIDWEST. AMOUNT: \$215446.12. CASE #C-11CV-002153. DATE: 4/13/2012

DEBTOR: DANA A HACKER, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1861.82. CASE #C-12C-001376. DATE: 4/13/2012

DEBTOR: MICHAEL ARCHER. CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$657.48. CASE #C-12C-001248. DATE: 4/13/2012

DEBTOR: GEORGE R MAYHAN. CREDITOR: PROFESSIONAL FIN CO. AMOUNT: \$2564.11. CASE #C-11C-003061 DATE: 4/13/2012

DEBTOR: STACY JEAN MCCAU-LEY, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$996.79. CASE #C-12C-001405. DATE:

DEBTOR: ROBERT L PETER-MAN. CREDITOR: FIA CARD SER-VICES. AMOUNT: \$23454.20. CASE #C-11CV-001491. DATE: 4/13/2012

DEBTOR: BRIAN WILLSON. CREDITOR: STERLING JEWEL-ERS INC. AMOUNT: \$1349.7. CASE #C-11CV-002374. DATE: 4/13/2012

DEBTOR: GWENDOLYN WHITE, CREDITOR: GROUNDS MAINET-NANCE ASSOC. AMOUNT: \$9699.31. CASE #C-10C-009542 DATE:

DEBTOR: MARTIN MUNIZ. CRED-ITOR: LIBERTY ACQUISITIONS SER-VICING. AMOUNT: \$1109.880. CASE #C-12C-304824. DATE: 4/16/2012

DEBTOR: VINCENT KING, CREDI-TOR: LIBERTY ACQUISITIONS SER-VICING. AMOUNT: \$998.5. CASE #C-12C-001918. DATE: 4/16/2012

DEBTOR: MICHAEL K TAYLOR. CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2691.71. CASE #C-12C-004736, DATE: 4/16/2012

DEBTOR: JUNE SCHMIDT. CREDITOR: HOME ST BK. AMOUNT: \$2562.65. CASE #C-12C-001001. DATE: 4/16/2012

DEBTOR: JUNE & LAVINA SCHMIDT, CREDITOR: HOME ST BK AMOLINT \$2361 488 CASE #C-12C-001002 DATE: 4/16/2012

DEBTOR: JAMES BOURNE, CREDITOR: HOME ST BK. AMOUNT: \$1751.53. CASE #C-12C-001223. DATE: 4/16/2012

DEBTOR: TRACY CROCKETT. CREDITOR: HOME ST BK. AMOUNT: \$1160.56. CASE #C-12C-001224. DATE: 4/16/2012

DEBTOR: ROBERT & PATRICIA SHEMEL, CREDITOR: HOME ST BK. AMOUNT: \$1696.06. CASE #C-11C 003337. DATE: 4/16/2012

DEBTOR: SHANE W ERICKSON, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$3960.13. CASE #C-12C-001236, DATE: 4/16/2012

DEBTOR: HAL MARSHALL SEARS REVOCABLE T, CREDI-TOR: LL INVEST LLC. AMOUNT: \$2063.5. CASE #D-08CV-002141. DATE: 4/16/2012

DEBTOR: RT3 ENTERPRISES LLC, CREDITOR: A PLUS INVEST SYSTEMS LLC. AMOUNT: \$73020.80. CASE #C-11CV-002449. DATE: 4/18/2012

DEBTOR: PLATINUM ENVIRON-MENTAL LLC, CREDITOR: TRAN-SIT MIX CONCRETE CO. AMOUNT: \$6820.72. CASE #C-12C-001377.

DEBTOR: JAMES DEAN. CREDI-TOR: ASSET ACCEPTANCE LLC. AMOUNT: \$10846.23. CASE #C-12C-004478. DATE: 4/19/2012

DEBTOR: MATTHEW T LIND-LEY, CREDITOR: DISCOVER BK. AMOUNT: \$4855.72. CASE #C-11C-010010, DATE: 4/19/2012

DEBTOR: TARA CARTER, CREDI-TOR: AM EXPRESS BK. AMOUNT: \$25630.95. CASE #D-12CV390. DATE: 4/20/2012 LR JDG

DEBTOR: JAMES LEE, CREDI-TOR: BANNER HEALTH, AMOUNT: \$54259. CASE #C-05CV-001398. DATE: 4/20/2012

DEBTOR: JAMES & JEFFREY LEE, CREDITOR: BANNER HEALTH. AMOUNT: \$14468.53. CASE #C-05CV-001398. DATE: 4/20/2012

DEBTOR: JAMES LEE, CREDI-TOR: BANNER HEALTH. AMOUNT: \$13712.30. CASE #C-05CV-001398. DATE: 4/20/2012

DEBTOR: MAX DEVL PROPER-TIES LLC, CREDITOR: PIERSONS CONCRETE CONSTR CO. AMOUNT: \$49177.73. CASE #C-09CV-001117. DATE: 4/20/2012

DEBTOR: MARILYN & MARILYN E GALE, CREDITOR: SECURITY CREDIT SERVICES LLC. AMOUNT: \$3270.80. CASE #C-11C-007903. DATE: 4/23/2012

DEBTOR: CHERYL A & CHER-YL A STEINBRECHER, CREDI-TOR: CAPITAL ONE BK. AMOUNT: \$3078.650, CASE #C-05C-105788. DATE: 4/23/2012

DEBTOR: DAVID M SPANGLER. CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$10886.61. CASE #C-12C-004723. DATE: 4/23/2012

DEBTOR: THOMAS VILLARREAL, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$845.63. CASE #C-12C-005190. DATE: DEBTOR: STEPHANIE C & MICHAEL HOFFMAN, CREDITOR: LIBERTY ACQUISITIONS SERVIC-ING. AMOUNT: \$6709.88. CASE #C-11C-004525. DATE: 4/23/2012

DEBTOR: MIRANDA WILLIAMS CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$1140.82 CASE #C-12C-005023. DATE: 4/23/2012

DEBTOR: GARY L & MELANIE S FINK, CREDITOR: LIBERTY ACQUI-SITIONS SERVICING, AMOUNT: \$1292.75. CASE #C-12C-005256. DATE: 4/23/2012

DEBTOR: JON D WILLIAMSON. CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$1500.73. CASE #C-12C-005277. DATE: 4/23/2012

DEBTOR: DIONA R REEVES, CREDITOR: LIBERTY ACQUISITIONS LLC. AMOUNT: \$938,789, CASE #C-08C-008951. DATE: 4/23/2012

DEBTOR: PARTNERS ROOFING LLC. CREDITOR: DAVID J PIETEN-POL. AMOUNT: \$12620.37. CASE #C-12C-005270. DATE: 4/23/2012

DEBTOR: STEPHEN M HARMS. CREDITOR: BC SERVICES INC. AMOUNT: \$1926.57. CASE #C-11C-009897. DATE: 4/24/2012

DEBTOR: JENNIFER B MALLO-RY, CREDITOR: TOWNHOMES AT EMERALD GLEN HOME. AMOUNT: \$6520.77. CASE #C-11C-002090. DATE: 4/24/2012

DEBTOR: MIGUEL MARTI-NEZ. CREDITOR: COLO ST REV-ENUE. AMOUNT: \$37850. CASE #D-D352011CV800548. DATE: 4/24/2012

DEBTOR: HARRY D BRUNTZ, CREDITOR: COLO ST REV ENUE. AMOUNT: \$6919.35. CASE #D-D352010CV800249 DATE:

Weld County DEBTOR: FRANK ELLIOTT, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1358.82. CASE #C-12C-002224. DATE: 4/12/2012

DEBTOR: AUDON G VASQUEZ. CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$5682.77. CASE #C-12C-002659. DATE: 4/12/2012

DEBTOR: DEBORAH A STILES. CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$2471.57. CASE #C-09C-011163. DATE: 4/12/2012

DEBTOR: MARY D GONZALEZ, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$4455.89, CASE #C-09C-010118, DATE: 4/12/2012

DEBTOR: STEVEN D & LYNNIE J MULLINS, CREDITOR: PROFES-SIONAL FIN CO INC. AMOUNT: \$2924.65. CASE #C-11C-009127.

