

# Northern Colorado <sup>\$1</sup> BUSINESS REPORT

BIZWEST  
MEDIA



## FOOTHILLS MALL

City Council to decide  
May 7

2



## BEST PRACTICES

Oil firms use pipes to ship  
water, slash costs

3

Volume 18 | Issue 17 | May 3-16, 2013

# Analysis: Property values soar in TIF districts

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

Special taxing districts that have financed everything from malls to factories and housing developments in Northern Colorado have more than doubled the value of property within their boundaries since 2006.

## Private investment key, some districts lag

Values within those districts reached \$490.2 million in 2012, up from \$208.8 million six years ago, an increase of about 135 percent.

But some districts, which rely on partnerships between cities and pri-

vate companies, have worked better than others. Which districts succeed and which fail depends heavily on how much private companies contribute up front.

Data obtained from Larimer and

Weld counties show that five of Larimer County's seven tax-increment finance, or TIF, districts saw increased property values from 2006 to 2012, while two districts saw slight decreases.

Four of Weld's nine TIF districts saw increases during the same time

► See **Property, 23**

# \$1 million in solar incentives for business

BY STEVE LYNN

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FORT COLLINS – City-owned Fort Collins Utilities will spend \$1 million on a pilot program to buy electricity generated by businesses' solar arrays, but some businesses and nonprofits have concerns that the program, as structured, will leave them short.

The pilot program, initially reported by the Business Report in December, represents the first of its kind in Fort Collins. The city believes the program would generate 5 megawatts of electricity, which would more than triple the 1.5 megawatts of capacity from commercial and residential customers who now take advantage of net-metering with their solar arrays. Net-metering means that utility customers who generate their own electricity receive payment for any extra

► See **Solar, 22**

## NOCO tech start-ups seeking fitness buffs

New ventures hope their devices become irresistible to gym rats



JONATHAN CASTNER

Cowboy Fitness Zone guru Ryan Ehmann has taken his rodeo persona to the gym and the venture capital community.

PAGE 3

# Inquiries from out-of-state firms plummet

BY MOLLY ARMBRISTER

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Economic development agencies in Weld and Larimer counties saw a

sharp drop in inquiries from out-of-state businesses in the first quarter of 2013 when compared with the same period in 2012, and part of the reason may be Colorado's image on the

national stage.

Larimer County, for instance, saw a 40 percent decline in inquiries, according to Walt Elish, chief executive of

► See **Eco/Devo, 18**

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COURTESY ALBERTA DEVELOPMENT PARTNERS

An artist's rendering depicts a remodeled Foothills mall in Fort Collins. The full project, the cost of which is estimated at \$312 million, is to include more than 400 apartments and renovation of the nearby Youth Activity Center.

# Foothills up for final vote May 7

*City Council  
set to decide  
on financing*

BY MOLLY ARMBRISTER  
marmbrister@ncbr.com

FORT COLLINS – The Fort Collins City Council will vote May 7 on a \$53 million public financing package to help redevelop the aging Foothills

mall.

It's been less than a year since the mall was first purchased by Walton Street Capital and Alberta Development Partners. If the package is approved, Alberta will proceed with redevelopment plans, breaking

ground this summer. The full project will include more than 400 apartments and renovation of the Youth Activity Center. The project's cost is estimated at \$312 million.

The Business Report recaps some  
► See **Foothills, 19**

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# Big Oil shifts to pipelines to ship water

BY STEVE LYNN

slynn@ncbr.com

Anadarko Petroleum and Noble Energy, two of Weld County's largest oil and natural-gas producers, have shifted from using trucks to haul water for hydraulic fracturing to transporting the fluid via pipeline, reducing emissions, truck traffic and costs.

Anadarko transports by pipeline 98 percent of the water it uses for horizontal drilling. The company transported only a small amount of water using pipelines before it started its program in August.

Noble Energy delivered 60 percent of its water supplies via pipeline in the first quarter and has since improved to transporting 75 percent by pipeline.

Anadarko officials estimate the

company's efforts have saved 1.68 million miles of truck traffic, assuming 20 miles for each roundtrip delivery, since it started the program last year.

Noble Energy says it will reduce hauling-truck traffic by 8.65 million miles this year. The company, which also started its program last year, believes it will save 55 million truck miles over five years, Dan Kelly, vice

president of Wattenberg operations, said in an email.

That figure also includes miles from reductions in hauling oil, and it means 1,300 less tons of nitrogen oxide emissions and 27,750 less tons of carbon dioxide coming from truck tailpipes.

According to an Environmental Protection Agency calculator, the

► See **Pipelines, 24**

## Want to stay fit? There's an app for that



JONATHAN CASTNER

Ryan "Cowboy" Ehmann, owner of Loveland's TV Fitness Productions, shows off an exercise machine he built.

BY STEVE LYNN

slynn@ncbr.com

Three technology startups in Northern Colorado are betting that their new fitness products will prove irresistible to people looking to improve their exercise habits.

Companies such as SmartMove and WildGym, both of Fort Collins, and TV Fitness Productions in Loveland have created several pieces of new gear – including hardware, smartphone applications and software – that are designed to make people stand up and keep moving, monitor their calorie burn and track their heart rate.

These companies are playing in a potentially lucrative and largely untested market.

The Consumer Electronics Association forecasts that one-third of U.S. consumers will buy fitness technologies this year based on a survey conducted by the trade group. More than half of U.S. online consumers used a fitness technology in the past year, according to the recent survey.

Numbers tracked by Cambridge, Mass.-based Forrester Research are

more conservative. Only five percent of U.S. online consumers track exercise using technology. About 30 percent say they are "interested" in using a device for fitness, said Sarah Rotman Epps, senior analyst for Forrester.

The market remains "very small," even with large contenders such as Nike and Fitbit, she said. Both companies make wearable devices that track steps taken and calories burned.

"I think the issue is a lot of people might try these devices and stick with it for a little while, but then abandon them because they're not seeing the results they want or it's just too inconvenient to use," she said.

Like Fitbit and Nike, SmartMove, a client of tech incubator Rocky Mountain Innosphere in Fort Collins, makes a product that tracks users' activity. SmartMove, however, has embedded its hardware within an insole that detects pressure and movement.

The placement of the device in a shoe allows for more precise measurement of activity than devices

sold by competitors, SmartMove executives say. The product includes a smartphone app that tells a person how many steps they have taken, how many calories they have burned and how long they have been sitting.

"There is nothing on the market that can do this: Nothing will tell you when you're sitting," said Gene Berry, chief financial officer for SmartMove.

Berry explained that SmartMove seeks to help solve the problem of inactivity, which can lead to serious health problems, including diabetes and hypertension. The company received about \$1.5 million from the National Science Foundation and National Institutes of Health to develop and commercialize the product.

The app also includes a coaching feature that interacts with users to set reasonable workout goals. It also issues alerts when a person does too much sitting. SmartMove still is testing the product, but expects to sell it for \$150 to \$200 or persuade a shoe company to adopt the technology.

► See **Fit, 24**

## To land job in IT, quality of contacts tops quantity

A new study lends some credence to the idea that "it's who you know" that is most important when it comes to landing a job, at least in the information technology industry.

The quality of contacts has a bigger impact on career success than how many contacts a person has, according to a study released last month by Robert Half Technology. Sixty-three percent of IT

### NCBR EYE

workers polled rated the quality of their professional network as "very important" to their overall career success, compared with 46 percent who felt the same way about the size of their networks.

When it comes to making new connections, 44 percent of IT professionals surveyed prefer to network online and 22 percent prefer to do so in person.

Robert Half Technology is a provider of IT professionals on a project and full-time basis. More than 7,500 IT professionals were surveyed for the study in February.

"Knowing someone professionally and being willing to go to bat for that person are two different things," said John Reed, senior executive director of Robert Half Technology, which is based in California.

"Quality connections take time to establish, but they are a valuable career safety net, whether someone is just starting out or has many years of experience," Reed said.



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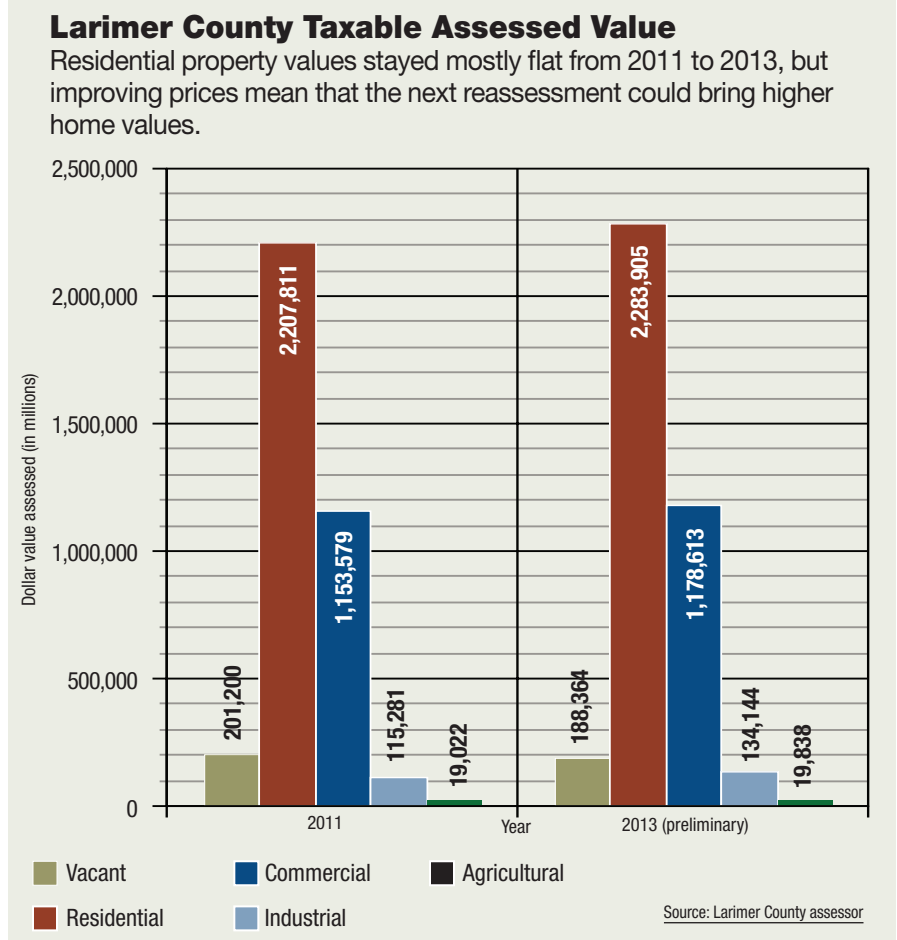
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## Property tax bills largely unchanged in spite of price

*But golden era of lower taxes likely to end*

BY MOLLY ARMBRISTER  
marmbrister@ncbr.com

Northern Colorado property owners are in a sweet spot right now, resting between a healthier real estate market where prices are rising and low property tax bills that still reflect the Great Recession.

Assessors in Larimer and Weld counties say it's all about the timing.

Colorado property tax law requires assessors to conduct reassessments every two years in odd-numbered years. June 30 of the preceding year, in this case 2012, is used as the benchmark or "level of value."

The values were determined by using trends from the previous 60 months, meaning that the most recent assessment uses data collected from July 1, 2006, to June 30, 2011.

While home prices were on their  
➤ See **Reassessment, 21**

### CORRECTIONS

In a story titled "FDIC moves to retain mineral rights" in the April 19-May 2 issue, Richard Evans, district manager for Northern Colorado at Stewart Title, was incorrectly referred to as Richard Adams.

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

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# 3 Northern Colorado, Wyoming businesses win ethics awards

BY STEVE LYNN

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FORT COLLINS - Three Colorado and Wyoming businesses were recognized April 23 at the 2013 Better Business Bureau Torch Awards for Ethics.

The businesses were honored at the BBB's 15th annual awards ceremony at the Lincoln Center in Fort Collins. Peers, colleagues and customers nominate businesses for the award, and business students at the University of Northern Colorado, Colorado State University and the University of Wyoming prepare their entries. An independent panel of judges selects the winners.

Basic Beginnings Early Learning Center of Laramie, Wyo., won the large-business ethics award. Founded in 1983, Basic Beginnings runs two centers serving more than 300 children. The company employs 95 workers.

"When you have as many children as we do, the people who truly make a difference in our business are the ones who work directly with the children," Basic Beginnings President Jan Lawrence said.

Jorgensen Laboratories of Loveland won the mid-sized business award. Founded in 1965, the specialty



COURTESY BETTER BUSINESS BUREAU  
Seaton and Jill Smith of Powell, Wyo.-based GF Harvest receive the small-business ethics award at the Lincoln Center in Fort Collins.



COURTESY BETTER BUSINESS BUREAU  
Kerry Greaser and Jan Lawrence of Basic Beginnings Early Learning Center of Laramie, Wyo., share a Torch Award for large businesses.



COURTESY BETTER BUSINESS BUREAU  
From left: Hans and Norm Jorgensen and Earl Sethre of Loveland-based Jorgensen Laboratories accept a mid-sized business ethics award from the Better Business Bureau.

instrument and animal health product supplier works with veterinary distributors in the United States and Canada. The company employs 65 people.

"We couldn't do this by ourselves," Vice President Earl Sethre said. "Our employees play a fairly significant role."

Powell, Wyo.-based GF Harvest, a gluten-free oats company, won the small business ethics award. Established in 2004, the company ships gluten-free oats to 250 outlets in the United States, Australia and United Kingdom.

The company started with a Future Farmers of America project by Forrest Smith to produce gluten-free oats, since he had to avoid glutes because of celiac disease.

"That's where the dream of gluten-free oats came from," said his father and owner of GF Harvest, Seaton Smith.

Finalists for the ethics award were Rudkin Contracting and Markley Motors, both of Fort Collins; Minturn's SteamMaster Restoration and Cleaning; Thomas Crawford Auto of Casper, Wyo.; and Peak Veterinary and Emergency Specialists in Windsor.

The Better Business Bureau of Northern Colorado and Wyoming covers 3,500 businesses in 38 counties.

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## BUSINESS DIGEST

*What follows is a compilation of online news reported in the Northern Colorado Business Report for the period April 17-30. Find the full stories at ncbr.com by typing the headline into the search window at the top of the homepage.*

### APRIL 29

#### **Kodak to spin off Windsor unit to creditor**

WINDSOR - Eastman Kodak Co. will spin off its last remaining facility in Northern Colorado as it emerges from Chapter 11 bankruptcy later this year. The Windsor unit, which supports Kodak's personalized imaging and document imaging business, will be sold to U.K. Kodak Pension Plan (KPP), Eastman Kodak's largest creditor.