DEBTOR: CHARLES LEE MCKAY. CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$13445.11. CASE #C-05C-003597. DATE: 4/12/2012

DEBTOR: DOUGLAS A & TERESA J REMPEL, CREDITOR: PROFES-SIONAL FIN CO INC. AMOUNT \$8273.65, CASE #C-07C-007146, DATE: 4/12/2012

DEBTOR: NANCY L MORGAN. CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1314.32. CASE #C-12C-002231. DATE: 4/12/2012

DEBTOR: RODRIGO & MICHELLE MONDRAGON, CREDITOR: PRO-FESSIONAL FIN CO INC. AMOUNT: \$1286.24. CASE #C-12C-002253. DATE: 4/12/2012

DEBTOR: TED HEGWOOD, CRED-ITOR: LIBERTY ACQUISITIONS SER-VICING. AMOUNT: \$2531.34. CASE #C-12C-001914. DATE: 4/13/2012

DEBTOR: WILLIAM K & JANET G H SAHL. CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$2467.80. CASE #C-12C-002675. DATE: 4/13/2012

DEBTOR: BETTY PINON, CREDI-TOR: LIBERTY ACQUISITIONS SER-VICING. AMOUNT: \$1146.57. CASE #C-12C-001983, DATE: 4/13/2012

DEBTOR: VINCENT KING, CREDI-TOR: LIBERTY ACQUISITIONS SER-VICING, AMOUNT: \$998.5, CASE #C-12C-001918. DATE: 4/13/2012

DEBTOR: JESUS CUEVASSAN-CHEZ. CREDITOR: LIBERTY ACQUI-SITIONS SERVICING. AMOUNT: \$6245.57. CASE #C-12C-001969. DATE: 4/13/2012

DEBTOR: CARL A & ERYN D BRYSON, CREDITOR: LIB-FRTY ACQUISITIONS SERVICING AMOUNT: \$2790.48, CASE #C-12C-002914. DATE: 4/13/2012

DEBTOR: JEFFREY & JEANIE L YORK. CREDITOR: WILDCAT ACRES HOMEOWNERS ASSOC. AMOUNT: \$1495.91. CASE #C-12C-001866. DATE: 4/13/2012

DEBTOR: MELANIE L & MICHAEL J PAVEK, CREDITOR: CLOVER CREEK HOMEOWNERS ASSOC. AMOUNT: \$1101.84. CASE #C-12C-001991. DATE: 4/13/2012

DEBTOR: ESTHER M GUZMAN, CREDITOR: SPRINGLEAF FIN SER-VICES INC. AMOUNT: \$21960.52. CASE #C-12CV-000030. DATE:

DEBTOR: SAMANTHA R COOK, CREDITOR: UNIFUND CCR PART-NERS. AMOUNT: \$2848.19. CASE #C-11C-010241. DATE: 4/16/2012

DEBTOR: RAMIREZ & LUIS E HERR HERRERA, CREDITOR: MARSHALL RECOVERY LLC. AMOUNT: \$15610.70. CASE #C-12C-002509. DATE: 4/16/2012

DEBTOR: ELAINE P CREEGAN. CREDITOR: HARVEST CREDIT MAN-AGEMENT VII. AMOUNT: \$1629.75. CASE #C-10C-004466. DATE:

DEBTOR: NELLIE RIOS. CREDI-TOR: LVNV FUNDING LLC. AMOUNT: \$13813.85. CASE #C-06C-001306. DATE: 4/16/2012

DEBTOR: JOANNA ARIAS, CREDITOR: HOME ST BK. AMOUNT: \$1453.91. CASE #C-11C-003721. DATE: 4/16/2012

DEBTOR: JESSICA EPPEL, CREDITOR: MIDLAND CREDIT MANAGEMENT INC. AMOUNT: \$2337.57. CASE #C-11C-005294.

DEBTOR: STEVEN VONDY. CRED-ITOR: MIDLAND CREDIT MANAGE-MENT INC. AMOUNT: \$2715.15. CASE #C-12C-002257. DATE: 4/17/2012

DEBTOR: GWENDOLYN BYER-LY, CREDITOR: TARGET NATL BK. AMOUNT: \$3290.5. CASE #C-11C-004185. DATE: 4/17/2012

DEBTOR: CAROL MYERS, CREDI-TOR: BELLCO CREDIT UNION. AMOUNT: \$5257.72. CASE #C-11C-009604. DATE: 4/17/2012

DEBTOR: NICOLE R PHILLIPS. CREDITOR: BELLCO CREDIT UNION. AMOUNT: \$9246.88. CASE #C-11C-009526. DATE: 4/17/2012

DEBTOR: LUIS E RASCONT-OVAR, CREDITOR: US BK. AMOUNT: \$6638.29. CASE #C-05C-005472. DATE: 4/17/2012

DEBTOR: THOMAS L MILLS, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2314.86. CASE #C-12C-002417. DATE: 4/17/2012

DEBTOR: JODI A GEDITZ, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1385.76. CASE #C-11C-010034. DATE: 4/17/2012

DEBTOR: MARY L ORTEGA. CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$1898.69. CASE #C-12C-003010. DATE: 4/17/2012

DEBTOR: CONSTANCE MUSICK, CREDITOR: GEMINI CAPITAL GROUP LLC. AMOUNT: \$7972.31. CASE #C-11C-008853. DATE:

DEBTOR: ANTHONY HERNAN-DEZ, CREDITOR: ED WALTER RENT-ALS. AMOUNT: \$7681.81. CASE #C-12C-002720. DATE: 4/17/2012

DEBTOR: RALPH HENKEL, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$14744.59. CASE #C-12C-002456. DATE: 4/18/2012

DEBTOR: CHRISTINA R MENDO-ZA, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$5573.02. CASE #C-12C-003152. DATE: 4/18/2012

DEBTOR: GUMECINDO JR GONZALEZ, CREDITOR: PRO-FESSIONAL FIN CO INC. AMOUNT: \$4492.43. CASE #C-12C-003377. DATE: 4/18/2012

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FOR THE **RECORD**

DEBTOR: KYLE GREGORY MARTZ, CREDITOR: PROFES-SIONAL FIN CO INC. AMOUNT: \$990.72. CASE #C-12C-003341. DATE: 4/18/2012

DEBTOR: SIMON LEE BENA-VIDES, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$15126.85. CASE #C-12C-002941. DATE: 4/18/2012

DEBTOR: MICHELLE MORE-HOUSE, CREDITOR: PROFES-SIONAL FIN CO INC. AMOUNT: \$15104.40. CASE #C-12C-002089. DATE: 4/18/2012

DEBTOR: JERRY LEMONS, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$1857.08. CASE #C-11C-009317 DATE: 4/19/2012

DEBTOR: ALLEN DEBELLY, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$1074.34. CASE #C-11C-009895. DATE: 4/19/2012

DEBTOR: STEVEN H MEIER. CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2702.94. CASE #C-10C-002002. DATE: 4/19/2012

DEBTOR: BECKY CLARK, CREDITOR: CITIBANK. AMOUNT: \$20935.06. CASE #C-12CV-000043. DATE: 4/19/2012

DEBTOR: ANTHONY EDWARDS, CREDITOR: CREDIT ACCEPTANCE CORP. AMOUNT: \$10093.52. CASE #C-11C-010688 DATE: 4/19/2012

DEBTOR: RAYMOND & GLENNA ALCORN. CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$2184.17. CASE #C-12C-002530. DATE: 4/19/2012