### APRIL 29

#### **Stadium opposition group to address CSU board**

FORT COLLINS - Save Our Stadium, Hughes, the community group that opposes the construction of an on-campus CSU stadium, will address the CSU Board of Governors at its May 3 meeting. Advocates of saving Hughes Stadium are planning to use the public comment portion of the meeting to air their concerns about the possible construction of an on-campus stadium.

### APRIL 29

#### **Advanced Energy Q1 Income: \$6.8 million**

FORT COLLINS - Advanced Energy Industries posted operating income of \$6.8 million, or 17 cents per share, diluted, for the quarter ending March 31. The income was earned on revenues of \$111.8 million, up from the \$105.8 million in the first quarter of 2012.

### APRIL 26

#### **Weld United Way raises \$35K for early childhood ed**

GREELEY - United Way of Weld County raised more than \$35,000 for early childhood education and other children's programs during its annual auction at the FunPlex in Greeley. The event set an attendance record with nearly 400 people joining in a live and silent auction featuring more than 200 items to raise funding for Promises for Children programs.

### APRIL 26

#### **Woodward will expand HQ in Fort Collins**

FORT COLLINS - Woodward Inc. will relocate and expand its world headquarters in Fort Collins, at a site currently occupied by the Link-N-Greens golf course at the intersection of Mulberry Street and Lemay Avenue.

Woodward's current headquarters is located at Drake Road and Lemay Avenue in Fort Collins. Project plans show a total of 944,000 square feet on the property, with 871,000 of that eventually occupied by Woodward. The remaining space will be mixed-use commercial.

### APRIL 26

#### **CSU student entrepreneurs to compete for venture cash**

FORT COLLINS - Big-name Colorado entrepreneurs such as Otterbox chief executive Brian Thomas and former entrepreneur and Second District Congressman Jared Polis will be among the judges at the student business-pitch competition May 3 at Rocky Mountain Innosphere, a Fort Collins-based technology incubator. Three winners will be selected from a slate of 20 student teams. The winners will receive up to \$25,000 in cash and in-kind prizes to launch their ventures.

### APRIL 25

#### **NoCo leg of Pro Cycling Challenge finalized**

The route for the 2013 USA Pro Challenge will include a day spent riding the plains and mountains of Larimer County. The Northern Colorado portion will begin at the Ranch in Loveland, then wind through Windsor and Centerra before heading to Estes Park via downtown Loveland. Cyclists will also pedal around parts of Horsetooth Reservoir before ending up in Old Town Fort Collins for the evening. The race will take place Aug. 19-25, with Northern Colorado's day falling on Aug. 24. Once cyclists arrive in Fort Collins, an after-party will be thrown downtown.

### APRIL 25

#### **Woodward board OKs 8-cent dividend**

FORT COLLINS - The board of directors of Woodward Inc. (NASDAQ:WWD) approved a quarterly cash dividend of 8 cents per share. Woodward, a Fort Collins-based manufacturer of control systems for the energy and aerospace industries, will pay the dividend on June 3 for stockholders of record as of May 20. Approval of the dividend follows second-quarter earnings of \$42.4 million vs. \$38.7 million during the second quarter of last year.

### APRIL 25

#### **CSU ranked No. 2 among International students**

FORT COLLINS - Colorado State University has moved up one spot to No. 2 in the United States in international student satisfaction, according to a

worldwide survey. The rankings, released by International Student Barometer, were based on surveys of international undergraduates, graduate students and doctoral candidates at more than 180 universities in 15 countries.

### APRIL 24

#### **CSU: Pot sales will generate \$130M in state tax revenue**

FORT COLLINS - State taxes on marijuana will generate about \$130 million in revenue during the first year, but that money won't come close to addressing a state budget shortfall or funding public school construction to the extent promised, according to economists from the Colorado Futures Center at Colorado State University. Their study also suggests that marijuana tax revenues may not cover state spending related to legalization.

### APRIL 24

#### **Bank of Colorado to close on New West acquisition**

GREELEY - Bank of Colorado was to close on its acquisition of New West Bank May 1, according to Bank of Colorado President Shawn Osthoff. Both banks have one branch each in Greeley and Eaton, and Bank of Colorado's branches will be consolidated into New West's locations, over the weekend of May 4 and 5, Osthoff said. All the employees will retain their positions, according to Osthoff.

### APRIL 23

#### **Brinkman Construction begins building Severance event center**

SEVERANCE - Brinkman Construction of Fort Collins has broken ground on a 9,600-square-foot special events venue on a two-acre site in Severance. Wind-song Estate, located at highways 14 and 257, was designed by Vaught Frye Larson Architects in Fort Collins for wedding ceremonies and receptions as well as business and special events.

### APRIL 22

#### **Greeley's JBS USA opens beef facility in Arizona**

GREELEY - JBS USA has opened a ground beef production facility at its processing plant in Tolleson, Ariz. Ground beef accounts for nearly half of beef sold in supermarkets, according to JBS.

### APRIL 22

#### **Woodward second-quarter net sales up 4 percent**

FORT COLLINS - Woodward Inc., a manufacturer of control systems for the aerospace and energy industries, posted a 4 percent increase in net sales in the second quarter, despite

weaknesses in the wind turbine market. Net sales for the three-month period ending March 31, 2013, were \$486 million, up from \$469 million for the same period last year. Net earnings on a per share basis were .61 cents per share, up from .55 cents per share for the same period last year.

### APRIL 19

#### **MAX Flats project will move forward**

FORT COLLINS - A plan by Brinkman Partners to demolish the King's Auto building and construct a five-story mixed-use project at 203 W. Mulberry St. has been approved by the Fort Collins Planning and Zoning Board. The MAX Flats project will include 64 multi-family units and 1,439 square feet of ground-level retail. The entire project will encompass 63,900 square feet, according to city documents. The multi-family units will not be strictly for students, but students will be allowed to live there, as will professionals, according to documents submitted by Brinkman.

### APRIL 19

#### **New Banner campus OK'd by city planning board**

FORT COLLINS - A medical campus proposed by Banner Health won unanimous approval from the Fort Collins Planning and Zoning Board. The first phase of the campus, located at Harmony Road and Lady Moon Drive in southeast Fort Collins, will include a 163,300-square-foot hospital and central utility plant.

### APRIL 18

#### **KUNC wins 5 regional Edward R. Murrow awards**

GREELEY - The KUNC newsroom has been honored with five regional Edward R. Murrow awards for excellence in journalism in 2012. KUNC reporter Grace Hood won in the Investigative category, examining how a for-profit company was managing a taxpayer-funded online school. Hood also won in the Best Use of Sound category for a piece detailing one family's efforts to bring back its live Christmas tree following the High Park Fire. The KUNC newsroom also won awards for Continuing Coverage for overall reporting of the High Park Fire. The awards are given by the Radio Television Digital News Association, which has been awarding journalistic achievement with the Edward R. Murrow award since 1971.



# TECHNOLOGY

## In-Situ's data goes with the flow

*Device used  
for water  
monitoring*

BY STEVE LYNN  
slynn@ncbr.com

FORT COLLINS – Technology made by Fort Collins' In-Situ can be found along New Orleans levees, buoys in Mississippi Delta catfish farm ponds and all the way upstream to the Cache la Poudre River.

This month, the company began selling a new product, the smart-ROLL Multiparameter Handheld, a device that monitors water and uses wireless technology to send readings to an iPhone, iPod touch or iPad. It measures 14 parameters, including pH, salinity, air and water temperature, barometric pressure, water level, conductivity and water pressure. The information is displayed in a mobile application and can be relayed to spreadsheets.

In-Situ sees this technology as ben-

**"WE PUT THEIR NAME  
ON THE PRODUCT, BUT  
IT'S OUR TECHNOLOGY  
UNDERNEATH."**

**Jon Firooz**

VICE PRESIDENT FOR R&D AND MARKETING  
IN-SITU

efiting oil and natural-gas companies that want to detect leaks of hydraulic fracturing fluid into adjacent groundwater in real time, said Jon Firooz, vice president for R&D and marketing. Hydraulic fracturing involves pumping water, sand and chemicals into a drilled hole to release oil and gas trapped in shale. State regulators recently passed new groundwater protection rules that require operators to sample nearby water wells before and after drilling activities to ensure that oil and gas operations do not contaminate water supplies.

Founded in 1976, In-Situ was started using technology developed by University of Wyoming professor Chester McKee. In-Situ, Latin for "in place," got its start manufacturing water-monitoring equipment for groundwater in uranium mines until the industry suffered a downturn. The company then sold its equipment to customers doing hazardous-waste cleanups.

In 2004, In-Situ moved to a Fort Collins building flanked by the Cache



JONATHAN CASTNER

In-Situ's Bonnie Blackburn hand assembles the companies monitoring and testing products. She builds four to five daily. In-Situ was founded in 1976 and successfully moved from monitoring ground water associated with uranium mining, to monitoring other kinds of environments, such as streams and underground fracking sites in oil fields.

la Poudre River and East Lincoln Avenue. It now makes water quality- and quantity-monitoring equipment for everyone from the city of Fort Collins to catfish farmers. Its products also help with climate-change monitoring, mine-water management, and flood-warning and storm-surge systems.

Plenty of companies play in the water-monitoring space, including Advanced MicroLabs and OptiEnz Sensors. These startups measure trace amounts of chemicals.

In-Situ does sell some equipment to measure chloride, nitrates and ammonia, although most of its technology does not focus on measuring small amounts of compounds. Rather, its equipment measures water characteristics, such as pH and salinity,

which can indicate the presence of other kinds of chemicals. Then a customer could send a sample of water for testing in a lab for further chemical identification.

In-Situ has experienced rapid growth, doubling its employment in the past five years, company representatives said. It employs about 80 people in Fort Collins and another 50 people in Canada, the United Kingdom, Singapore and Beijing. It sells its products to more than 50 countries worldwide.

The company's growth comes from Rugged Dissolved Oxygen sensors that it started selling in 2007. In-Situ developed these sensors for larger tech companies, including Novartis, ThermoFisher Scientific and Mettler

Toledo.

"There's a number of them that we have worked with that are big-name companies that said, 'We want to take your technology into markets that you don't currently play in,'" Firooz said. "We put their name on the product, but it's our technology underneath."

The farmed seafood industry, or aquaculture, also has driven growth. Catfish farmers have taken particular interest in a solar-powered buoy sold by In-Situ that detects oxygen levels in ponds where fish are raised.

If oxygen levels fall too low because of algae growth, fish will die quickly. In-Situ's technology automatically turns on aerators that replenish ponds with oxygen.

► See **In-Situ, 8**





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JONATHAN CASTNER

Sophisticated monitoring systems are hand-built at Fort Collins-based In-Situ.

## IN-SITU from 7

"In the past, they either had to run those aerators 24 hours a day, which was extremely expensive, or they had to rely on a night watchman," Firooz said.

If a night watchman falls asleep, \$80,000 worth of fish in a pond could die in a matter of 10 minutes, he said.

In Fort Collins, the city uses an In-Situ monitoring station operated in partnership with the U.S. Geological Survey to monitor stream flows on a stretch of the Poudre River along Lincoln Avenue. The station takes water level readings during spring and fall.

The technology will prove especially important this year as the city monitors the river for runoff tinged with soot from last year's forest fires, said Keith Elmund, environmental services manager for Fort Collins Utilities. In-Situ's system gives the city readings that employees can view on their computers every 15 minutes.

"You have instantaneous feedback on water-quality conditions in the Cache la Poudre," Elmund said. "For us, that's very valuable."

In-Situ also makes equipment used to detect groundwater levels. Much of the nation draws its drinking water from groundwater resources. In-Situ's equipment measures how much water is being taken from those aquifers and whether they are being replenished with adequate water supplies, Firooz said.

"Cities can determine, 'We're using more than we're getting: We probably need to put some restrictions in place to try and correct that imbalance,'

he said.

In-Situ's equipment has become an important tool for determining how much water has been sucked from aquifers in such places as California's Central Valley, where a growing pop-

**"YOU HAVE INSTANTANEOUS FEEDBACK ON WATER-QUALITY CONDITIONS IN THE CACHE LA POUDE."**

**Keith Elmund**  
ENVIRONMENTAL SERVICES MANAGER  
FORT COLLINS UTILITIES

ulation has strained water resources. Since 1960, groundwater has been depleted by almost 60 million acre-feet, according to the Geological Survey. An acre foot equals 326,000 gallons.

The city of New Orleans installed In-Situ sensors after Hurricane Katrina to detect water levels and help determine whether to open or close levees.

Additionally, In-Situ's equipment will be placed on at least eight sites in the Poudre River from the Poudre Canyon entrance through Fort Collins. The Colorado State University-led project is aimed at detecting sources of naturally occurring pollutants in real time to help the city better understand when it needs to treat water.

**NORTHERN COLORADO'S LEADING SIGN MANUFACTURER**



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BUSINESS  
REPORT

LIST

Largest GIS Companies

With local operations, ranked by number of employees

RANK	Company	Employees 2013 Employees 2012	Products/services	Notable projects	Phone Email Website	Person in charge Year founded
1	<b>CACI</b> 3351 Eastbrook Drive Fort Collins, CO 80525	122 127	GIS mapping.	N/A	970-224-4996 swalts@caci.com www.caci.com	Stefanie Walts, business group operations analyst 1982
2	<b>ESC ENGINEERING INC.</b> 3540 JFK Parkway Fort Collins, CO 80525	60 60	Electrical engineering, controls and automation, electrical utility design, planning and rates, electrical facility design, lighting design and GIS.	Numerous transmission lines and substations in Colorado, Wyoming and Texas; line conversion/automation at national brewery, several water SCADA systems.	970-224-9100 info@thinkesc.com www.thinkesc.com	Kevin P. Hartig, president 1978
3	<b>I-CUBED INFORMATION INTEGRATION &amp; IMAGING</b> 1600 Prospect Park Way Fort Collins, CO 80525	59 64	Geographic data products and services for telecommunications, agriculture and VIS/SIM. Oil and gas, emergency response.	N/A	970-482-4400 sales@i3.com www.i3.com	David Steveley, COO 1995
4	<b>NEW CENTURY SOFTWARE</b> 2627 Redwing Road, Suite 100 Fort Collins, CO 80526	55 50	Provides GIS applications, mapping services, integrity management and consulting in the oil and gas pipeline industry.	N/A	970-267-2000 ron.brush@newcenturysoftware.com www.newcenturysoftware.com	Ron Brush, president 1994
5	<b>FARNSWORTH GROUP</b> 2310 E. Prospect Road, Suite B Fort Collins, CO 80525	24 23	Water, wastewater conveyance and treatment design. General civil engineering consulting. Land survey.	Wastewater treatment improvements for Windsor and city of Laramie SPT phase two. Town of Estes Park Virginia Drive improvements.	970-484-7477 bzick@f-w.com www.f-w.com	Brian Zick, Western region manager 1912
6	<b>CARTOPAC INTERNATIONAL INC.</b> 724 Whalers Way, Suite I-200 Fort Collins, CO 80525	16 19	Mobile mapping technology, field data collection software and asset management solutions. Integration with Esri GIS Software.	Field data collection and integration with many of the worlds largest Oil & Gas companies. Projects include many domestic energy companies, as well as projects in South America, Europe, North Africa, and the Middle East. Other notable projects include solutions with the National Park Service, BLM, many municipalities and large engineering firms.	970-493-9500 info@cartopac.com www.cartopac.com	Carl Lee, CEO 1998
7	<b>RED HEN SYSTEMS INC.</b> 2627 Redwing Road, Suite 235 Fort Collins, CO 80526	10 12	Developer of digital still mapping and video mapping applications.	N/A	970-493-3952 info@redhensystems.com www.redhensystems.com	Neil Havermale, president 1994

Researched by Mariah Gant

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

Source: Business Report Survey

- New Corporations
- Buy - Sell Agreements
- Asset Protection
- Trusts

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

# NORTHERN COLORADO CFO OF THE YEAR AWARDS

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

### Nominee Information

Nominate online  
NCBR.com

Nominee's first name	Last name
Nominee company's name	
Nominee company address - Street	
Nominee company address - City, state, zip code	
Nominee email	Nominee telephone
Company CEO's or owner's name	
Company CEO's or owner's email	Company CEO's or owner's telephone

### Nominator Information

Nominator's first name	Nominator's last name
Nominator's email	Nominator's telephone
Nominator's company's name	
Nominator's company address - Street	
Nominator's company address - City, state, zip code	

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

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



### 2013 CFO of the Year Nomination Nomination deadline: August 1, 2013

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

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

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

### Award Categories:

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

#### PRIVATE SECTOR

For-profit companies

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

Not-for-profit companies

- Human services
- Creative industries

#### PUBLIC SECTOR

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

#### DISTINCTIVE ACCOMPLISHMENTS

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

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

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

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

Mail nominations to:  
Northern Colorado Business Report  
CFO Nominations  
P.O. Box 270810  
Fort Collins CO 80527  
Nominate online - NCBR.com  
Nominations may also be emailed to: [Events@NCBR.com](mailto:Events@NCBR.com).



# Hope springs anew for gray-water bill

## Legislation would permit second uses now outlawed

BY DALLAS HELTZELL

dheltzell@ncbbr.com

A bill allowing homeowners and businesses to reuse dish-washing, shower and other “gray water” seems to be streaming toward approval in the state Legislature.

The bill, has earned two unanimous approvals in committees of the state Legislature — first from the House Appropriations Committee and then from the Senate Agriculture, Natural Resources and Energy Committee.

Co-sponsored by Rep. Randy Fischer, D-Fort Collins, and Sen. Gail Schwartz, D-Snowmass Village, it now heads to the Senate Appropriations Committee. Lawmakers there will consider a \$110,000 appropriation to fund development of gray-water standards by the state Department of Public Health and Environment.

Colorado water law allows just one use of water before it goes down the drain, through a wastewater treatment plant and back into the river for others to use.

The bill directs the Colorado Water Quality

Control Commission to develop minimum statewide standards for gray-water systems and lets cities and towns decide whether to approve them.

Fischer talked with the Business Report about why the bill is needed — and why it failed last year.



Fischer

**Question: What first made you aware that this was an issue in Colorado? Why did you decide to introduce this bill now?**

**Answer:** Dr. Larry Roesner at Colorado State University’s Urban Water Center first contacted me about the need for legislation to authorize use of gray water in late autumn 2010. I was somewhat familiar with gray water systems and their potential to significantly reduce municipal and industrial water consumption. However, I was unaware that Colorado was the only arid western state whose statutes did not recognize or explicitly authorize the installation and operation of gray-water systems. Roesner and his colleague Sybil Sharvelle and I worked to draft legislation and meet with a broad stakeholder group to develop support for legislation. I introduced

our bill in December 2011 for consideration during the 2012 legislative session. Regrettably, HB 1003 fell victim to political considerations early in the ses-

## NEWSMAKER Q&A

sion. I committed to continuing to work on the bill and reintroduce it in 2013. HB 1044 is the result of literally 2 1/2 years of work on the part of Roesner, Sharvelle and me.

**Q: If gray water is safe and beneficial to use, why are gray-water systems illegal in Colorado?**

**A:** Gray water derived from a properly designed and functioning system is safe for indoor use to flush toilets and for outdoor drip irrigation systems. However, current Colorado statutes do not recognize or explicitly authorize its use. The Legislature has likewise never directed the applicable regulatory agency, the Colorado Department of Public Health and Environment (CDPHE), to promulgate rules or to set minimum statewide standards for its use. The absence of authorizing legislation, CDPHE rules and statewide standards has created regulatory uncertainty. This uncertainty prevents people from

► See **NewsMaker, 12**

# Social media marketing strategy done right

When marketing your business or personal brand via social media, defining success can be difficult even for seasoned users. Many companies struggle to use all of the viable business tools available in the current internet marketplace.

Starting with a strategy, outlined with clear and simple objectives, can jumpstart or refresh your company’s approach to social media. Whether you’re an at-home catering business or a Fortune 500 company, social media can be used as an effective advertising and networking tool available to everyone.

Determining your social media strategy relies on a few basic principles and objectives that serve every business, no matter the size, revenue or employee base.

Ask yourself a few basic questions:

**Who are you trying to reach?**

The size and demographic of the audience you have in mind may be heavily affected by which social



**SOCIAL MEDIA**

Caroline Veldman

## ASK THE EXPERT

Need advice on an issue affecting your business? Our experts are on stand-by and can help. Whether it’s about HR, sales, marketing, social media or business law, just send your question to [news@ncbr.com](mailto:news@ncbr.com) and we’ll help you find the right answers.

media platforms you use. Are you looking to provide samples or coupons for services? Do you have videos or podcasts you’d like to circulate to your customers?

Understanding the market, and which portions of it are most likely to

“follow,” “friend” or “like” your business may help you discover what true success in the realm of social media looks like. Increasing your Twitter followers or getting more people to like your Facebook page are not always useful determiners on their own. A large audience doesn’t mean people are listening, it just means they have accessed a greater channel of communication to which your message may be heard.

**How important are things such as brand image, product quality and cus-**

► See **Social Media, 12**

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## NEWSMAKER from 11

choosing to install gray-water systems because of the risk that their systems could be ruled illegal. When adopted, HB 1044 will direct CDPHE to promulgate rules and standards that will resolve the current regulatory uncertainty.

**Q: What do Northern Colorado and the state have to gain by passing your bill, both environmentally and economically?**

**A:** Gray water systems are capable of conserving 25 percent to 30 percent of the indoor water consumed in a typical residence. The water savings from new residential developments using gray water could be substantial and could be a cost-effective tool for helping to meet

Colorado's water needs for the 21st century. In addition, municipal water and wastewater service providers will realize energy and treatment cost savings in the operation of drinking water and wastewater treatment plants.

**Q: This is the second time you've introduced a bill of this nature. Why did the first one get shot down, and what is different about this bill?**

**A:** Bills dealing with water issues almost always are assigned to the House Agriculture and Natural Resources Committee. However, last year's gray-water bill was assigned by then-Speaker Frank McNulty to the House State Affairs Committee for its first hearing. Regrettably, the speaker's choice

of the State Affairs Committee to hear the 2012 bill indicated that he was not going to let it advance for purely political reasons. This year, the political environment for water conservation bills such as HB-1044 is greatly improved, and Roesner and I have had an additional year to continue working with stakeholders to build support for the bill.

**Q: If passed, what are the next steps to implementing gray-water systems? Do you foresee any other major hurdles?**

**A:** Upon passage of HB 1044, the CDPHE will be required to promulgate rules and minimum statewide standards for installation of systems and

use of gray water. The State Plumbing Board also needs to adopt a version of the International Plumbing Code that recognizes gray-water systems and provides guidance for installers. Finally, local governments will have the choice of authorizing the use of gray water within their jurisdictional boundaries. Local jurisdictions will have to adopt ordinances or resolutions authoring the use of gray water in consultation with local health departments and water and wastewater service providers. After passage of the bill, I hope that education, outreach and public acceptance will grow with time such that gray-water systems become a routine part of new residential development and that the potential for water conservation is realized.

## SOCIAL MEDIA from 11

**tomor satisfaction to your business?**

While many companies have goals addressing such things as brand awareness and customer loyalty, social media can be used not only as a means of measuring the success of a strategy but also as a means to direct it. Having a tremendous number of followers does your business no good if sales are stagnant and reviews are poor. Success via social media platforms must be determined another way. Otherwise, you'll waste time and effort pursuing numbers that don't really matter.

**What resources do you have to contribute to your social media persona and profiles?**

If you're a one-person operation, you are less likely to require heavy monitoring of sites, pages and streams as, say, a major retail giant. Know what kind of time is required to make your social media profiles strong and beneficial to your unique business model.

Many companies that handle social media monitoring even have monthly rates determined by the amount of activity or requested content. If you don't have the time or ability to handle your social media platforms, explore paying professionals who understand how to reach those audiences. Placing your social media profiles in the hands of professionals can save you time, frustration and dead-end leads, and is often more beneficial in the long run as you engage your customers, prospects and advocates.

Creating a social media strategy is simple and easy with a little planning and goal determination. How you wish to approach the global marketplace to which these sites have access may help you decide how social media works best for you and your company.

*Caroline Veldman is the owner of Social Media Pilots in Fort Collins. She can be reached at caroline@socialmediapilots.com.*



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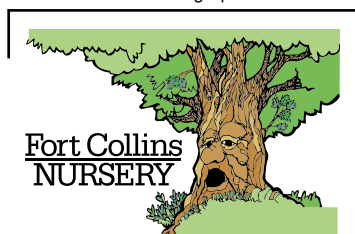
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**Tickets are \$18.00 (\$17.00 is tax deductible) and are available for purchase at [www.jlfortcollins.org](http://www.jlfortcollins.org) as well as at any of the following locations:**

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  - Bath Garden Center
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- Rabbit Shadow Greenhouse
  - Creekside Garden Center
  - The Perennial Gardener
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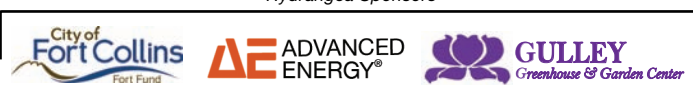
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TIME OUT



GREELEY CHAMBER OF COMMERCE  
Ethan Young of Spirit Hospitality met State Farm Insurance agent Nicolas Lezama on April 10 at the Greeley Chamber of Commerce's Business Before Hours.



GREELEY CHAMBER OF COMMERCE  
Jeff Gentry of United States Homeland Investigations takes a look at the door prize he won at Business Before Hours, with Greeley Chamber president Sarah MacQuiddy.



GREELEY CHAMBER OF COMMERCE  
Betty Hinze of Sears Real Estate networks with Kristi Helzer of Morgan Stanley at Business Before Hours, which was hosted by the West Greeley Conservation District.

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



GREELEY CHAMBER OF COMMERCE  
Cobalt Mortgage celebrated the opening of its new Greeley office with the Chamber of Commerce and its Ambassadors on April 16. Jim Jamsay and Brenda Frank, center with scissors, work in the Greeley location.



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| <ul style="list-style-type: none"><li>• Small Business Advocate ..... 5-7AM</li><li>• Straight Talk Money<br/>with Mike Robertson..... 7-8AM</li><li>• Business for Breakfast ..... 8-9AM</li><li>• The Tonya Hall Show..... 9-10AM</li><li>• Scott Luther’s Gold<br/>&amp; Silver Express.....11-12PM</li></ul> | <ul style="list-style-type: none"><li>• Rebuild America with Jeff Santos .....1-2PM</li><li>• Healthline with Dr. Bob Marshall ....3:30-4PM</li><li>• Winning on Wall Street .....4-5PM</li><li>• Market Wrap with Moe Ansari.....5-6PM</li><li>• Repaving Main Street .....6-7PM</li><li>• Women’s Radio Network .....7-8PM</li><li>• Boomer Radio Network.....8-9PM</li></ul> |
|--|---|



Northern Colorado  
**BUSINESS  
REPORT**

# SAVE THE DATE

**TUESDAY, JULY 16, 2013**

**7:30 AM – 1:30 PM \* 1st National Bank**

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Northern Colorado Business Report

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## ON THE JOB

## CONSTRUCTION

**Doug Hanney** was named project manager at Colorado Springs-based Bryan Construction. He currently is assigned to the Harrison School District administration building project.



Hanney

## GOVERNMENT

**Chantal Unfug** of Grand Junction will become director of the Colorado

Department of Local Affairs' Division of Local Government on June 3, replacing Tony Hernandez, who held the post since December 2007. Unfug most recently was Mesa County administrator, after having served various roles with the City and County of Denver including managing the parks department.

## EDUCATION

**Mitch Thomas**, former vice president of Ashford University, was named chief operating officer at Fort Collins-based IBM College, which has campuses in Fort Collins, Longmont, Greeley and Cheyenne. Thomas also served as a vice president at Westwood College.

## FOOD/DRINK

**Jeffrey Morgan**, Miller-Coors sales manager for High Country Beverage, a locally owned and operated beer distributor, was named the top MillerCoors sales manager in the nation. Morgan, a St. Louis native, has worked with the Miller and Coors brands for 24 years.

## HEALTH CARE

**Dr. Xavier Herrera**, who specializes in internal medicine and geriatrics, joined the staff of Colorado Health Medical Group's internal medicine clinic at 1106 E. Prospect Road in Fort Collins and began seeing patients April 30. Herrera received his medical degree from Universidad Francisco Marroquin Facultad de Medicina in Guatemala and has been practicing in Fort Collins since 2009. Two physician assistants, **Karen Gafford** and **Priscilla Virant**, also began work at the clinic. Gafford has been a dietitian there for seven



Herrera



Gafford



Virant

years, Virant has 28 years' experience and specializes in treating individuals with diabetes.

## LAW

**Candace Marshall** was hired as bookkeeper at Fort Collins-based Otis, Coan & Peters LLC. A native of Yuma, she worked as a bookkeeper for a variety of businesses in northern and northeastern Colorado.



Marshall

## MEDIA/

## MARKETING

Graphic designer **Brandee Eide**

joined Fort Collins-based Mantooth Marketing Co. She previously worked with The Group, Inc. Real Estate in Fort Collins.

**Shawn Adamson** was named Mile High Region vice president for commercial business services for Comcast Corp. She will lead Comcast's portfolio of business solutions and services including Metro Ethernet, which provides mid-sized enterprises with secure fiber networks. Her more than 18 years of management experience in sales and operations includes serving as vice president for sales at FatPipe Networks in Salt Lake City.