DEBTOR: JAMES & JEF-FREY LEE, CREDITOR: BANNER HEALTH, AMOUNT: \$54259, CASE #C-05CV-001398, DATE: 4/20/2012

DEBTOR: JAMES & JEFFREY LEE. CREDITOR: BANNER HEALTH. AMOUNT: \$14468.53. CASE #C-05CV-001398. DATE: 4/20/2012

DEBTOR: JAMES LEE. CREDI-TOR: BANNER HEALTH, AMOUNT: \$13712.30. CASE #C-05CV-001398. DATE: 4/20/2012

DEBTOR: JAIME & RAUL ALANIZ. CREDITOR: CONTINENTAL DIVIDE INS CO. AMOUNT: \$7136.60. CASE #C-11C-010321. DATE: 4/20/2012

DEBTOR: KEITH B & SARAH K FLEMING, CREDITOR: BELL-CO CREDIT UNION. AMOUNT: \$10566.49. CASE #C-12C-003290. DATE: 4/23/2012

DEBTOR: KATHLEEN REDENIUS. CREDITOR: PUBLIC SERVICE CRED-IT UNION. AMOUNT: \$4951.01. CASE #C-12C-003111. DATE: 4/23/2012

DEBTOR: EVELYN R STIEFEL. CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1481.77. CASE #C-12C-003055, DATE: 4/23/2012

DEBTOR: MICHAEL EDWARD & DEBR ESTES, CREDITOR: PRO-FESSIONAL FIN CO INC. AMOUNT: \$2603.32. CASE #C-11C-007519. DATE: 4/23/2012

DEBTOR: MONICA L GILLIS, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1648.18. CASE #C-12C-002427. DATE: 4/23/2012

DEBTOR: WARREN D & AMANDA SIONAL FIN CO INC. AMOUNT: \$6671.73. CASE #C-12C-003513. DATE: 4/23/2012

DEBTOR: ELLEN M WEISS, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$789.05, CASE

#C-12C-003156. DATE: 4/23/2012 **DEBTOR: LUIS OCHOA, CREDI-**TOR: PROFESSIONAL FIN CO INC AMOUNT: \$2904.26. CASE #C-12C-

002131. DATE: 4/23/2012 **DEBTOR: VANESSA PRUITT** SETTLE, CREDITOR: PROFES-SIONAL FIN CO INC. AMOUNT:

\$3278.65. CASE #C-12C-002907. DATE: 4/23/2012

DEBTOR: CHRISTIE R LOWRY, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$2936.78. CASE #C-11C-007388. DATE: 4/23/2012

DEBTOR: ARTURO AMAYA, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$878.32. CASE #C-12C-003013. DATE: 4/23/2012

DEBTOR: MARIA ANNA GER-LACH, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1407.34. CASE #C-12C-003078. DATE: 4/23/2012

DEBTOR: JOHN & ROSEANN GUYETTE, CREDITOR: PAUL W SACCO. AMOUNT: \$109956. CASE #C-12CV-000144. DATE: 4/23/2012

DEBTOR: JEREMY & BETHA-NY MCGUIRE, CREDITOR: PRE-MIER MEMBERS FED CREDIT UNI. AMOUNT: \$14185.84. CASE #C-11C-001842. DATE: 4/23/2012

DEBTOR: GILLERMO F REYNA, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$3816.30. CASE #C-11C-006069. DATE: 4/23/2012

DEBTOR: CANDY L MONDRAG-ON, CREDITOR: BELLCO CREDIT UNION, AMOUNT: \$5569.38, CASE #C-11C-019262. DATE: 4/23/2012

DEBTOR: HARRY WIEDE-MAN, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$1972. CASE #D-D622011CV806065. DATE: 4/24/2012

DEBTOR: MARCO & SYLVIA VALENZUELA, CREDITOR: COLO ST REVENUE. AMOUNT: \$12645. CASE #D-D622012CV801359. DATE: 4/24/2012

DEBTOR: DAVID YOCAM, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$122840. CASE #D-D622012CV800097. DATE: 4/24/2012

DEBTOR: LARRY J RAHRICH, CREDITOR: COLO ST REVENUE. AMOUNT: \$93242.99. CASE #D-D622012CV801015. DATE: 4/24/2012

DEBTOR: MAX DEVL PROPER-TIES LLC, CREDITOR: PIERSONS CONCRETÉ CONSTR CO. AMOUNT: \$49177.73. CASE #C-09CV-001117. DATE: 4/24/2012

DEBTOR: ANDREW R E & **DEBORAH AUSTIN, CREDITOR:** FIRST TENNESSEE BK. AMOUNT: \$71352.63. CASE #D-11CV945. DATE: 4/24/2012

RELEASE OF STATE TAX LIENS

Larimer County ABSOLUTE SURVEYING INC. \$460.87, CASE #24481, 4/13/2012.

ADVANCED HARDWOODS. \$1171.25, CASE #24486, 4/13/2012.

BLACKTAIL ENTERPRISES INC, \$2020.5, CASE #26535, 4/23/2012.

CIW LLC, \$728.69, CASE #24485,

COTTONWOOD CUPBOARD INC, \$415.27, CASE #24484, 4/13/2012.

DISCOVERY MONTESSORI **SCHOOL IN**, \$394.76, CASE #24487, 4/13/2012

EVANS EXCAVATING INC, \$120.32, CASE #24482, 4/13/2012.

HANGERS INC, \$222.16, CASE #26534 4/23/2012

MARK WLECLAIR, \$12274.46, CASE #24428, 4/13/2012.

MAILSOUTH INC. \$0.0. CASE #26880, 4/24/2012.

MAILSOUTH INC. \$0.0. CASE #26879, 4/24/2012,

PEAK TO PEAK PLUMBING

HEATING, \$0.0, CASE #26882, 4/24/2012.

PETERSON STREET PARTNERS **LLC**, \$0.0, CASE #26881, 4/24/2012.

SVOBODA SONS CONSTR LLC. \$4152.93, CASE #24483, 4/13/2012.

Weld County 23RD AVENUE LIQUORS INC, \$2236.64, CASE #3838780, 4/13/2012.

HORIZON SOFTWARE INTNL LLC, \$173.84, CASE #3838779, 4/13/2012.

MOLECULAR DIAGNOSTICS THERAPEU, \$1252.56, CASE #3838778, 4/13/2012,

PKEXPRESS ENTERPRISES LLC, \$81.6. CASE #3839111. 4/16/2012.

RAPPEL EXCAVATING LLC. \$285.72, CASE #3838781, 4/13/2012.

STATE TAX LIENS

Larimer County ABOVE REST WELDING FAB, \$3437.22. CASE #25399. 4/17/2012.

COMPUTER HOME SCHOOL INC, \$538.36, CASE #26878, 4/24/2012

FORT COLLINS MOBILE INC. \$1223.62, CASE #24489, 4/13/2012.

PROFESSIONAL ASSET MAN-AGEMENT. \$4974.76, CASE #25259.

JESUS LRIOS, \$531.55, CASE #25258. 4/16/2012.

ROYGBIV LLC, \$7042.28, CASE #25260, 4/16/2012,

Weld County AQUATIC WETLAND CO, \$1929.61, CASE #3840378, 4/20/2012.

FINOS AUTO SALES LLC. \$964.3. CASE #3840659, 4/23/2012

MM TANK COATING CO INC, \$3422.03, CASE #3840658, 4/23/2012.

OWENS CORNING ROOFING **ASPHALT**, \$647.83, CASE #3840657, 4/23/2012.

PENTA GREELEY LLC, \$224.85, CASE #3838777, 4/13/2012.