**Joe Aschenbrenner** was hired as business development specialist at AlphaGraphics, a print and visual communications business in Greeley. A Greeley native and University of Northern Colorado alumni, he has more than 20 years of sales experience.

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

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

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

— Pam King

President/CEO, BBB Serving Northern Colorado and Wyoming



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

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

Northern Colorado  
**BUSINESS  
REPORT**

**Entrepreneurs make  
a difference.**





## BRIEFCASE

### CHANGES

**Harmony Urgent Care's** hours have changed. Patient care will be offered from 8 a.m. to 7 p.m. daily at 2127 E. Harmony Road. The office is part of Colorado Health Medical Group, formerly Poudre Valley Medical Group.

### CONSTRUCTION

Fort Collins-based **Neenan Co.** will break ground on a 14,000-square-foot addition to the **Fort Collins Senior Center** this fall. The \$4.3 million project will include a new fitness and wellness facility, multi-purpose classrooms and new administrative offices. The expansion will also include an additional 90 to 150 parking spaces, and will be designed to achieve LEED Platinum certification.

### CONTRACTS

**IBMC College** has partnered with West Palm Beach, Fla.-based GlobalHealth Education to allow IBMC graduates in the medical and business administration programs to transfer credits to regionally accredited colleges and

schools designated in the GHE network. IBMC has campuses in Fort Collins, Greeley, Longmont and Cheyenne. A list of GHE partnering schools is online at [www.globalhealtheducation.com](http://www.globalhealtheducation.com) or by calling 888-856-0220.

### DEADLINES

**The Larimer County Workforce Center** is seeking presenters for a training and event series it plans to launch in September to provide education and resources to the northern Colorado business community. Presenters are invited to submit proposals to be considered for a roundtable, workshop or symposium presentation. The deadline for speaker proposals is May 13. Contact Catherine MacGowan at 970-498-6658 or [cmacgowan@larimer.org](mailto:cmacgowan@larimer.org) for more information.

### KUDOS

**McKee Medical Center** in Loveland was presented with five Banner's Best awards from Banner Health to recognize the hospital's achievements in 2012. Banner Health,

a Phoenix-based nonprofit which runs 23 hospitals in seven states, recognized McKee for discharge instructions, cleanliness and quiet of the hospital environment, communication about medications, value-based purchasing clinical metrics and pediatric asthma care in the emergency department.

**Loveland Community Health Center** received support from Banner Health, The Colorado Health Foundation, and Caring for Colorado to leverage Sunrise and McKee Medical Center Foundation funds for the LCHC expansion project. Banner Health offered a leadership gift of \$2 million, contingent on Sunrise raising additional funds from other sources. The health foundation awarded \$2 million, and Caring for Colorado contributed \$150,000 for equipment at the new clinic.

### NEW PRODUCTS AND SERVICES

Miramont Lifestyle Fitness at Centerra intro-

duced a Healthways SilverSneakers Fitness Program to help older adults take greater control of their health through physical activity and social events. Guests can visit Miramont at Centerra, 3755 Precision Drive, Suite 100, Loveland, for a guest fee of \$12 a day.

### OPENINGS

**Miramont Family Medicine** will open its fifth clinic at 313 W. Drake Road in Fort Collins in 2014. The location formerly housed a number of restaurants, including County Cork and most recently Passport Restaurant. The 10,500-square-foot property was bank-owned prior to Miramont's purchase of it earlier this month for \$440,000. Miramont will remodel the facility in partnership with Palmer Properties. **Vaught Fry Larson** will provide architectural services and **Bender Industrial Group**, based in Cornelius, Ore., will serve as general contractor on the project.

## CALENDAR

### May 4: Lawmakers' town hall

Sen. John Kefalas and Reps. Randy Fischer and Joann Ginal, all D-Fort Collins, will host an open-forum town hall from 10 to 11:30 a.m. at the Council Tree Library, 2733 Council Tree Ave., Fort Collins. The forums, held the second Saturday of each month, are free, nonpartisan and open to the public.

### May 4: Shred-athon

A shred-athon will be held from 10 a.m. to 1 p.m. at Markley Motors, 3325 S. College Ave., Fort Collins. Tax forms, bank statements and other personal and business documents will be shredded and recycled on-site. A suggested donation of \$5 per box or bag will benefit

the Alliance for Suicide Prevention of Larimer County. Those who can't make it to the event can arrange for pickup of papers to be shredded by calling 719-482-2209

### May 8: Candidates' Academy

The Greeley Chamber of Commerce will host an evening where participants will learn the basics of running for public office and hear advice from those serving. Attendees can hear what offices are open, an overview of responsibilities and where to obtain information about running. The event runs from 5:30 to 9 p.m. at Aims Corporate Center, 5590 W. 11th St. More information is at [www.greeleychamber.com](http://www.greeleychamber.com) or 970-352-3566.

### May 11: Day of Dance

McKee Spirit of Women and Immanuel Lutheran School will present Day of Dance for Your Health from 9 a.m. to 1 p.m. at the school, 4650 Sunview Drive, Loveland. The event will feature dance demonstrations, Minute to Win It games, nutritional samples, Weigh and Win, free health screenings for blood pressure and pulse, body composition, spine, lung function, aromatherapy and prizes. The event is free and open to the public. More information at [www.bannerhealth.com/McKeeSpirit](http://www.bannerhealth.com/McKeeSpirit) or call Sheryl Fahrenbruch at (970) 635-4053.

### May 12: Business breakfast

The City of Fort Collins Economic Health Office

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

# 2013 Tourism Luncheon

## Wednesday, May 22<sup>nd</sup>, 2013

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



### Keynote Speaker

Shawn Hunter,  
USA Pro Challenge



10:00am - 11:30am

### Educational Panel Discussion Topics:

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

11:30am - 1:00pm

### Luncheon Program Includes:

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

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## ECO/DEVO from 1

Northern Colorado Economic Development Corp. (NCEDC), and the Longmont Area Economic Council saw a 50 percent reduction.

Economic development officials said economic uncertainty because of federal budget cuts, and the rest of the nation's perception of Colorado – fueled by its catastrophic wildfires, the mass shooting in Aurora and the state's legalization of recreational marijuana – might be to blame.

So far in 2013, NCEDC has received 25 inquiries from site consultants outside of Larimer County, compared with 42 by this time in 2012, according to Elish. The first quarter was slower, with activity picking back up in the second quarter, he said.

Inquiries at the Longmont Area Economic Council dropped from 21 in the first quarter of 2012 to 10 in the first quarter of 2013, according to CEO John Cody.

The Northern Colorado Legislative Alliance has been actively fighting the gun-control and marijuana initiatives because it believes they will harm the local economy and recruitment efforts, said Sandra Solin, NCLA issues manager.

"Public policy decisions matter to businesses and their bottom line," Solin said. "When policy is not in line with business, they're going to think twice about locating their business here."

Solin said the NCLA is not finished working against the measures.

The legislative session in Colorado ends on May 8, and officials from the NCLA will continue to meet with elected officials to make a change.

"I'm disappointed to hear there's been a reduction in inquiries, but unfortunately I'm not really surprised," Solin said.

Upstate Colorado's inquiries also slowed in the first quarter of 2013, according to Upstate CEO Eric Berglund. Upstate records its numbers annually, so no exact data was available for the organization's first quarter.

But Berglund said inquiries are back up now and that his organization has been contacted by some ammunition companies who are interested in locating here, despite decisions by Northern Colorado's Magpul Industries and HighViz Shooting Systems to leave the state because of the new restrictive gun laws.

Berglund said some companies are interpreting the law differently from others, and have expressed interest in Weld County, where the sheriff, John Cooke, expressed vehement opposition to the new state laws.

Public policy and the political climate affect inquiries more than people realize, according to Berglund.

In the first quarter of the year, companies across the country were uncertain about what impacts the federal cuts would have on their business and so were hesitant to consider expansion or relocation.

Congressional hesitation on issues

such as the Wind Production Tax Credit and the Farm Bill is a problem in counties such as Weld, which has a large market in both the energy and agriculture industries, officials said.

The Wind Production Tax Credit was granted a one-year extension in January, which many in the wind industry think isn't long enough. The House Agriculture Committee is slated to take up the Farm Bill later in May.

Berglund said increased activity in recent weeks may indicate that companies have decided that the federal cuts won't cause the ceiling to cave in on the national economy.

Longmont's Cody said he believes the drop in inquiries is an anomaly that is beginning to reverse itself.

"The impact of the sequestration gave some people pause," Cody said. He said he has not received any feedback indicating that legislative decisions in Colorado have caused the drop. And like Berglund, Cody said that activity has picked back up.

Elish and others hope a new national branding campaign will help restore any luster that Colorado's national image may have lost. The "Making Colorado" campaign was commissioned by Gov. John Hickenlooper and is intended to showcase Colorado to the rest of the world.

Just in case it doesn't, officials such as Elish plan to step up their visits to other states this year to help boost new business recruiting.

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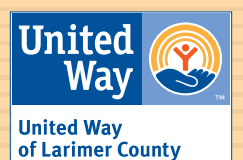
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**FOOTHILLS** from 2

of the mall's major milestones since its purchase.

**July 3, 2012:** The 753,000-square-foot mall is purchased by Walton Foothills Holdings, a limited liability corporation formed by Chicago-based Walton Street Capital and Denver-based Alberta Development Partners. The entity pays \$39.5 million for the property, about \$10.5 million less than the previous owners, General Growth Properties, paid in 2003.

**Aug. 8, 2012:** Officials from Walton Foothills Holdings meet with Fort Collins city officials to discuss redevelopment plans.

**Mid-August 2012:** First hints at redevelopment are posted on Alberta's website. Promotional materials state that the redeveloped mall "will fulfill a long-awaited desire in Fort Collins for a new, inspiring place to come together and enjoy today's Colorado."

**September 2012:** Public meetings are held to collect community input. Questions begin to surface about the future of such tenants as Sears, Arc Thrift Store and Ross Dress for Less.

**Oct. 24, 2012:** Don Provost, Alberta founder and principal, tells real estate professionals and others gathered at the annual Everitt Real Estate Center conference that the mall will be on par with "any Class A mall in any city in this country." Provost goes on to say that his company expects to charge "top-of-market" rents for space in the mall, similar to those found in larger cities such as Denver.

**November 2012:** Alberta makes clear more details of its plans, including removing the back portion of the mall, constructing a theater and multi-family units and razing out-buildings The Plaza, The Commons and The Shops.

**Nov. 8, 2012:** City Council, acting as the Urban Renewal Authority, approves an agreement formalizing the city's ability to take land at the mall by eminent domain. The agreement does not mean that the city will use eminent domain, but leaves the possibility on the table.

**Nov. 27, 2012:** City Council postpones a scheduled vote on eminent domain. It originally was scheduled to vote on the matter Dec. 4, but delayed the vote until Jan. 15.

**Dec. 18, 2012:** City Council amends a portion of the city's land-use code to allow Alberta to begin working on the mall in spite of the absence of a deal with Sears.

**Jan. 10, 2013:** Five days before the scheduled eminent-domain vote, Provost tells the Business Report that if his company is not able to acquire the Sears property, it simply will "maximize leasing potential" at the mall rather than invest any money in it. Provost says Alberta has made two offers to Sears, both of which were disregarded. Later that day, Fort Collins City Manager Darin Atteberry confirms that Sears officials have agreed to come to the table and talk

with Alberta. If an agreement cannot be reached in 30 days, Atteberry says, the eminent-domain issue will again be up for debate.

**February 2013:** Officials from Arc Thrift Store and Alberta reach an agreement saying that Alberta will help Arc relocate elsewhere in Fort Collins, but Arc will not stay in its current location at The Shops at Foothills.

**March 8, 2013:** Officials from Corner Bakery and Alberta reach an agreement that will allow Corner Bakery to remain in its current location.

**March 2013:** Fort Collins officials

postpone discussion on an incentive package for the mall. Atteberry says the deal is complex and will require more time.

**April 2, 2013:** Fort Collins holds its municipal elections, bringing in three new council members: Gino Campana, Bob Overbeck and Ross Cunniff.

**April 19, 2013:** Officials from Sears and Alberta reach an agreement that Sears can remain at the mall, but in a new store and in a reduced capacity. A joint statement does not give details on the new store, but says the current Sears location will stay open until the new

store is completed. The statement also says that Alberta wants to have the new location ready by the fourth quarter of 2014.

**April 24, 2013:** A \$53 million incentive package is discussed at a City Council work session. The package is the second-largest in Fort Collins' history and will include the use of public-improvement fees, tax-increment financing and property taxes. A new metro district will be formed to help manage the public financing of the redevelopment, and the district will go to the bond market to secure \$73 million in funding.



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# REASSESSMENT from 4

way up in the first half of June 2012, large increases were not present early enough to impact the reassessment.

For residential properties in Weld County, including new construction, the total assessed value increased by only about \$1 million, from \$1.126 billion after the 2011 reassessment to \$1.127 billion after the preliminary 2013 reassessment. The change represents an increase of less than 0.09 percent.

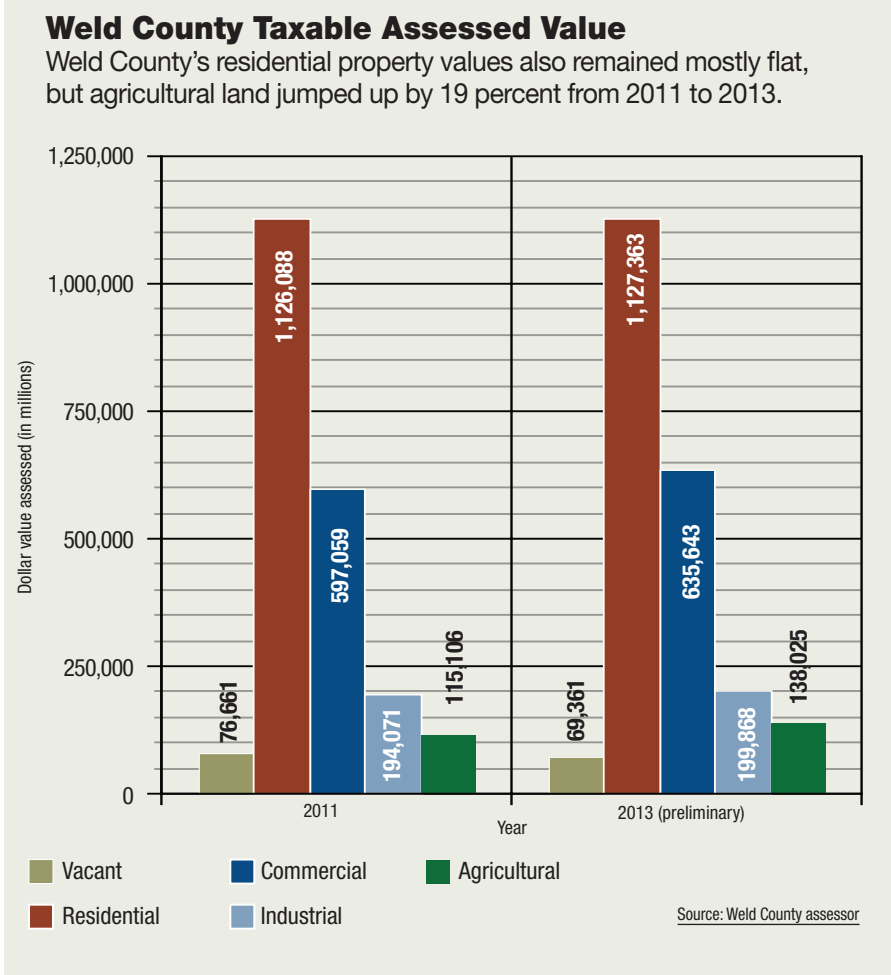
Larimer County saw a larger increase, with the total assessed value of residential properties jumping by about \$76 million, or 3.45 percent, from about \$2.2 billion to \$2.28 billion between the 2011 and 2013 reappraisals.

In both counties, the 2013 numbers are preliminary because property owners have time to contest their valuation. Notices of valuation were sent out May 1, and property owners have until June 3 to contest them with the assessors.

Owners of vacant commercial land are likely to see their tax bills drop in Weld and Larimer counties, where values during the assessment period in 2011 decreased.

In Larimer County, total assessed value of vacant land decreased by 6.38 percent from about \$201 million in 2011 to \$188 million in 2013.

Weld County's decrease was more dramatic, with total assessed value dropping by 9.5 percent from \$76.6



million to \$69.3 million.

Each county also had one area of commercial real estate that experienced a double-digit increase, although in Larimer County, one property skewed the numbers for the rest.

According to Larimer County Assessor Steve Miller, the industrial building owned by Anheuser-Busch is the reason for the 16 percent jump in values for industrial properties in Larimer County.

The mammoth brewery sits on

**OWNERS OF VACANT COMMERCIAL LAND ARE LIKELY TO SEE THEIR TAX BILLS DROP IN WELD AND LARIMER COUNTIES, WHERE VALUES DURING THE ASSESSMENT PERIOD IN 2011 DECREASED.**

a 250-acre site just north of Fort Collins near Interstate 25. Because of the brewery's highly specialized building, Miller said, its assessment increased substantially and the lack of industrial properties in Larimer County mean that the brewery can skew the overall numbers for that sector of real estate.

As can be expected, agricultural land in Weld County saw an increase of about 19 percent, according to Weld County Assessor Chris Woodruff. Ag land assessment is based on a 10-year rolling average based on commodity prices, Woodruff said.

The 2012 drought was not included in the reassessment data, according to Woodruff, because the 10-year span used this year ran from 2002 to 2011.

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**Roy Otto**, City of Greeley City Manager

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## SOLAR from 1

electricity they can provide to the utility over and above what they need for their own use.

The new pilot won't use a net-metering model, however, relying instead on a long-term, fixed-fee approach to pay businesses, regardless of how much power businesses use themselves. Some local businesses said this means they won't benefit when electricity rates rise in the future and reduces their incentive to participate.

"Our biggest concern is that it's actually going to limit the type of projects that go forward," said Heath Mackay, commercial product developer for Boulder's Namaste Solar. "There's a big difference between an incentive program with net-metering and without net-metering."

"You paid for (the solar array) already," Mackay said, "so the value of that generation is going to grow over time as the cost of traditional utility power increases."

The pilot program makes use of what the solar industry calls a feed-in tariff, a model in which a utility pays a fixed rate for renewable energy that it buys from its partners and delivers directly into the power grid.

The City Council authorized funding for a pilot version of the new program in November. Norm Weaver, senior energy services engineer, said the city hopes to launch the pilot by the third-quarter of this year. The city will reevaluate the program after the second year to see whether the city

### City to buy solar generation from businesses

Details on the city of Fort Collins' solar purchase-power program

- The city has budgeted \$1 million for the program over the next two years. The program, expected to grow in popularity, would cost \$1 million annually after the second year.
- The city will enter 20-year purchase-power agreements with Fort Collins Utilities' commercial customers on a "modified first-come, first-served basis."
- Solar photovoltaic systems qualifying for the program range from 10 to 1,000 kilowatts. Systems cannot exceed 1,000 kilowatts on a single parcel.
- Multiple systems on several parcels cannot amount to more than 2,000 kilowatts to qualify for the program.
- The city will pay 18 cents per kilowatt hour for systems between 10 and 100 kilowatts as part of a 20-year agreement with a business.
- It will pay 15 cents per kilowatt hour for systems between 100 and 1,000 kilowatts.

Source: Fort Collins Utilities

should provide more funding.

The utility, served by the Platte River Power Authority, already offers as payment a little more than 2 cents per kilowatt-hour for residential and commercial net-metering projects less than 1,000 kilowatts in size.

Utilities officials contend their proposal ensures predictability for customers.

John Phelan, energy services manager for Fort Collins Utilities, said that the majority prefers net-metering, but acknowledged that not everyone does.

Utilities officials asked for feedback from two dozen solar installers, business owners and Colorado State University officials last month.

The program stems from a state mandate requiring utilities serving more than 40,000 customers to generate 10 percent of their electricity

from renewable energy by 2020. The city aims to provide 6 percent of retail electric sales from renewable-energy sources by 2015.

To reach its goal, the city has budgeted \$500,000 this year and \$500,000 million next year for the pilot program. The program would cost \$1 million annually after the second year.

Systems from 10 to 100 kilowatts in size would receive 25 percent of the funding to give businesses with smaller arrays a chance to participate.

Fort Collins would join several other Colorado cities that run similar programs, including Denver, Aurora, Boulder, Westminster and Lafayette, according to the Colorado Energy Office.

Fort Collins would offer businesses 15 or 18 cents per kilowatt hour generated by a commercial solar array, depending on the size.

The city has not set specific dates when commercial customers could apply for the program because the City Council has not approved the 20-year agreements. However, council members did approve a half-percentage point rate increase in 2013 and 2014 to fund the pilot program.

The program will offer two application periods – one this summer and another next year. Businesses must install their arrays by July 2015, Phelan said.

People in the solar industry, while praising the city for moving forward with the pilot program, have expressed other concerns as well.

Alex Blackmer, executive director

of the Fort Collins-based Atmosphere Conservancy, a nonprofit environmental group that helps nonprofit clients build solar arrays, said he would like to see the city expand the range of projects that could receive 18 cents per kilowatt hour instead of just 15 cents, especially if the feed-in tariff model is used.

Blackmer also is concerned that the program does not help owners of apartment buildings whose tenants pay their own utilities.

"In a situation like that, who would apply and get the power-purchase agreement?" he said.

Solar industry representatives also wonder what will happen after the 20-year agreements with Utilities end. The city hasn't yet figured out the answer to that question.

Utilities officials acknowledge that the program won't address every problem that crops up. They say they are in the early stages of the program and will continue to refine it.

"We're probably not solving everything with this program," Phelan said. "It's a pilot."

Regardless, businesses and nonprofits seem interested in participating. Fort Collins already has 164 residential and 38 commercial customers who participate in a small net-metering program. In a recent city survey of businesses, nearly 60 percent said they would "likely" or "very likely" participate in the pilot program.

Businesses "see it as a way to add an extra income stream if we can work out the financing so it's advantageous to them," Blackmer said.



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## PROPERTY from 1

period, while three saw slight decreases in value and two remained flat.

Not all urban-renewal areas operating in Northern Colorado have been around since 2006, but their use is growing. Weld County has added five new URAs since 2006, and Larimer has added one.

Urban-renewal areas have played a major role in the business world in Northern Colorado, with cities and towns across both counties using them to help spur new development and fund large projects, such as the Vestas factory in Brighton and the redevelopment of Foothills mall in Fort Collins.

When URAs work properly, properties within their boundaries see a boost in values, which then translates into higher property taxes for local governments.

URAs and downtown development authorities use tax-increment financing to help developers get projects off the ground. The idea behind TIF is that redeveloped properties will generate higher property taxes for government coffers.

In some cases, cities can contribute their own funds to projects, but in other cases, they must go to the bond market for the money to lend to developers.

A URA can encompass several districts that can be activated separately, depending on when new projects begin. Each district has a 25-year lifespan under state law. Once activated, any tax revenue collected because of property improvements goes to the TIF authority, usually the city, and is used to pay project costs associated with the redevelopment.

The base tax revenues in place before the TIF district was activated still are collected by various taxing entities, including schools and counties.

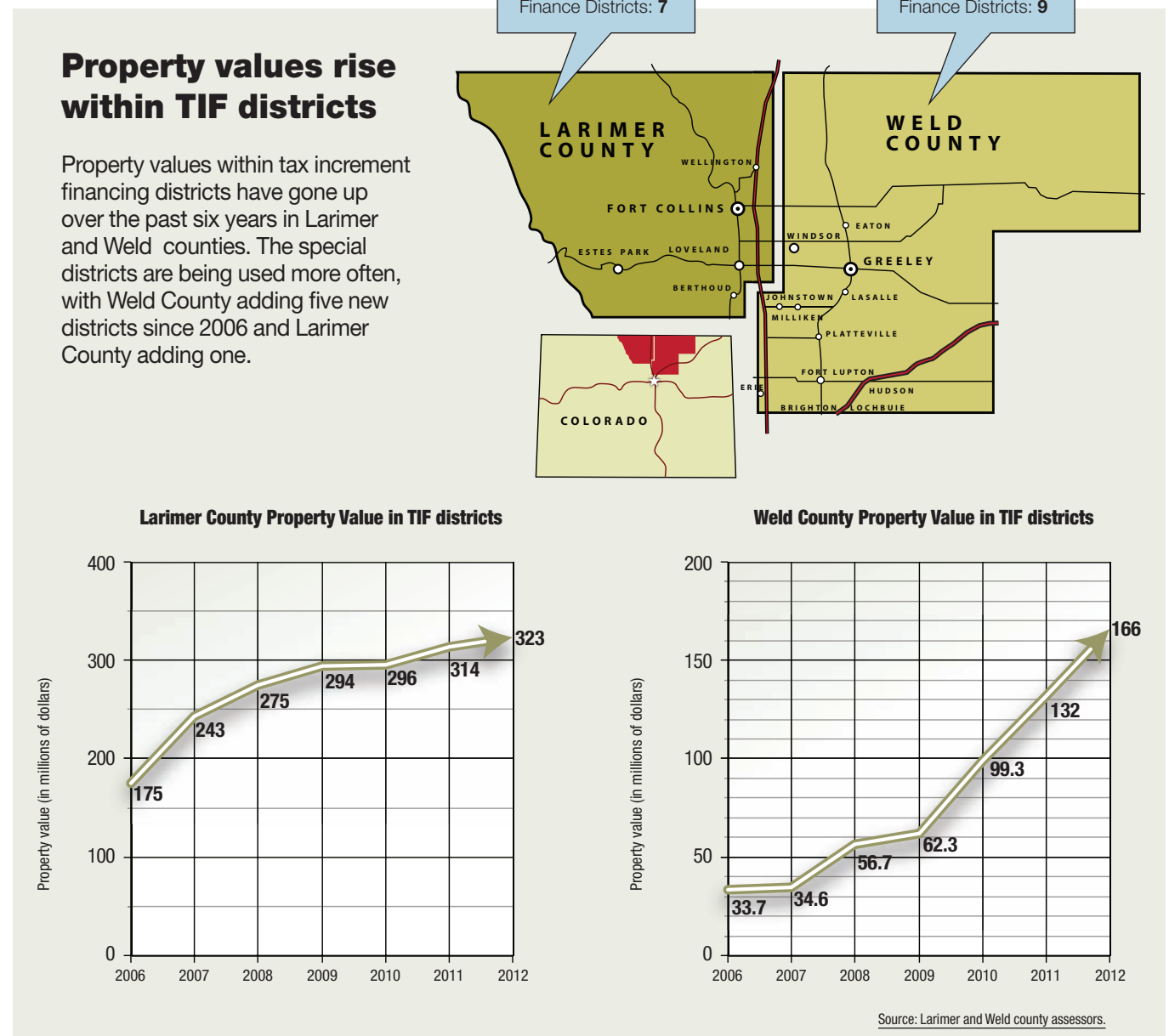
Once the 25-year period is up, the new tax revenue from the improved property is distributed to all taxing entities.

Economic development professionals say that the difference between a successful URA with lots of activity and one that remains stagnant is the initial investment by a private entity.

"An initial private investment is very important," said Anna Jones, vice president of Denver-based Progressive Urban Management Associates. According to Jones, both the public and private sectors need to show their commitment to redevelopment in order to create a successful URA.

URAs in Loveland provide a good example of this, according to Mike Scholl, economic development manager for the city of Loveland.

Loveland technically has three URAs, but one, known as Finley's Block, encompasses only one block and is adjacent to the larger downtown URA. Finley's Block was carved out of the downtown URA in 2005 to accommodate parking for Lincoln Place, a mixed-use project that was



never built.

Property values rose slightly within the district – roughly 12.6 percent, from \$26 million to \$29.3 million – but that pales in comparison with the dramatic increases seen in districts where substantial investments and redevelopment occurred.

On the other end of Loveland sits a URA that encompasses Centerra, the mammoth mixed-use project developed by Loveland-based McWhinney. The district, known as US34/Crossroads Corridor, has seen property values jump from \$38 million in 2006 to \$96 million in 2012.

"The level of investment done on the front end makes a difference," Scholl said. He also points to investments made in downtown Fort Collins in the late 1980s, around the time the Downtown Development Authority was formed and Old Town Square was constructed.

Since then, downtown Fort Collins has morphed into a thriving hub, whereas it was once an eyesore. Old Town Square was completed in 1985 and was the product of \$18 million in private financing and \$5.7 million in public financing.

Downtown Loveland hasn't benefited from that kind of investment, Scholl said, although there is some new activity in the area.

Brinkman Partners is about to begin construction on a \$10.5 million multi-family complex in the downtown Loveland URA, Scholl said, using \$1.5 million in public financing

made possible by the URA.

Because Loveland hasn't seen as much success with its downtown URA as the city had hoped, it's re-evaluating the URA situation downtown.

"We need to really look at how this URA is working before we can use it effectively," Scholl said.

In Brighton, the story is much different. There, a URA designed to help build a Vestas factory has seen property values increase to \$59 million in 2012 from slightly more than \$1 million when the URA was formed in 2009.

The URA has been "extraordinarily successful," according to Jac Cuney, director of redevelopment and development projects for the City of Brighton. Vestas' investment in Brighton is estimated at about \$300 million.