WARRANTY DEEDS

Larimer County Seller: ADVANTAGE BANK Buver, Buver's Address: JJCON-STRUCTION NORTHERN COLO, 1801 59TH AVE Address: MUIT PROP

Price: \$150000 **Date Closed:** 4/16/2012

Seller: PRECIBEL MONT RIDGELLC Buver. Buver's Address: SAINT AUBYN HOMES LLC, 212 N WAH-SATCH AVE STE 305

Address: MUIT PROP **Price: \$875000 Date Closed:** 4/16/2012

Seller: ADVANTAGE BANK Buver, Buver's Address: JOUR-NEY HOMES LLC, 7251 W 20TH ST UNIT L200

Address: MUIT PROP Price: \$350000 **Date Closed:** 4/16/2012

Seller: FT COLLINS RETAIL LLC Buyer, Buyer's Address: HAR-MONY MARKETPLACE 12 LLC,

Address: MULT PROP, Price: \$ Date Closed: 4/16/2012

Seller: JAMES G & RAYBURN N JR STEELE

Buyer, Buyer's Address: 200 NORTH LINCOLN LLC, 200 N LIN-COLNI AVE

Address: MULT PROP. Price: \$ **Date Closed:** 4/17/2012

Seller: GOODELL LLC Buyer, Buyer's Address: SCAN-DANARANCH SLV LLC, 15000 N 115TH ST

Address: MULT PROP, Price: \$3350000 **Date Closed:** 4/17/2012

Seller: RICHARDS LAKE LLC **Buyer, Buyer's Address:** WATERS EDGE DEVELOPMENTS LLC, 5935 S ZANG ST STE 230 Address: MULT PROP.

Price: \$1690000 **Date Closed:** 4/19/2012

Date Closed: 4/23/2012

Date Closed: 4/18/2012

Seller: ARDEN J NELSON **Buyer, Buyer's Address:** ROBERT GRAVES, 5821 WCR 54E Address: 5536 W COUNTY ROAD 54 E. BELLVUE Price: \$545000

Seller: BOBBY LEE & MARGARET DURELL WYATT

Buyer, Buyer's Address: JANE ROTHFELD, 6000 RED CEDAR DR Address: 6000 RED CEDAR DR, **BFIIVUE** Price: \$325000

Seller: FEDERAL NATIONAL MORT-GAGE ASSN

Buyer, Buyer's Address: G MILO PECK, 7360 CANDIS DR Address: 44588 POUDRE CANYON RD. BELLVUE **Price: \$**40500

Date Closed: 4/22/2012

Seller: MARK SOMMERS TRUST Buyer, Buyer's Address: STE-VEN L & JULIANN HAMILTON, 2366 JONES PL

Address: 2366 JONES PL, BER-THOUD

Price: \$760000 **Date Closed:** 4/15/2012

Seller: ROBERT W & MARCIA A

Buyer, Buyer's Address: PAMELA G WORSTER TRUST, 1201 PO BOX 1174

Address: 533 MOUNTAIN AVE, BER-THOUD Price: \$126500 **Date Closed:** 4/16/2012

Seller JACOB R SCHNEIDER Buyer, Buyer's Address: SCOTTIE L MURPHY, 1405 MAPLE DR Address: 1405 MAPLE DR, BER-THOUD

Price: \$215000 **Date Closed:** 4/19/2012

KIMES Buyer, Buyer's Address: JESSICA SPRING, 217 E MICHIGAN AVE Address: 217 E MICHIGAN AVE. **BERTHOUD**

Seller: EDDIE R & FRANCES A

Price: \$215000 **Date Closed:** 4/22/2012

Seller: GERALD A & ELIZABETH A GEIGER

Buyer, Buyer's Address: TODD P & LORI L WELCH, 400 WILFRED RD Address: 400 WILFRED RD, BER-THOUD **Price: \$**390000

Date Closed: 4/23/2012

Seller: DOROTHY LYNN KUR-**LANDER**

Buyer, Buyer's Address: GER-ALD A & ELIZABETH A GEIGER, 890 BUNYAN AVE

Address: 890 BUNYAN AVE, BER-THOUD Price: \$240000

Seller: SCOTT & JULIE PHILLIPS Buver. Buver's Address: JOHN

Date Closed: 4/23/2012

ARTHUR & DONNA CAROLJORDAN, 312 E NEBRASKA AVE Address: 312 E NEBRASKA AVE, **BERTHOUD**

Price: \$197000 **Date Closed:** 4/16/2012 Seller: FEDERAL HOME LN MORT-GAGE CORP

Buyer, Buyer's Address: CARL C FLINT, 1462 PALISADE MOUN-TAIN DR Address: 1462 PALISADE MOUN-

TAIN DR. DRAKE **Price: \$**99900 **Date Closed: 4/18/2012**

Seller: ASPEN LODGE LLC Buyer, Buyer's Address: WDA LLC, 6120 COLORADO HWY 7

Address: 6120 COLOBADO HWY 7

ESTES PARK Price: \$2600000 **Date Closed:** 4/17/2012

Seller: PIERRE V & DAWN R PAVOT Buyer, Buyer's Address: PIERRE V & DAWN R PAVOT, 1670 RADCLIFFE

Address: 528 PINE TREE DR, ESTES PARK

Price: \$

Date Closed: 4/17/2012

Seller: GEOFF & NICOLE SIMONDS Buyer, Buyer's Address: ANDREW W & JOHANNA M ANDERSON, 840 RAMSHORN DR

Address: 840 RAMSHORN DR, ESTES PARK Price: \$260000 **Date Closed:** 4/18/2012

Seller: AMERICAN BANK BAXTER SPRINGS

Buyer, Buyer's Address: LINCOLN TRUST CO, 5222 N US HIGHWAY 51 Address: 1280 FALL RIVER RD # 4 6, ESTES PARK

Price: \$432000 **Date Closed:** 4/22/2012

Seller: MELISSA M LINDEMAN **Buyer, Buyer's Address:** JEFFERY & STEPHANIE MABRY, 1931 PO BOX

20700 Address: 1931 WILDFIRE RD, ESTES PARK **Price: \$**224500 **Date Closed:** 4/22/2012

Seller: MARY JANE EATON Buyer, Buyer's Address: DAVID W & KAYLEEN J HUNT, 18874 COUNTY ROAD 29 Address: 1004 S ST VRAIN AVE

UNIT B, ESTES PARK **Price: \$**445000 **Date Closed:** 4/19/2012

Seller: JAMES J TENSKI Buyer, Buyer's Address: MICHAEL J & SÁNDRA L HANSCHEN, 2418 KODIAK RD

Address: 2418 KODIAK RD, FORT **COLLINS Price: \$197500**

Date Closed: 4/18/2012

Seller: RICHARD T & DIANE L **PERRY**

Buyer, Buyer's Address: JOHN PAUL & KATHLEEN G MCKINNEY, 4217 WELLINGTON DR Address: 4217 WELLINGTON DR,

FORT COLLINS Price: \$448500 Date Closed: 4/18/2012

Seller: MARK S & KELLY A MCCAL-LUM Buyer, Buyer's Address: JAMES A

& TERESA L JENSEN, 5344 COPER-NICUS DR Address: 5344 COPERNICUS DR, FORT COLLINS

Price: \$269900 **Date Closed:** 4/18/2012

Seller: LESLIE J TRUPP Buyer, Buyer's Address: ERNEST E & JANET M EAST, 715 S CIR #210 Address: 5220 BOARDWALK DR UNIT B34, FORT COLLINS **Price: \$147000**

Seller: FEDERAL HOME LN MORT-

Date Closed: 4/18/2012

GAGE CORP Buyer, Buyer's Address: BRITT A & MARK W MUELLER, 1225 N US

HIGHWAY 287 Address: 1225 N US HIGHWAY 287, FORT COLLINS Price: \$88500

Date Closed: 4/18/2012

Seller: DRY CREEK LLC Buyer, Buyer's Address: ENCORE HOMES LLC, 1218 W ASH ST UNIT A Address: 326 KALKASKA CT, FORT COLLINS

Date Closed: 4/18/2012 Seller: LAURA N HOWIE

Buyer, Buyer's Address: WILLIAM L & CATHERINE L VANCE, 7801 LES-LIE DR Address: 5620 FOSSIL CRK PKWY