One unique feature of the Brighton URA is the town's share-back agreement with Weld County, the fire protection district and schools, Cuney said. About 50 percent of the tax revenue from the URA goes back to the county.

The share-back is completely voluntary, Cuney said, but Brighton decided to go forward with the arrangement in the spirit of collaboration with other community entities.

"We recognize everyone's financial situation," Cuney said. "We want to show support for our community partners."

A similar arrangement is being

discussed in Larimer County. The county would like a portion of the proceeds Fort Collins will receive from the redevelopment of Foothills mall. The mall redevelopment package includes \$53 million in assorted incentives for the mall's developer, Alberta Development Partners.

The potential share-back would provide \$57,000 to \$59,000 to the county annually, according to Josh Birks, Fort Collins economic health director. When the share-back would begin is still being discussed, Birks said. City council will vote on the financing package May 7.

The mall is located in Fort Collins' newest district, the Midtown URA. It extends along College Avenue from just south of Harmony Road to Prospect Road. The URA was established in 2011 to help mitigate conditions that are considered "blighted" under state statute.

According to the Fort Collins Urban Renewal Authority, blight is defined as "areas or a piece of property within a community which constitute either physical, social or economic liabilities requiring redevelopment in the interest of the health, safety and general welfare of the people."

Since its creation, property values in the Midtown URA have decreased slightly, by about \$50,000 to slightly more than \$8.5 million. No increment is being collected in the area yet, because redevelopment has just begun.



## PIPELINES from 3

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Hydraulic fracturing, commonly known as fracking, involves pumping millions of gallons of water into a drilled hole to release oil and natural gas trapped deep below the surface in Northern Colorado's Niobrara shale formation.

The shift to use of pipelines comes as producers such as Anadarko and Noble Energy report record production in Northern Colorado. Statewide oil and gas production is at its highest level since 1957, and producers have pledged to invest billions to keep the commodities flowing.

Ken Carlson, a professor of environmental engineering at Colorado State University, says companies use pipelines mainly to save money. Carlson has worked with Noble Energy and Halliburton using a \$1.4 million grant from the U.S. Department of Energy to optimize water management, which includes finding the most efficient way to transport water to and from drilling sites.

How much money they save depends on the proximity of a water source to a drilling site and how long the pipeline stays in service, Noble Energy and Anadarko representatives said.

"They're in business to make money," Carlson said, "but I also think they recognize there are all kinds of other benefits."

Those advantages mean less road damage, decreased air pollution coming from diesel and dust and reduced risk of traffic crashes.

The move to pipeline use comes because there are enough wells in Northern Colorado to justify the investment, Carlson said. He compared the situation to a rural area that once relied on scattered water wells and septic systems transforming into a city that uses water- and wastewater-treatment plants and piping.

Weld County boasts more than 20,000 active oil and gas wells out of a



JONATHAN CASTNER

Dan Eisenhauer, Anadarko field foreman, supervises at a station near Platteville that pumps fracking fluid to a half-dozen oil wells.

statewide total of more than 50,300, according to the Colorado Oil and Gas Conservation Commission.

"In oil and gas, the operators are making more dense developments, and thus it makes a lot of sense," he said.

Contractors lay black, plastic 10- or 12-inch temporary piping on the ground that feeds water into each well once, said Neil Labbe, production superintendent in Anadarko's Evans office.

"If we can pump water and deliver water 24/7 around the clock, we don't have to connect, disconnect hoses and reload trucks and shuttle back and forth," he said. "It just makes it more efficient."

The water comes either from water wells tapped by companies or from reservoirs filled by them, Carlson said.

This year, Noble Energy will use 24.5 million barrels of water or 3,150 acre feet for fracking in Northern Colorado. An acre foot equals 326,000 gallons.

Anadarko has moved about 14,000 acre feet since it started its program nine months ago. The daily amount ranges from three to eight acre feet,

with much of it coming from effluent the company bought from the city of Aurora as well as fresh water purchased from Northern Colorado cities.

The state estimates oil and gas development accounts for only a fraction of 1 percent of Colorado's total annual water consumption. Environmental groups such as Western Resource Advocates in Boulder say that companies use much more.

While pumping water through pipes seems more efficient than transporting it by truck, pollution from water-hauling trucks never represented a major concern among environmentalists, said Jason Bane, spokesman for Western Resource Advocates.

Transportation of water via pipeline does nothing to address other more pressing problems, including air pollution from drilling and production, the sheer volumes of water used during fracking and the overall lack of water recycling, Bane said. Additionally, water used by oil companies does not rejoin the water cycle, unlike water used by farmers and cities, because companies inject it thousands

of feet underground after they use it.

"It's poison, essentially; it's gone," Bane said. "You can't put it back into circulation unless you treat it."

Anadarko will spend "millions if not hundreds of millions" of dollars transporting water this year, Labbe said, as part of the overall \$1.5 billion it will spend on operations and infrastructure.

A&W Water Service in Fort Lupton has shifted its operations to accommodate the change in how oil companies transport water, said Jeff Wright, A&W operations manager. A&W coordinates water deliveries by pumping from water sources to drilling sites.

It still hauls water to sites in trucks, but just one year later it now transports half of its water using pipelines.

"It's becoming something that everybody's looking to at least try and see if it works for them in their particular situation," Wright said.

The company, which employs around 350 people in Fort Lupton and at its Wyoming operations, has hired 70 people in the past 10 months, mostly to serve its pipeline operations.

## FIT from 3

WildGym Co., co-founded by David Hunt and Dan Vinson, is developing a smartphone application with Boulder-based CF Whiteboard that people can use during workouts on its outdoor gym equipment, which includes pull-up and dip bars, a rope climb and other features.

The app will record their workout routine as well as show instructional videos. Once a person reaches a workout target, they will receive a discount at a retailer. The app also gives people the opportunity to interact on social media about their workouts.

Ryan "Cowboy" Ehmann of Loveland developed software that people can use to determine their "cowboy fit zone," or the ideal heart rate

they should maintain during a workout. Pitching the technology on the ABC-TV show "Shark Tank" recently, Ehmann convinced investor Daymond John to contribute \$120,000.

Ehmann has grand plans for the money, including partnering with a company that makes heart-rate monitors that people can wear like a watch. That's nothing new, but the idea is to promote whatever device he ends up making as part of the Lose 12 Inches brand for which the former rodeo competitor-turned-personal trainer has become known.

Epps, the Forrester Research senior analyst, observes that tracking fitness with technology is an "emerging behavior" in consumers that many

companies are betting on when they start their business. She cautions that the market is quickly becoming crowded, and it's not clear that new companies can convince millions of consumers to try their products.

"Not everyone is interested in quantifying their performance," she said. "Some people just like to work out."

Ehmann acknowledges the prevailing attitude of working out sans technology, but he hopes to change that.

Hunt sees the small market as an opportunity for WildGym because no one company has established itself. Consumers have yet to see what kinds of advantages working out with technology will offer, he said.

"It gives them an opportunity to engage in the environment in a way that they either haven't done before or they're just beginning to," he said.

Seeking to address the workout fatigue problem, SmartMove aims to keep people involved through its coach application. It will remind people of their goals – or dial them back if users set unrealistic expectations.

It also will send messages of encouragement, such as notifying a person when they have worked out enough to decrease their risk of chronic disease.

"You're going to get a message targeted to you – it becomes very personal," Berry said. "This is what's going to help us keep you."



FOR THE RECORD

<b>BANKRUPTCIES</b> Applications for bankruptcy protection are filed with the U.S. Bankruptcy Court in Denver. Chapter 7 denotes filings made for liquidation. Chapter 11 indicates filings for reorganization. Chapter 13 indicates filings that enable petitioners to pay off their creditors over three to five years.	<b>FORECLOSURES</b> Includes notices of election and demand filed by creditors alleging default on a debt. Foreclosures are not final until a Public Trustee's Deed has been issued.	<b>JUDGMENTS</b> Judgments constitute decisions by a court of law against an individual or corporation for payment of monetary damages.
This information is obtained from SKLD Information Services.		

BANKRUPTCIES

**Larimer County Chapter 7**  
**WILLIAM P TREWARTHA**, 5000 BOARDWALK DRIVE, FORT COLLINS; CASE #2013-15657, DATE FILED: 4/9/2013.

**MARY ANN BUCKNER**, 1326 NORTH CARTER LAKE RD #45, LOVELAND; CASE #2013-15702, DATE FILED: 4/10/2013.

**DENNY PAUL SYMES**, 406 LOMA LINDA UNIT D, FORT COLLINS; CASE #2013-15710, DATE FILED: 4/10/2013.

**LINDA SHIRÉE LEFTWICH**, 4470 S LEMAY AVE #112, FORT COLLINS; CASE #2013-15713, DATE FILED: 4/10/2013.

**LESLIE W BAUR**, 1485 CATTAIL DR, LOVELAND; CASE #2013-15720, DATE FILED: 4/10/2013.

**DIANA MARIA WATSONNAVA**, 509 11TH STREET, FORT COLLINS; CASE #2013-15724, DATE FILED: 4/10/2013.

**JASON SPENCER PRASSAS**, 2828 SILVERPLUME DR APT H4, FORT COLLINS; CASE #2013-15758, DATE FILED: 4/10/2013.

**CATHERIAN LYNN KESLAR**, 338 SUNMOUNTAIN DRIVE, LOVELAND; CASE #2013-15763, DATE FILED: 4/10/2013.

**DANIEL C DRAPER**, 4500 SENACA STREET, FORT COLLINS; CASE #2013-15770, DATE FILED: 4/10/2013.

**JAMES D DALLDORF**, 2241 DELIA CT, LOVELAND; CASE #2013-15774, DATE FILED: 4/10/2013.

**DONALD C BOWERS**, 100 MEADOW LN, FORT COLLINS; CASE #2013-15787, DATE FILED: 4/11/2013.

**NATHAN DEAN JR WEAVER**, 4710 DEER TRAIL CT, FORT COLLINS; CASE #2013-15814, DATE FILED: 4/11/2013.

**COTTRELL DEMON SKIDMORE**, 3501 STOVER ST APT 210, FORT COLLINS; CASE #2013-15817, DATE FILED: 4/11/2013.

**TERESA MILLER**, 1232 S BRYAN AVE, FORT COLLINS; CASE #2013-15959, DATE FILED: 4/12/2013.

**CHRISTOPHER DEAN LAKIN**, 405 SCOTT AVE, FORT COLLINS; CASE #2013-15998, DATE FILED: 4/15/2013.

**JUAN F JIMENEZ**, 2218 CHAROLAIS DR, FORT COLLINS; CASE #2013-16021, DATE FILED: 4/15/2013.

**JOSHUA JACK SIMPSON**, 1166 WHITE ELM DRIVE, LOVELAND; CASE #2013-16100, DATE FILED: 4/16/2013.

**STEPHANIE MARIE STORY**, 4126 WHITE LN, LAPORTE;

CASE #2013-16178, DATE FILED: 4/16/2013.

**MARCIE ANN TAYLOR**, 1000 CIMMERON DR APT J, LOVELAND; CASE #2013-16239, DATE FILED: 4/17/2013.

**MARISSA LOUISE GAVIN**, 2105 CARLISLE DR, LOVELAND; CASE #2013-16243, DATE FILED: 4/17/2013.

**JUAN CARLOS JIMENEZLOPEZ**, 2821 JILL DRIVE, LOVELAND; CASE #2013-16276, DATE FILED: 4/18/2013.

**ADAM JAMES COURTEMANCHE**, 3807 MCKINLEY AVE, WELLINGTON; CASE #2013-16287, DATE FILED: 4/18/2013.

**DENNIS D HOCKABOUT**, 1812 W 11TH ST, LOVELAND; CASE #2013-16315, DATE FILED: 4/18/2013.

**DALIA MARITZA PEREZ**, 1714 E 17TH ST, LOVELAND; CASE #2013-16337, DATE FILED: 4/18/2013.

**JACQUELINE GAY CARR**, 4412 EAST MULBERRY #161, FORT COLLINS; CASE #2013-16355, DATE FILED: 4/18/2013.

**DAVID BERLAND**, 2616 MEADOWLARK AVE, FORT COLLINS; CASE #2013-16388, DATE FILED: 4/18/2013.

Chapter 13

**KIRK THOMAS WILLIAMS**, 1000 MILAN TERRACE DR, FORT COLLINS; CASE #2013-16042, DATE FILED: 4/15/2013.

**RANDALL GEORGE KETTENHOFEN**, 2900 SANFORD CIRCLE, LOVELAND; CASE #2013-16201, DATE FILED: 4/17/2013.

**DAVID C VENABLE**, 1600 TICONDEROGA DRIVE, FORT COLLINS; CASE #2013-16280, DATE FILED: 4/18/2013.

**COLLEEN K ERICKSON**, 2138 ILLINOIS CT, LOVELAND; CASE #2013-16288, DATE FILED: 4/18/2013.

**SERENE RENE CALKINS**, 3813 LYNDIA LANE, FORT COLLINS; CASE #2013-16378, DATE FILED: 4/18/2013.

Weld County Chapter 7

**CHARLES GEOFFREY SMITH**, 1116 GRAND AVENUE, WINDSOR; CASE #2013-15641, DATE FILED: 4/9/2013.

**VALERIE ELAINE HENDRICKSON**, 3838 HOMESTEAD DR, MEAD; CASE #2013-15651, DATE FILED: 4/9/2013.

**LAZARO MIERA**, 734 S 8TH AVE, BRIGHTON; CASE #2013-15664, DATE FILED: 4/9/2013.

**CURT LEE ESTES**, 4969 SPINNING WHEEL DRIVE, BRIGHTON; CASE #2013-

15665, DATE FILED: 4/9/2013.

**DONNA ANN CONLEY**, 13801 CAVANAUGH RD, HUDSON; CASE #2013-15680, DATE FILED: 4/9/2013.

**ALFRED JACOB KLEINER**, 1531 S HAYMAKER DRIVE, MILLIKEN; CASE #2013-15684, DATE FILED: 4/9/2013.

**JILL R L SMITH**, 5821 WETLAND LOOP, FREDERICK; CASE #2013-15685, DATE FILED: 4/9/2013.

**KRISTINA MARIE LONA**, 267 BITTERN DRIVE, JOHNSTOWN; CASE #2013-15701, DATE FILED: 4/10/2013.

**JEANNETTE MARIE SULLIVAN**, 2513 QUAY STREET, EVANS; CASE #2013-15712, DATE FILED: 4/10/2013.

**RYAN JAMES KOLAR**, 3906 BEECHWOOD LANE, JOHNSTOWN; CASE #2013-15714, DATE FILED: 4/10/2013.

**EVERARDO BRETADOMONREAL**, 104 16TH AVE, GREELEY; CASE #2013-15747, DATE FILED: 4/10/2013.

**BDS MAINTENANCE INC**, 3653 COUNTRY ROAD 17, BRIGHTON; CASE #2013-15780, DATE FILED: 4/11/2013.

**BRIAN JAMES BENEDICT**, 2512 SAGE COURT, MEAD; CASE #2013-15819, DATE FILED: 4/11/2013.

**MICHEAL BRANDON KIRCHNER**, 14703 JOSEPHINE ST, BRIGHTON; CASE #2013-15843, DATE FILED: 4/11/2013.

**ANTHONY JUNIOR VIGIL**, 1311 11TH STREET, GREELEY; CASE #2013-15844, DATE FILED: 4/11/2013.

**JANNELLE RENEE FLORES**, 2717 W 27TH ST APT E, GREELEY; CASE #2013-15934, DATE FILED: 4/12/2013.

**SHAMARIE LYNN CARLSON**, 3102 17TH AVENUE LOT 125, GREELEY; CASE #2013-15947, DATE FILED: 4/12/2013.

**TERRI A ADKINS**, 2741 ARBOR DR, EVANS; CASE #2013-15949, DATE FILED: 4/12/2013.

**RANDEE JEAN SNEED**, 135 S 3RD AVENUE, BRIGHTON; CASE #2013-15982, DATE FILED: 4/14/2013.

**ISABELLA LYDIA NOVAK**, 121 N 25TH AVE CT, GREELEY; CASE #2013-16003, DATE FILED: 4/15/2013.

**KOREY LEE PRESTON**, 210 S 3RD AVE, BRIGHTON; CASE #2013-16006, DATE FILED: 4/15/2013.

**BRITTNEY F KUCK**, 126 CALABRIA DR, WINDSOR; CASE #2013-16019, DATE FILED: 4/15/2013.

**DARWIN E PRATHER**, 125 SUNFLOWER DR, WINDSOR; CASE #2013-16022, DATE FILED: 4/15/2013.

**LEONOR GARCIA**, 2935 11TH AVE LOT 1D, EVANS; CASE #2013-16045, DATE FILED: 4/15/2013.

**MALCOLM H BENEDICT**, 1042 PINYON CT, WINDSOR; CASE #2013-16054, DATE FILED: 4/16/2013.

**JOEL STEVEN GOSSETT**, PO BOX 604, KEENESBURG; CASE #2013-16060, DATE FILED: 4/16/2013.

**GEORGE EDWARD JR TCHOUBAN**, 109 SOUTH 5TH AVENUE, BRIGHTON; CASE #2013-16078, DATE FILED: 4/16/2013.

**VALERIE MILLER**, 10441 DRESDEN ST, FIRESTONE; CASE #2013-16085, DATE FILED: 4/16/2013.

**MARINA CHAVEZ DE CORRAL**, 328 HARRISON AVENUE, FORT LUPTON; CASE #2013-16107, DATE FILED: 4/16/2013.

**JOHN ANTHONY MADRIGAL**, 8601 WCR 8, BRIGHTON; CASE #2013-16108, DATE FILED: 4/16/2013.

**MARY ELLEN BACKMAN**, 3303 W 6TH ST, GREELEY; CASE #2013-16153, DATE FILED: 4/16/2013.

**JOSEPHINE BENAVIDEZ**, 3221 11TH AVE, EVANS; CASE #2013-16176, DATE FILED: 4/16/2013.

**VICTORIA LYNN BUTTS**, 710 CARBONDALE DRIVE #A, DACONO; CASE #2013-16196, DATE FILED: 4/17/2013.

**SUSAN KAY SABAS**, 1811 12TH STREET, GREELEY; CASE #2013-16197, DATE FILED: 4/17/2013.

**JESUS RUBEL SALAZAR**, 6651ST VRAIN RANCH BLVD, FIRESTONE; CASE #2013-16203, DATE FILED: 4/17/2013.

**CHARLES EDWARD COLYER**, 387 CENTRAL AVE, BRIGHTON; CASE #2013-16261, DATE FILED: 4/17/2013.

**MARIA CECILIA GARCIA**, 2820 CRECENT COVE DRIVE #206, EVANS; CASE #2013-16285, DATE FILED: 4/18/2013.

**AMANDA L GEORGE**, 16631 TREE HAVEN ST, HUDSON; CASE #2013-16291, DATE FILED: 4/18/2013.

**LETICIA AGUILERA**, 3526 BOULDER ST, EVANS; CASE #2013-16317, DATE FILED: 4/18/2013.

**CARMEN JOHANA MORALES**, 504 32ND ST, EVANS; CASE #2013-16334, DATE FILED: 4/18/2013.

**ALFREDA G DURAN**, 3201 SAN MARCO AVE, EVANS; CASE #2013-16339, DATE FILED: 4/18/2013.

**ANDREW ALIREZ**, 1656 33RD AVE, GREELEY; CASE #2013-16358, DATE FILED: 4/18/2013.

**WILLIAM ROBERT JR BROWN**, 731 GRAND AVE #78, PLATTEVILLE; CASE #2013-16365, DATE FILED: 4/18/2013.

Chapter 13

**MICHAEL DEAN MCFARLAND**, 11101 E 155TH PL, BRIGHTON; CASE #2013-15744, DATE FILED: 4/10/2013.

**DOMINIC LOUIS PRIGMORE**, 2628 PALMER AVE, MEAD; CASE #2013-15842, DATE FILED: 4/11/2013.

**JAMES EDWARD HINES**, 1066 WELD COUNTY ROAD 41, HUDSON; CASE #2013-16094, DATE FILED: 4/16/2013.

**MICHAEL EDWARD PLANTINGA**, 12395 KALISPELL ST, BRIGHTON; CASE #2013-16258, DATE FILED: 4/17/2013.

FORECLOSURES

**Larimer County BORROWER:** MARTIN A & LISA M MCVICKER, 3317 TERRYWOOD RD, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$115041. CASE #24960. 4/2/2013

**BORROWER:** HALI A HANSON, 3516 W GARFIELD AVE, WELLINGTON. LENDER: EVERBANK, AMOUNT DUE: \$144539. CASE #24961. 4/2/2013

**BORROWER:** SHAWN MICHAEL MONCALIERI, 332 CEDAR DR, LYONS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$268683. CASE #25401. 4/3/2013

**BORROWER:** JODY DEAN & KATHERINE CORDOVA, 2418 CUCHARAS CT, FORT COLLINS. LENDER: SRMOF 2009 1 TRUST, AMOUNT DUE: \$263060. CASE #25403. 4/3/2013

**BORROWER:** PEGGY F GARCIA, 1555 S COUNTY ROAD 21, LOVELAND. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$130634. CASE #25404. 4/3/2013

**BORROWER:** DAVID D CARTER, 1702 ALBANY AVE, LOVELAND. LENDER: HOUSEHOLD FINANCE CORP III, AMOUNT DUE: \$169864. CASE #25405. 4/3/2013

**BORROWER:** JERALD C & PATRICIA A SAMUEL, 3844 GARDENWALL CT, FORT COLLINS. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$184068. CASE #25406. 4/3/2013

**BORROWER:** MARION L RICHARDSON, 3808 DALTON DR, FORT COLLINS. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$7731. CASE #25407. 4/3/2013

**BORROWER:** DANIEL L & EVELYN M DEHART, 304 EDGEWOOD DR, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$51430. CASE #25408. 4/3/2013

**BORROWER:** CARTER LAKE HOLDING CO LLC, 9884 W COUNTY ROAD 32C, LOVELAND. LENDER: CONNIE F & PHILIP C SPRAGUE, AMOUNT DUE: \$5365182. CASE #25553. 4/3/2013

**BORROWER:** ALLEN J GREENSPON, . . LENDER: GARY L & NANCY E GRAHAM, AMOUNT DUE: \$180100. CASE #25797. 4/4/2013

**BORROWER:** KATHERINE L BOLSTER, 1601 BURLINGTON CT, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$168032. CASE #26579. 4/8/2013

**BORROWER:** ALYSSA S & LUKAS J BARNES, 2161 CHELSEA DR, LOVELAND. LENDER: FEDERAL NATIONAL MORTGAGE ASSN, AMOUNT DUE: \$141179. CASE #26777. 4/9/2013

**BORROWER:** JAMIE JOSEPH LUCERO, 3102 THREE SILOS DR, WELLINGTON. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$191857. CASE #26778. 4/9/2013

**BORROWER:** MARK BEATY & MONICA B PETERSON, 1312 FAIRVIEW DR, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$213057. CASE #27090. 4/10/2013

**BORROWER:** JOHN M MANES, 475 W 2ND ST, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$135366. CASE #27091. 4/10/2013

**BORROWER:** JOHN M & PATRICIA L LOPER, 1763 SW 6TH ST, LOVELAND. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$160864. CASE #27092. 4/10/2013

**BORROWER:** PAUL & EMILY KNODEL, 1169 E 3RD ST, LOVELAND. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$165646. CASE #27093. 4/10/2013

**BORROWER:** SANTIAGO & ISABEL O MARTINEZ, 1309 E 6TH ST, LOVELAND. LENDER: ONEWEST BANK FSB, AMOUNT DUE: \$76803. CASE #27094. 4/10/2013

**BORROWER:** VERONICA K LEIVIAN, 833 GENTLEWIND WAY, BERTHOUD. LENDER: BERTHOUD INVESTMENTS LLLP, AMOUNT DUE: \$158321. CASE #27096. 4/10/2013

**BORROWER:** MICHAEL G DAUGHERTY, 4412 FLATTOP CT, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$130294. CASE #28447. 4/15/2013

**Weld County BORROWER:** MICHAEL A II & BRANDY CHAVEZ, 5301 BUTTSFIELD ST, FIRESTONE. LENDER: BK AM, AMOUNT DUE: \$215882. CASE #3920667. 3/29/2013

**BORROWER:** JOHN M & MARISA J BELL, 25361 COUNTY ROAD 53, KERSEY. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$191664. CASE #3920669. 3/29/2013

**BORROWER:** BARRY M LUSTER, 2513 28TH AVE, GREELEY. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$129736. CASE #3920670. 3/29/2013

**BORROWER:** LYNN & BRUCE A WIGGIN, 3409 LATHAM AVE, EVANS. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$23939. CASE #3921510. 4/2/2013

**BORROWER:** JEFFERY DALE & DELENA WOOD, 407 10TH ST, GILCREST. LENDER: US BK, AMOUNT DUE: \$98710. CASE #3921511. 4/2/2013

**BORROWER:** CARRIE & RICHARD H HOLBEN, 2442 WHITE WING RD, JOHNSTOWN. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$260820. CASE #3921512. 4/2/2013

**BORROWER:** JOSEPH CROSS, 3020 CANVASBACK CT, EVANS. LENDER: BK NEW YORK MELLON TRUST CO, AMOUNT DUE: \$114716. CASE #3921824. 4/3/2013

**BORROWER:** TOYA T & WALTER J SPECKMAN, 18055 OUTLOOK CT, MEAD. LENDER: SUMMIT BK TRUST, AMOUNT DUE: \$687359. CASE #3921825. 4/3/2013



FOR THE RECORD

**BORROWER:** THOMAS FIN GROUP, 1404 8TH ST, GREELEY. LENDER: EQUABLE INVEST CORP, AMOUNT DUE: \$215000. CASE #3921826. 4/3/2013

**BORROWER:** DAVID S JOHNSON, 5115 COUNTY ROAD 22, LONGMONT. LENDER: GMAC MTG LLC, AMOUNT DUE: \$236913. CASE #3921832. 4/3/2013

**BORROWER:** JOSEPH M & SANDRA D ORTIZ, 2717 33RD AVENUE PL, GREELEY.

LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$137153. CASE #3921833. 4/3/2013

**BORROWER:** GLENN A & JANET M GIVENS, 3009 ARMADILLO CT, EVANS. LENDER: US BK, AMOUNT DUE: \$165044. CASE #3921834. 4/3/2013

**BORROWER:** SERGIO R FERNANDEZ, 2526 COUNTY ROAD 37, BRIGHTON. LENDER: HSBC BK USA, AMOUNT DUE: \$177358. CASE #3922114. 4/4/2013

**BORROWER:** ESPERANCIA R & DAVID GIRON, 229 53RD AVE, GREELEY. LENDER: GREEN TREE SERVICING LLC, AMOUNT DUE: \$168694. CASE #3922115. 4/4/2013

**BORROWER:** ROBERT & MARLENE NISELY, 3035 BLUE SKY CIR # 10 202, ERIE. LENDER: GREEN TREE SERVICING LLC, AMOUNT DUE: \$238916. CASE #3922116. 4/4/2013

**BORROWER:** JEAN POPPY, 157 S 7TH ST, LA SALLE.

LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$192000. CASE #3922117. 4/4/2013

**BORROWER:** JOSEPH & TINA CZARNY, 1083 2ND ST, NUNN. LENDER: BK AM, AMOUNT DUE: \$58838. CASE #3922510. 4/5/2013

**BORROWER:** BRAD WHITTEN, 1363 S CORA AVE, MILLIKEN. LENDER: BK AM, AMOUNT DUE: \$158862. CASE #3922511. 4/5/2013

**BORROWER:** BILLY J

MANNING, 420 27TH AVE, GREELEY. LENDER: OCWEN LOAN SERVICING LLC, AMOUNT DUE: \$81406. CASE #3922515. 4/5/2013

**BORROWER:** SCOTT A & JESSICA L BORDEWYK, 704 2ND ST, FREDERICK. LENDER: FLAGSTAR BK, AMOUNT DUE: \$146393. CASE #3922517. 4/5/2013

**BORROWER:** JACK R & ISABEL L PENINGER, 140 IVY CT, WINDSOR. LENDER: JPMORGAN CHASE BK,

AMOUNT DUE: \$44352. CASE #3922518. 4/5/2013

**BORROWER:** JOSHUA R MORRILL, 281 E ILEX ST, MILLIKEN. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$130787. CASE #3922519. 4/5/2013

**BORROWER:** VIRGINIA & LUCIANO MARTINEZ, 2829 APRICOT AVE, GREELEY. LENDER: MIDFIRST BK, AMOUNT DUE: \$142055. CASE #3922520. 4/5/2013

**BORROWER:** PEDRO GUERRERO, 828 39TH ST, EVANS. LENDER: BK NEW YORK MELLON TRUST CO, AMOUNT DUE: \$95047. CASE #3922521. 4/5/2013

**BORROWER:** CLARO PACHECO FERNANDEZ, 308 13TH AVE, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$95113. CASE #3922888. 4/8/2013

**BORROWER:** MANUEL JR & EVA S GARZA, 1529 2ND AVE, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$56652. CASE #3922889. 4/8/2013

**BORROWER:** RICK B & KATHLEEN A SANDOVAL, 7050 ELM ST, LONGMONT. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$188219. CASE #3922890. 4/8/2013