#7302, FORT COLLINS Price: \$113000 **Date Closed:** 4/17/2012

Seller: WELLS FARGO BANK

Buyer, Buyer's Address: JASON R & MELISSA A VISNIC, 2825 MID-DLESBOROUGH CT Address: 2825 MIDDLESBOROUGH CT. FORT COLLINS

Price: \$191000 **Date Closed:** 4/18/2012

Seller: DONALD W & SALLYE A

Buyer, Buyer's Address: KEVIN B RICHARDS, 3903 YOSEMITE CT Address: 3903 YOSEMITE CT, FORT

COLLINS Price: \$380000 **Date Closed:** 4/18/2012

Seller: D STEPHEN WATHEN Buyer, Buyer's Address: THOM-AS & KATHERINE ALBERTZ, 5163 CLEARWATER DR

Address: 5225 WHITE WILLOW DR APT F210, FORT COLLINS Price: \$118000 **Date Closed:** 4/18/2012

Seller: HERBERT F & SOPHIA M

FRITSCHER Buyer, Buyer's Address: CHARLES & CONNIE TIBBETTS, 1711 SILVER SPUR RD

Address: 1048 STRACHAN DR, FORT COLLINS **Price: \$**194900 **Date Closed:** 4/18/2012

Seller: MARK H LORI S LOEB FAM-

ILY TRUS Buyer, Buyer's Address: CAM-ERON G & JESSICA M CURTIS, 5823

AUBURN DR Address: 5823 AUBURN DR, FORT COLLINS

Price: \$360000 **Date Closed:** 4/16/2012

Seller: S.JFAN ALLARD Buver. Buver's Address: MARLIN J&MONICA A WALTER, 5544 WEEP-

ING WAY Address: 5544 WEEPING WAY. FORT COLLINS Price: \$325000

Date Closed: 4/17/2012 Seller: DANIEL K & KIMBERLY L

SPAHR Buyer, Buyer's Address: RENE & DEBORAH JACKSON RUTISHAUS-ER, 2313 COTSWOLD CT

Address: 3325 LIVERPOOL ST, FORT COLLINS Price: \$170000 **Date Closed:** 4/18/2012

Seller: JOHN H NELSON **Buyer, Buyer's Address:** DAVID G NELSON, 12189 LOIRE CT Address: 1624 BRIARCLIFF RD, FORT COLLINS

Price: \$250000

FORT COLLINS

COLLINS

Price: \$274900

Price: \$47300

Date Closed: 4/17/2012

Date Closed: 4/17/2012

Date Closed: 4/17/2012 Seller: MATILDA A MAXWELL Buyer, Buyer's Address: DANNY D JONES, 2330 E COUNTY ROAD 30 Address: 2336 E COUNTY ROAD 30,

Price: \$71800 **Date Closed:** 4/19/2012 Seller: JAMES LOUIS & MARY LOU-

ISE HEATON Buver. Buver's Address: LISA A MILLER, 1421 SNIPE LN Address: 1421 SNIPE LN, FORT

Seller: DRY CREEK LLC Buver, Buver's Address: FNCORF HOMES LLC, 1218 W ASH ST UNIT A Address: 344 BANNOCK ST, FORT COLLINS

Seller: WILLIAM ANDREW TYNON Buver. Buver's Address: WILLIAM & AMY GASCOIGNE, 325 GARFIELD

Address: 325 GARFIELD ST, FORT COLLINS

Price: \$310000 **Date Closed: 4/17/2012**

Seller: MARILYN L BARNES **Buyer, Buyer's Address: JEFFREY** A & DEBORAH BIRD MCCUBBIN, 1920 OSAGE ST Address: 1920 OSAGE ST. FORT

Price: \$407000 **Date Closed:** 4/17/2012

Seller: ALAN J HEINRICH Buyer, Buyer's Address: DAVID L MASCARENAS, 5620 FOSSIL CRK PKWY UNIT 4204 Address: 5620 FOSSIL CRK PKWY

UNIT 4204, FORT COLLINS

FOR THE **RECORD**

Price: \$107000 Date Closed: 4/17/2012

Seller: WILLIAM T II & D RUSSELL SANDERS

Buyer, Buyer's Address: MYSHEL P WENCEL, 2529 BISON RD Address: 2529 BISON RD, FORT **COLLINS**

Price: \$190000 Date Closed: 4/19/2012

Seller: SUMA KURAVI Buyer, Buyer's Address: ALEXIS MOORE, 2208 HARVEST ST

Address: 2208 HARVEST ST, FORT **COLLINS**

Price: \$320000 **Date Closed:** 4/22/2012

Seller: MARIO JR MARTINELLI Buyer, Buyer's Address: MARIO JR MARTINELLI, 2921 TERRY LAKE

Address: 2921 TERRY LAKE RD, FORT COLLINS

Price: \$

Date Closed: 4/22/2012

Seller: GORDON W BAUHS Buyer, Buyer's Address: DEBORA C & KIRK A KINDSFATER, 5409 PO BOX 273091

Address: 5409 GOLDEN HARVEST WAY, FORT COLLINS **Price: \$279900**

Date Closed: 4/22/2012 Seller: RALPH CHERYL PARKER

FAMILY TRU Buyer, Buyer's Address: SHAWNA L & MARK D VITALE, 7445 STON-

INGTON CT Address: 7445 STONINGTON CT, FORT COLLINS

Price: \$393000 **Date Closed:** 4/22/2012

Seller: ADRIENNE SHERAB BATTIS Buyer, Buyer's Address: STE-PHEN W & JEAN B LEWIS, 3812 BENTHAVEN ST

Address: 3812 BENTHAVEN ST, FORT COLLINS Price: \$235000 **Date Closed:** 4/22/2012

Seller: AARON W CLAUSE Buyer, Buyer's Address: KENDRA HUGHES, 5620 FOSSIL CRK PKWY

#66305 Address: 5620 FOSSIL CRK PKWY #66305, FORT COLLINS

Price: \$108500 **Date Closed:** 4/22/2012

Seller: DANE K & COLLEEN M PES-

Buyer, Buyer's Address: AARON ARNOLD & CHRISTINA MARIE IVER-SON, 4230 DURANGO PL

Address: 4230 DURANGO PL, FORT **COLLINS**

Price: \$241900 **Date Closed:** 4/22/2012

Seller: QUENTIN J JOHNSON Buyer, Buyer's Address: KT PRO-DUCTIONS INC, 3750 S MASON ST Address: 4501 BOARDWALK DR UNIT C21. FORT COLLINS

Price: \$90000 **Date Closed:** 4/22/2012

Seller: PREO HARMONY RIDGE LLC Buyer, Buyer's Address: SUSAN L & GERALD D TORGESON, 4809 PO BOX 190

Address: 4809 PRAIRIE VISTA DR, FORT COLLINS

Price: \$80000 **Date Closed:** 4/22/2012

Seller: ROBERTH & KAREN L WENK Buyer, Buyer's Address: HS PROPERTY LLC, 3064 F 3RD AVE Address: 1625 W ELIZABETH ST APT C3, FORT COLLINS

Price: \$100000 Date Closed: 4/22/2012

Seller: BANK NEW YORK MELLON Buyer, Buyer's Address: JUSTIN ROBERTSON, 3108 STANFORD RD Address: 3108 STANFORD RD. FORT COLLINS

Price: \$137900 **Date Closed:** 4/19/2012

Seller: MICHAEL S & S CHEYENNE

Buver, Buver's Address: ADAM F & ERIN L RIDGE, 651 KIM DR Address: 651 KIM DR, FORT COL-

Price: \$258000

Date Closed: 4/22/2012

Seller: STEVEN R & SHINOBU KI IIIIFY

Buver. Buver's Address: STEVEN R LILLEY SHINOBU KINOLI, 1943 NEWCASTLE CT

Address: 1943 NEWCASTLE CT. FORT COLLINS

Price: \$ **Date Closed:** 4/18/2012

Seller: PAUL T VERSTEEG Buyer, Buyer's Address: ROBERT D MANTLE, 201 GALENA CT Address: 2025 MATHEWS ST UNIT

B1. FORT COLLINS Price: \$159000 Date Closed: 4/19/2012

Seller: GARY & RENEE KEHR Buyer, Buyer's Address: BRIAN J & AMANDA L LORENZEN, 2626 SAGE CREEK RD

Address: 2626 SAGE CREEK RD. FORT COLLINS

Price: \$292000 **Date Closed: 4/19/2012**

Seller: PAUL D BAME

Buyer, Buyer's Address: PABLO BAULEO, 520 N SHERWOOD ST UNIT 18

Address: 520 N SHERWOOD ST UNIT 18, FORT COLLINS Price: \$225000

Date Closed: 4/19/2012

Seller: BRIAN T & GRETCHEN

Buver. Buver's Address: ULRICH M & KRISTINE M MUELLER, 3300 SHALLOW POND DR Address: 2609 SUNSTONE DR

FORT COLLINS Price: \$285900 **Date Closed:** 4/19/2012

Seller: DRY CREEK LLC Buyer, Buyer's Address: ENCORE HOMES LLC, 1218 W ASH ST UNIT A

Address: 329 KALKASKA CT. FORT

COLLINS Price: \$47100 **Date Closed:** 4/16/2012

Seller: GERALD L & MARJORIE **CLARK**

Buyer, Buyer's Address: ERIN REILLY, 1227 FAIRVIEW DR

Address: 1227 FAIRVIEW DR. FORT COLLINS

Price: \$211300 **Date Closed:** 4/19/2012

Seller: RAYMOND L & CHARLENE

Buyer, Buyer's Address: JOEL D COOPER, 1344 SAINT JOHN PL Address: 1344 SAINT JOHN PL, FORT COLLINS

Price: \$289900 Date Closed: 4/19/2012

Seller: TRAVIS C & MONIQUE T **GIGGY**

Buver. Buver's Address: JAMIE P SMITH, 4412 KANO DR Address: 4412 KANO DR, FORT

COLLINS Price: \$277000

Date Closed: 4/19/2012

Seller: TERMEER SON LLC Buyer, Buyer's Address: CHRIS-TOPHER J KERIN, 5905 MARS DR Address: 5909 MARS DR, FORT COLLINS

Price: \$154000 Date Closed: 4/19/2012

Seller: HARMONY MEDICAL INVESTMENTS LL

Buyer, Buyer's Address: 4613 WHEATON LLC, 3711 JFK PKY #340 Address: 4613 WHEATON DR, FORT COLLINS

Price: \$1350000 **Date Closed:** 4/19/2012

Seller: THEODORE T & CHRISTO-PHER W KNAUS

Buyer, Buyer's Address: THEO-DORET & CHRISTOPHER W KNAUS, 404 E STUART ST

Address: 404 E STUART ST, FORT

Date Closed: 4/19/2012

Seller: REBECCA L & JAMES R **CUTHBERTSON**

Buyer, Buyer's Address: NATHAN C & MARGARET J SEYMOUR, 1209 CRESTWAY CT

Address: 1209 CRESTWAY CT,

FORT COLLINS **Price: \$**294000 **Date Closed:** 4/22/2012

Price: \$412000

Seller: MARY MOESSINGER Buyer, Buyer's Address: LINDSAY S SCHREINER & DAVID P MCCAR-THY, 405 SMITH ST

Address: 405 SMITH ST. FORT COL-LINS

Date Closed: 4/12/2012 Seller: NEELY A & ADAM D HARRIS Buyer, Buyer's Address: KAREN L

ARNOLD, 3650 ROCKAWAY ST Address: 3650 ROCKAWAY ST. FORT COLLINS Price: \$230000

Date Closed: 4/15/2012

Seller: THOMAS J & FERNE M

Buyer, Buyer's Address: MARY C MORGAN, 7238 FORT MORGAN DR Address: 3413 SUN DISK CT, FORT **COLLINS**

Price: \$215000 Date Closed: 4/15/2012

Seller: SHAWNA L COX LIVING TRUST

Buyer, Buyer's Address: LINDA K HYATT, 3006 CORTEZ ST Address: 3006 CORTEZ ST, FORT

Price: \$228000 **Date Closed:** 4/15/2012

COLLINS

Seller: JEFFREY D & KAREN L **ARNOLD**

Buyer, Buyer's Address: BRIAN D & DIANE F FROMME, 4406 CRAIG DR Address: 4406 CRAIG DR, FORT COLLINS

Price: \$320000 **Date Closed:** 4/15/2012

Seller: FANNIE MAE Buyer, Buyer's Address: ANDREW J & CHRISTINA L EYLER, 2006 COASTAL CT

Address: 2006 COASTAL CT, FORT **Price: \$**327000

Seller: SUNTRUST BK INC Buyer, Buyer's Address: HUD, 3436 DUNBAR AVE

Address: 3436 DUNBAR AVE. FORT **COLLINS**

Date Closed: 4/15/2012

Date Closed: 4/12/2012

Buyer, Buyer's Address: DENNIS DAVIS. 3515 GREEN SPRING DR Address: 1612 LEESDALE CT, FORT

Seller: EWING R & LUCILLE D

Price: \$207500

Date Closed: 4/12/2012

Seller: ADAM WILLIAMS Buyer, Buyer's Address: CAROLE SUE SETSER TRUST, 414 WICK-

HAM RD Address: 324 URANUS ST, FORT COLLINS

Price: \$174500 Date Closed: 4/12/2012

Seller: WAYNE & KAREN L BOR-OUGHS

Buyer, Buyer's Address: FRANK & KATHERINE C BEATY, 1608 LAPORTE AVF.

Address: 1608 LAPORTE AVE. FORT

Price: \$165000 Date Closed: 4/12/2012

Price: \$234000

Date Closed: 4/16/2012

Seller: KATIE L FINNIE Buyer, Buyer's Address: JOHN C BOFTTCHER, 2266 MARINER DR Address: 1626 FOXBROOK WAY

Seller: KEVIN J PALLAORO Buyer, Buyer's Address: DEAN A & DAWN K LAUTERBACH, 1133

WABASH ST Address: 1133 WABASH ST, FORT COLLINS

Price: \$305000 Date Closed: 4/12/2012

FORT COLLINS

Seller: FANNIE MAE Buyer, Buyer's Address: SHARON J DONNELLY, 2800 S UNIVERSITY BLVD UNIT 33

Price: \$77000 **Date Closed:** 4/15/2012

Seller LINDA JACKSON Buyer, Buyer's Address: JAMES LYLE & SHEILA ELIZABETH DYE, 3620 WILD VIEW DR

Address: 3620 WILD VIEW DR, FORT COLLINS

Price: \$565000 **Date Closed:** 4/12/2012

Seller: MCR INVESTMENTS LLC Buyer, Buyer's Address: DANIEL BLACK, 2600 N SHIELDS ST Address: 2600 N SHIELDS ST, FORT **COLLINS**

Price: \$159800 **Date Closed:** 4/12/2012

Price: \$195000

Seller: EDWARD A METRO Buyer, Buyer's Address: MATTH-IAS M & ROBIN G PHILLIPS, 9509 N COUNTY ROAD 7

Address: 1819 TERRACE CT, FORT **COLLINS**

Seller: DRY CREEK LLC Buyer, Buyer's Address: ENCORE HOMES LLC, 1218 WASH STUNITA Address: 365 TORONTO ST. FORT

COLLINS Price: \$40000 **Date Closed:** 4/12/2012

Date Closed: 4/12/2012

Seller: DRY CREEK LLC

Buyer, Buyer's Address: ENCORE HOMES LLC, 1218 WASH STUNITA Address: 380 BANNOCK ST. FORT **COLLINS**