**BORROWER:** CHRIS L & MARTI D PERRY, 3035 BLUE SKY CIR UNIT 201, ERIE. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$177514. CASE #3922891. 4/8/2013

**BORROWER:** WILLIAM M & DIANA K RIGEL, 224 33RD AVE, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$129313. CASE #3922892. 4/8/2013

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**BORROWER:** JOHN C ANDERSON, 1567 VISTA VIEW DR, LONGMONT. LENDER: GUARANTY BK TRUST CO, AMOUNT DUE: \$130562. CASE #3923464. 4/10/2013

**BORROWER:** BRIAN N & CHRISTINA FABRIZIO, 69 VICTORIA DR, JOHNSTOWN. LENDER: WELLS FARGO BK, AMOUNT DUE: \$147964. CASE #3923465. 4/10/2013

**BORROWER:** CARLOS GARCIA, 382 EMERALD ST, LOCHBUIE. LENDER: BK AM, AMOUNT DUE: \$196245. CASE #3923740. 4/11/2013

**BORROWER:** TERRY W & JONI L THOMPSON, 4872 QUAIL CT, FREDERICK. LENDER: BK AM, AMOUNT DUE: \$201043. CASE #3923741. 4/11/2013

**BORROWER:** BARRON A & RHONDA ROBBINS, 6218 GORHAM ST, FREDERICK. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$162113. CASE #3923742. 4/11/2013

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WAGNER, 325 STONEHAVEN STREET CIR, DACONO. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$205706. CASE #3924160. 4/12/2013

**BORROWER:** DENISE E RUTT, 2041 PARKWOOD DR, JOHNSTOWN. LENDER: WELLS FARGO BK, AMOUNT DUE: \$133247. CASE #3924161. 4/12/2013

**BORROWER:** JAMES W & CECILE L MASON, 330 PRIDDY AVE, PIERCE. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$106155. CASE #3924162. 4/12/2013

**BORROWER:** SHARON K WILSON, 3328 W 4TH STREET RD, GREELEY. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$104499. CASE #3924163. 4/12/2013

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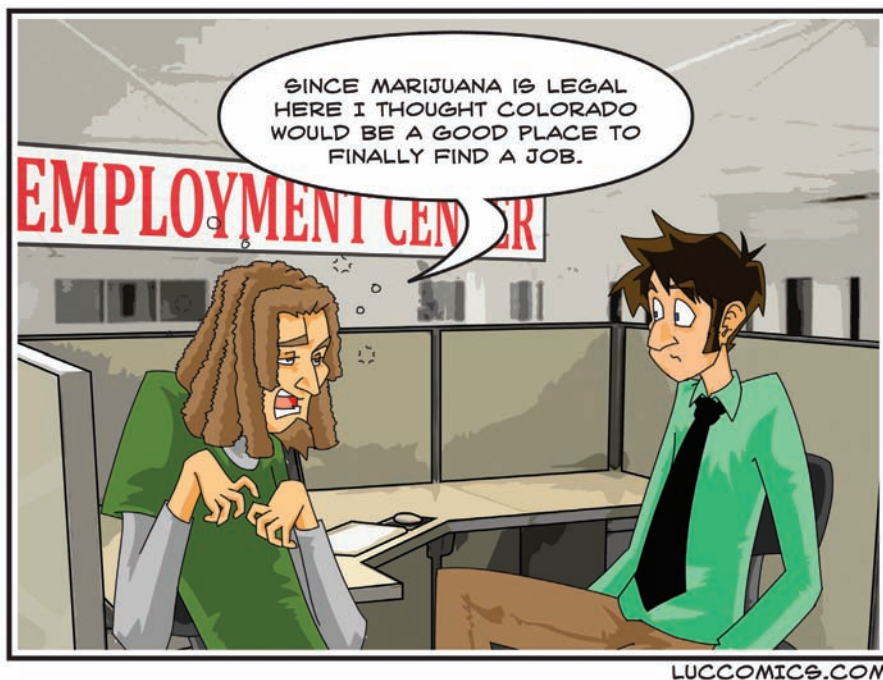
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## COMMENTARY

NORTHERN COLORADO BUSINESS REPORT

WWW.NCBR.COM



# Innovative solar pilot needs the free market

Fort Collins Utilities is doing something for which all businesses should be deeply grateful – helping them lower their electric bills by becoming solar-energy resellers and giving them a “green business” boost at the same time.

This year, the utility is embarking on another innovative energy experiment

## EDITORIAL

designed to help the city continue its ground-breaking work to shrink its carbon footprint and comply with a state law that requires Fort Collins Utilities to generate 10 percent of its power from renewable sources by 2020.

To that end, the city utility is launching an innovative \$1 million pilot program through which companies that invest in solar arrays will receive payments from Fort Collins Utilities.

What's not to like? The structure of the program.

Companies want the city to use a market-based approach, meaning that the utility would pay companies a variable price for any extra electricity they generate and sell back to the utility.

The price of the power would rise or fall based on market prices. Because

most people believe the cost of electricity will rise over time, businesses say this approach gives them a better opportunity to reap higher returns on their solar investments.

The city, however, is taking a different approach, offering companies a fixed price for their solar power over a specific period of time, probably 20 years.

Which approach is the best isn't clear yet. Several companies have said a free-market approach provides the strongest incentive for them to participate.

The city's response, to date, is that what it is offering – stability and predictability – is the best way to go for now. The program, the city rightly points out, must benefit all ratepayers, not just commercial customers.

We hope the fixed-price approach doesn't discourage participation. Fort Collins needs as many companies in the game as possible. After all, businesses use large chunks of power, so getting them deeply invested in renewables now means that the city and its residents will be able to shrink the region's carbon footprint faster.

Everyone will benefit when that happens.

# Let's bring good mental health to the mainstream

Why should maintaining your mental health be viewed any differently than visiting a doctor or dentist?

The short answer is that it shouldn't. But despite growing awareness about mental health, seeking help for anxiety or depression and other conditions – or receiving the appropriate prescribed medication – remains a stigma in far too many circles.

Unfortunately, statistical evidence strongly suggests it's a stigma that weighs down productivity, hurts the bottom line and hampers economic growth.

Consider these numbers:

- One of five American workers experiences symptoms of mental-health disorders.
- The annual cost to employers for absence, disability and decreased productivity because of mental illness is four times the costs associated with the lack of medical treatment.
- Approximately 217 million workdays are completely or partially forfeited annually because of mental illness in the United States.
- On average, employees with depression lose five times more hours of productivity per week than do

those who aren't depressed.

• Nationally, lost productivity relating to depression cumulatively costs employers \$44 billion each year.

Those are among the figures cited in “Keeping Colorado Competitive: Roadmap to a Healthier, More Productive Workforce,” a supplement to the 2012 Colorado Health Report Card released by the Colorado Health Foundation and the Colorado Health Institute.

While Colorado scored fair to middling grades, the most recent report card shows how our business and the economy would improve if we were No. 1 among states in certain key health measures such as depression:

- Colorado employers and employees could save an estimated \$121.1 million annually in health-care costs.
  - 92,000 fewer adults in the state would report poor mental health.
- Among that group, an estimated 55,500 would be enrolled in employer-sponsored health insurance.

According to one estimate, employers pay an additional \$2,184 annually in health-care costs for an employee with depression compared with an employee who is not depressed.

What can business leaders do to help Colorado become No. 1 in mental health? In many cases, Colorado employers could simply follow through on the investments they've already made.

► See **Guest, 31**



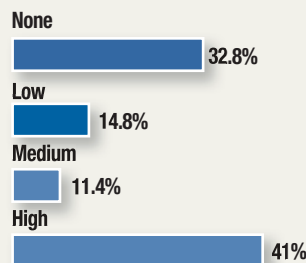
**GUEST OPINION**

Don Mares

## NCBR Opinion Poll

Our online question:

What is your level of concern regarding genetically modified crops?



These results reflect responses to the online poll at [www.ncbr.com](http://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 rural electric co-ops be required to boost the amount of power they use from renewable sources to 20 percent by 2020? The current requirement is 10 percent by 2020.**

Answer now at [www.ncbr.com](http://www.ncbr.com). Responses will be accepted through April 30.

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# Complex processes underlie area's economic decisions

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

The last part of April saw two big announcements regarding two of Fort Collins' biggest commercial and economic development projects: the redevelopment of Foothills mall and Woodward Inc.'s decision to expand its headquarters in Fort Collins.

Announcements about big projects such as these are the products of months of research, negotiation and deliberation on the part of both public and private entities, but the majority of residents see only the end result of all of this work.

As a reporter, I often get a closer look at the underlying activities that lead to developments in Northern Colorado than others, but I, along with the rest of my Leadership Northern Colorado class, got a fresh education on land use and infrastructure during our most recent session.

The day covered everything from airports to oil and gas production, but the main takeaway was the importance of land use and infrastructure decisions.

There to attest to this was Rocky Scott of Woodward, just days before Woodward announced its decision

to spend an estimated \$219 million developing a new headquarters in Fort Collins.

Scott explained to the class the company's process for whittling down the number of sites it was considering, which began with more than 20 sites in three states.



**LEADERSHIP  
NORTHERN  
COLORADO**

*Molly Armbrister*

According to Scott, the company needed to be sure that it could build and operate the facilities it needed to house its growing ranks of employees over the long term at a reasonable cost and also needed to know that the quality-of-life factors in its chosen community were sustainable in the long run.

In the end, Fort Collins was deemed the best place for both of those things to occur, as evidenced by Woodward's decision to stay here.

It isn't just the friendly business climate that makes Northern Colorado attractive, Scott said, but also things that aren't traditionally considered infrastructure, such as good schools and a quality of life that attracts talented workers.

For other companies, airports in

Loveland and Greeley are an important part of what they do. JBS, which employs more than 5,000 in Greeley, keeps a plane at Greeley's airport, and Fort Collins-based Otterbox is finishing up construction on an expansion of its hangar at the Fort Collins-Loveland Airport.

Our nearby water sources are essential for countless local farmers, as well as our ever-growing brewery sector, which uses hundreds of million of gallons of water a year while pumping millions of dollars into the economy.

When the attraction and retention of large companies is at stake, land-use and planning decisions are of the utmost importance and aren't taken lightly, as anyone who has had the opportunity to sit through a planning and zoning board meeting can tell you.

In order to give the Leadership Northern Colorado class a glimpse at such a procedure, the Weld County planning staff led the group through a mock hearing of the Weld County Planning and Zoning Commission.

Five people were selected to serve as planning commissioners. The exercise lasted only 40 minutes, a fraction of the time a real land-use hearing can last, but enough time to create a sense of understanding of the complexity of planning decisions.

To elaborate on the importance of proper land use, local commercial real

estate developers visited the class to discuss the outcome of some of the region's most impactful land uses in recent memory: the development of hundreds of acres of residential and commercial real estate in Loveland, Johnstown and Windsor.

Representatives from the companies responsible for Great Western Industrial Park in Windsor, 2534 in Johnstown and Centerra in Loveland gave an overview of the activity going on in each of their developments, which range from small franchise sandwich shops to international manufacturers.

Through the recession, these areas continued to see development. The location of companies such as Vistas and Hexcel in the Great Western Industrial Park, in 2007 and 2009 respectively, created hundreds of jobs as layoffs occurred across the country.

This provides an example of how land-use choices can impact the future, and emphasizes the importance of making the correct decisions today about Northern Colorado's biggest projects to create the best possible situations down the road.

*Molly Armbrister covers real estate, banking and health care for the Business Report. She can be reached at 970-232-3139 or at marmbrister@ncbr.com. Follow her on Twitter @MArmbristerNC-BR.*

## GUEST from 30

For example, a growing number of businesses provide employee assistance programs (or EAPs) as a benefit to help employees manage issues in their personal lives – such as emotional distress and substance abuse – which may interfere with productivity. One study found that for every dollar invested in an EAP, employers receive up to a \$6.47 return on investment. Of course, businesses won't realize much ROI if employees don't know about their EAP.

In order for an EAP to be effective, companies need to promote all their resources – including giving staff permission to take a "mental-health day" (or even a simple walk around the block) when needed.

Another huge barrier to good mental health is the issue of stigma. We continue to connect mental health to virtually every tragedy that happens. If people talked more openly about mental health as a smart, proactive practice instead of as "a societal scourge," much of that stigma would be removed.

People in leadership positions in the workplace can greatly reduce that stigma by fostering a corporate culture where people feel free to discuss mental health in a positive context. Ideally, everyone should feel safe to talk about such issues without fear that doing so would hurt their employment status.

Another important step is for workers to talk with their workplace

representatives – whether it's their human resource department or their direct supervisors – about the importance of mental and physical health in increasing productivity.

Many Colorado businesses are taking the lead in this regard. For example, CH2M Hill, a global engineering firm, provides and promotes resources such as EAPs, mental-health days and breaks. The company also hosts gatherings where employees can talk about all of their health issues and help each other.

Denver-based PCL Construction also does a great job in this respect. Not coincidentally, the company ranked No. 29 in Forbes magazine's "Best Places to Work" list.

Advocacy organizations, such as Mental Health America of Colorado, can continue to preach the gospel of good mental health to employers throughout the state.

Given the amount of time, energy and emotion we devote to our workplace, having a system where employees are working more closely around mental health care would keep staff healthy and happy – and improve the bottom line. As the statistics show, the economic cost of not minding our mental health is much higher.

*Don Mares, president and chief executive of Mental Health America of Colorado, can be reached at 720-208-2220 or DMares@mhacolorado.org.*

## IMPROVEMENTS START MAY 10

On May 10, 2013, Xcel Energy will start a new phase of work to continue providing reliable, safe natural gas service to our customers along the Front Range. Approximately 16 miles of natural gas pipeline in Loveland and Fort Collins will be replaced as part of our West Main Natural Gas Pipeline Replacement Project.

The work will be constructed in phases. In Loveland, we will have crews along Wilson Avenue and West 29th Street, and in Fort Collins, along South Shields Street, West Horsetooth Road and McClelland Drive. Construction is planned to be completed by the end of the year on this segment.

We'll provide regular updates throughout the construction process on our project hotline at **1-855-875-7633**, and on our website: **xcelenergywestmainpipeline.com**. Visit the website and sign up to receive email updates or contact us directly at **info@xcelenergywestmainpipeline.com** with comments and questions.



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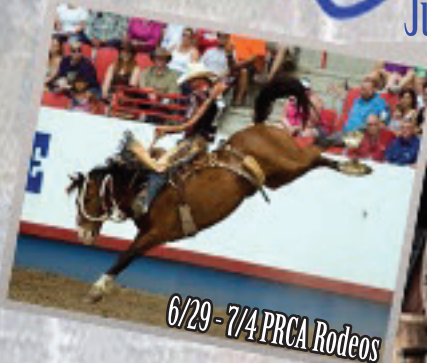
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