Price: \$47600 Date Closed: 4/12/2012

Seller: SHADOW CREEK HOMES

Buyer, Buyer's Address: TOM & THERESA ROEPKE, 7215 CROOKED ARROW LN Address: 7215 CROOKED ARROW

LN. FORT COLLINS Price: \$365900 **Date Closed:** 4/12/2012

Seller: VINCENT P & ANN M HEN-

DRIX Buyer, Buyer's Address: BRENT J PRITCHARD, 1026 BURROWING OWI DR

Address: 1026 BURROWING OWL DR. FORT COLLINS Price: \$312500 **Date Closed: 4/12/2012**

Seller: DUANE K & CONSTANCE S

Buyer, Buyer's Address: JOHN M & ROBYN C SORRELL. 4414 HIL-**BURN CT** Address: 4414 HILBURN CT, FORT

Price: \$310000 **Date Closed:** 4/12/2012

COLLINS

FORT COLLINS

Seller: NICKERSON PROPERTIES 11C Buyer, Buyer's Address: TITAN MACHINERY INC, 644 E BEATON RD Address: 2515 E MULBERRY ST,

Price: \$750000 **Date Closed:** 4/12/2012

Seller: DAVID K & MICHELLE M Buyer, Buyer's Address: WAYNES

BOLEN, 4022 HIGHLANDS WEST DR

Address: 4022 HIGHLANDS WEST DR, FORT COLLINS **Price: \$**413000 **Date Closed:** 4/12/2012

Seller: SUGAR WILLOW LLC Buyer, Buyer's Address: YAHWEH PROPERTIES LLC, 1012 NE FRONT-AGE RD

Address: 1012 NE FRONTAGE RD, FORT COLLINS

Price: \$ **Date Closed: 4/15/2012**

Seller: SCHRADER PROPERTIES LLC

Buver. Buver's Address: EAST-SIDE MISSIONARY BAPTIST CH, 1201 PARK HWY

Address: 1721 W HARMONY RD UNIT 101, FORT COLLINS **Price: \$**227500

Date Closed: 4/16/2012

Seller: DAVID J & GAIL S ABBOTT Buyer, Buyer's Address: THEOPH-ILUS B MOONEY, 2713 JAERGER CT Address: 2713 JAERGER CT, FORT COLLINS Price: \$222000

Seller: WILLIAM T & CHERYL ANN HUDGENS Buyer, Buyer's Address: STEVEN

Date Closed: 4/16/2012

Date Closed: 4/16/2012

Price: \$219900

Date Closed: 4/16/2012

C & BARB Z HYLAND, 3400 TERRY POINT DR Address: 725 SKYLINE DR, FORT **Price: \$183000**

Seller: FANNIE MAE Buyer, Buyer's Address: JEROD N WILSON, 6019 AUBURN DR Address: 6019 AUBURN DR, FORT

Seller: SB PROPERTIES NO 22 LP Buyer, Buyer's Address: HAR-MONY MARKETPLACE 12 LLC, 1414 E HARMONY RD

Address: 1414 E HARMONY RD, FORT COLLINS Price: \$ **Date Closed:** 4/16/2012

Seller: ERIC C BOOTON Buyer, Buyer's Address: ERIC L THOMPSON, 806 SHORE PINE CT Address: 2750 INDIAN PEAKS PL, FORT COLLINS Price: \$49900

Date Closed: 4/22/2012 Seller: GREG DICKINSON Buyer, Buyer's Address: CAN-DESS L HODGES, 1309 KIRKWOOD

DR APT 405 Address: 1309 KIRKWOOD DR APT 405, FORT COLLINS Price: \$99000

Seller: SCOTT A HAYDEN REVO-CABLE TRUST Buyer, Buyer's Address: MELODY

Date Closed: 4/16/2012

Date Closed: 4/16/2012

Price: \$

WHAYDEN REVOCABLE TRUS, 1712 LINDEN WAY Address: 1712 LINDEN WAY, FORT COLLINS

Seller: COLLECTIVE CAPITAL LLC Buyer, Buyer's Address: GREG- ORY L & SHERYL B ZAUSEN, 2233 IROQUOIS DR

Address: 2233 IROQUOIS DR, FORT COLLINS

Price: \$240000 **Date Closed:** 4/16/2012

Seller: DRY CREEK LLC Buyer, Buyer's Address: ENCORE HOMES LLC, 1218 W ASH ST UNIT A Address: 371 TORONTO ST, FORT

Price: \$40000 **Date Closed:** 4/16/2012

COLLINS

Seller: CHRISTINA M & JACK R VINCENT

Buyer, Buyer's Address: NEVIN & SADIE LENERS, 2609 THOREAU DR Address: 2609 THOREAU DR, FORT **COLLINS**

Price: \$210900 **Date Closed:** 4/15/2012

Seller: RHITT B FRASER Buyer, Buyer's Address: SEOKJIN & SARAH G LEE, 6120 TILDEN ST Address: 6120 TILDEN ST, FORT

COLLINS Price: \$365000 **Date Closed:** 4/15/2012

Seller: MARK E ALVIS Buyer, Buyer's Address: STEVE SOLANO, 535 QUEEN ST

Address: 2613 BROWNSTONE CT. FORT COLLINS Price: \$280000 **Date Closed:** 4/15/2012

Seller: EVELYN A ANDERSON Buyer, Buyer's Address: JAMES T TOWNSLEY, 415 S HOWES ST APT 608N

Address: 415 S HOWES ST APT 608N, FORT COLLINS Price: \$128500 Date Closed: 4/15/2012

Seller: EVELYN WELDON Buyer, Buyer's Address: $\ensuremath{\mathsf{JEFF}}\ \&$ KRISTEN BREAKALL. 8406 COPE-

Address: 8406 COPELAND CT, FORT COLLINS Price: \$57500

Date Closed: 4/15/2012

LAND CT

Seller: COLBY L & JENNIFER R SORENSEN Buver. Buver's Address: WYATT

E MCLAUGHLIN, 8005 COUNTRY FARMS CT Address: 2720 ARANCIA DR, FORT

COLLINS Price: \$203500 **Date Closed:** 4/15/2012

Seller: DOUGLAS P & COLLEEN R Buyer, Buyer's Address: STEVEN

P & JULIE A HOBBS, 465 CARMEN Address: 710 CITY PARK AVE APT E522, FORT COLLINS Price: \$95500

Seller: JAIME ANN HEVERON **Buyer, Buyer's Address:** DANI-ELLE & JOEL BAKER, 2044 HUN-TINGTON CIR Address: 2044 HUNTINGTON CIR,

FORT COLLINS Price: \$210000 **Date Closed:** 4/15/2012

Date Closed: 4/15/2012



COMMENTARY

Governor was wrong to veto tourism bill

Tourism is a vital part of the state's economy and accounts for a significant share of its employment.

On that, I think we can all agree. Regrettably, Gov. John Hickenlooper this month opted to kneecap

tourism by vetoing legislation that would have expanded a tax-incentives program for tourism projects in Estes Park and five other locations around the state.



EDITOR'S NOTEBOOK Allen Greenberg

The proposed legislation, according to the

governor's line of thinking, didn't jibe with the intent of the 2009 Regional Tourism Act.

The Estes Park project calls for a \$50 million year-round ski and recreational area near the historic Elkhorn Lodge. Whether it goes forward any time soon is now very much up in the air.

Here's what the governor wrote in his veto letter to lawmakers:

"Any RTA project should bring new tourists from out of state that would not otherwise visit Colorado or the state's existing venues. The RTA does not contemplate, however, projects that are likely to serve only the interests of a particular community."

Of course, that makes good sense, but I think the governor made a mistake.

The tourism industry, like any other, gathers as much data as it can about its customers so that it can do a better job of finding new and repeat business.

It's just silly to suggest that the developers of these projects were hinging their fortunes on their ability to cannibalize other destinations.

It's also important to note that the vetoed legislation wouldn't have changed the intent of the RTA. It merely would have allowed six projects to apply for up to \$50 million in tax-increment financing in one year, rather than allowing just two a year.

Not incidentally, the legislation would have merely given the state's Economic Development Commission the authority to choose all six in one year. In other words, any project that didn't measure up to the expectations of the commission would not have been granted a TIF.

➤ See Editor's Notebook, 31



Redundant federal rules hurt oil-industry jobs

y 2020, the West could produce as much oil and natural gas on a daily basis as the U.S. imports from Russia, Iraq, Kuwait, Saudi Arabia, Venezuela, Algeria, Nigeria and Colombia combined, while creating new jobs, doubling investment to \$58 billion annually, and providing billions in government revenue. Yet this incredible potential is threatened by the seemingly endless flood of regulation pouring out

of Washington.



Kathleen Sgamma

The latest threat to the West's small businesses and working families comes in the form of new and redundant Interior Department regulations on hydraulic fracturing (fracking), which will

add an entirely new permitting and monitoring processes to the already astonishing federal bureaucratic

Since nearly every well drilled in the West requires the use of fracking technology, these duplicative new rules will make energy development on public and tribal lands even more burdensome and costly, while diverting much-needed jobs, revenue and economic activity from Western states. Fracking is already heavily regulated at the state level, and these duplicative regulations will not add commensurate environmental protection. In fact, states have successfully regulated fracking for more than 60 years, including on public lands, without any incidence

of contamination of underground sources of drinking water.

What these new regulations will do is cause delays and uncertainty that will further increase energy costs and divert limited resources from investment that grows the economy and creates jobs. Currently, state and federal permitting functions have many areas of overlap, but while states take an average of 30 days to process a permit, the federal government takes 298 days. The new rules will only exacerbate that inefficiency and further disadvantage public lands states like Colorado compared to other regions of the country.

Western Energy Alliance estimates that the costs from the new regulations will be about \$127.2 million annually, and could range as high as \$175.7 million. Since that exceeds the \$100 million threshold for a major rule, we believe the government needs to slow down and do a thorough economic analysis. Considering the potential to generate over 100,000 new jobs and billions of dollars in investment in coming years, the costs to society from further slowing oil and natural gas production on western lands should be thoroughly considered. Western energy producers are committed to continued environmental improvements and balanced use of our federal lands, but in order to continue supplying domestic energy and helping to rebuild our economy, we need a more efficient and predictable regulatory environment.

Kathleen Sgamma is the vice president of government and public affairs for Western Energy Alliance. She can be reached at 303-623-0987.

Northern Colorado

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EDITOR'S NOTEBOOK from 30

Some who welcomed the veto expressed concern about depleting the state's economic developments tools all at once. But what those voices overlook is the fairly easy solution of granting another TIF. After all, TIFs don't really cost taxpayers anything, not in the long term. They merely allow developers to hold onto incremental tax revenues derived from their projects.

Colorado, like the rest of the nation, is still very much climbing out of the recession.

The job-creation opportunities that these projects represented were too good to let slip away.

If there was any rolling of the dice, the odds favored Colorado tourism as a whole. It was a risk worth taking, and the governor's veto was an unfortunate miscalcula-

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

NCBR Opinion Poll

Our online question:

Should the state expand the current 350-foot setbacks regulating where oil drilling can occur?



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: Should Colorado give gay couples rights similar to married couples?

Answer now at www.ncbr.com. Responses will be accepted through May 29.

THE EYE from 3

reflects the values and ethos of New Belgium Brewing, (we happily extend benefits to same-sex partners), we are not reconsidering building a second facility in Asheville.

"It has been our experience that the best way to effect change is to work within a system rather than to turn away from it," said the post.

Sounds good, but The Eye bets it'll take more than a few beers before North Carolina's Bible Belt voters change their thinking on same-sex marriage.

CAMT CEO steps down

Elaine Thorndike, the CEO of the Colorado Association for Manufacturing and Technology, who made a few friends and probably a few frenemies, has stepped down after six years on the job.

"It got to the point where I think it was time for somebody else to step in," she said. "It's very demanding trying to manage a public-private partnership."

Thorndike's resignation last month follows CAMT's surprise withdrawal of the Aerospace and Clean Energy Project from Loveland in March. Cumberland & Western Resources, the owner of the old Agilent Technologies campus where ACE was supposed to be located, was moving in a direction that didn't fit the project, CAMT said.

CAMT plans to seek a new

home for the project in the Denver or Boulder area.

The ACE Project will continue regardless of Thorndike's departure. CAMT plans to work closely with Gov. John Hickenlooper's office to bring the project to fruition, she said.

Efforts are under way to name a new CAMT head, a spokeswoman said in an e-mail.

Thorndike's "guidance and organizational oversight as CAMT has grown has been invaluable, and we wish her the best," the spokeswoman said.

Thorndike also recently left her post as a University of Colorado professional research assistant, which involved managing the institution's Manufacturing Extension Partnership. She held that position for 13 years while serving as CAMT chief executive since 2006.

She plans to work as an independent consultant for tech companies to help them find funding, develop strategy and identify markets in the region.

A gig with Loveland, however, isn't likely.

Mr. Devereaux goes to Washington

Jamie Dimon is in hot water with federal regulators and that is not helping Home State Bank President Harry Devereaux one bit.

Devereaux this spring spent a bit of time in Washington, D.C., to underscore the challenges faced by community banks.

Representing the Independent Bankers of Colorado, Devereaux met with Colorado's congressional representatives to discuss, among other items, new legislation relating to credit unions' lending limits, and old legislation, namely the Dodd-Frank Act.

Devereaux expressed his concerns that the Dodd-Frank legislation, which was intended to reign in big banks that engaged in many of the activities that led to the 2008 Wall Street meltdown, would trickle down to community banks.

Most of the rules imposed by Dodd-Frank, Devereaux said, were meant to keep the massive banks, including Dimon's recently-disgraced J.P. Morgan, from getting into risky business, making bad trades or loans and losing billions. The \$2 billion that J.P. Morgan has lost could grow even higher, according to Devereaux.

The impact of new regulations are already being felt by community banks, some of whom, including Home State, have had to hire additional employees to deal with compliance issues.

Devereaux told the Eye he believes the lawmakers he met heard him loud and clear.

"They're sympathetic to community banks, and we were very warmly received," Devereaux said.

In particular, he said, Sen. Michael Bennet, who recently took a seat in the Senate Banking, Housing and Urban Affairs Committee, told Devereaux he'll be paying close attention to the issues that impact small banks.

Bennet, for the record, voted in favor of Dodd-Frank.

Report: States ill-equipped for energy development

The oil and natural-gas industry has another PR scrap on its hands.

Researchers from Stanford University's Bill Lane Center for the American West and Research Center, in collaboration with journalists from media nationwide, have produced an in-depth report that plays right into the hands of opposition forces.

The report raises questions about the preparedness of rural communities in Western states as they confront large new energy plays. It contends that states are struggling to keep pace with critical infrastructure and revenue policies tied to oil and gas development.

The report combines an economic and policy analysis with a half-hour interactive video documentary called "An Unquiet Landscape: The American West's New Energy Frontier."

Want to check it out? Go to RuralWest.Stanford.edu/energy.

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

Respiratory Syncytial Virus (RVS) is a common and frequent cause of respiratory illness in young children. It's highly contagious and spreads through schools between late fall and early spring.

Adults and older children may experience flu-like symptoms. Infants or small children may have trouble breathing and eating, act unusually lethargic and irritable, and may become blue in the lips and fingernails.

Most cases are not life-threatening and can be treated like a cold.

Serious cases can lead to pneumonia and bronchitis.

Prevention can be managed by frequent hand-washing and through the quarantining of children with symptoms. Talk with your pediatrician for more information.



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