

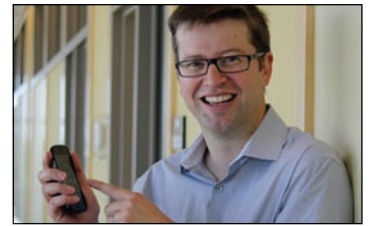
Northern Colorado **BUSINESS REPORT**

\$1

BIZWEST MEDIA



SMALL BUSINESS GUIDE
Includes SBA Lender List.
SECTION B



DISCOVERIES
CSU's first-ever Google grant targets smartphones.
15A

Volume 18 | Issue 21 | June 28 - July 11, 2013

Not all joining secession procession

BY STEVE LYNN
slynn@ncbr.com

Elected representatives from counties mentioned by Weld County officials as being interested in joining a movement to form a new state are deeply mixed on the idea. Some say that without Weld County's oil wealth, they would have no choice but to remain members of the Centennial State.

Yuma County Commissioner Dean Wingfield said he isn't taking the proposal seriously.

"It's something that's never going to go anywhere," Wingfield said. "As commissioners, we decided we're not going to put any county money or time into something as worthless as what they're trying to do."

At a recent Colorado Counties Inc. conference, Weld commissioners spoke with leaders from other rural counties – including Morgan, Logan, Sedgwick, Phillips, Washington, Yuma and Kit Carson – who expressed interest in the idea of form-

► See **Weld, 4A**



Other northeastern counties have mixed views on new state

JONATHAN CASTNER

Chuck Miller of Brush shares his ideas with commissioners of 10 northeastern Colorado counties at a meeting June 24 in Akron.

Insurers line up choices under ACA

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

Colorado's health insurance exchange, or Connect for Health Colorado, will offer consumers more than 200 different health insurance plans, depending on whether they live in rural or urban areas.

Insurance carriers submitted their 2014 plans, along with sample rates, to the Division of Insurance in May. They are being reviewed by the Colorado Division

of Insurance. The review period ends July 31.

Carriers in Colorado submitted a total of 749 insurance plans for 2014, with 242 of those offered on the health-insurance exchange.

The remaining 507 plans will be available in the open market, or off the exchange. Plans purchased off the exchange are not eligible for subsidies made possible by the Patient Protection and Affordable Care Act.

Some carriers chose to offer

► See **Insurers, 10A**

Assessed valuation is a gusher in Weld County

Property values hit \$7.1 billion, among richest in state

BY STEVE LYNN
slynn@ncbr.com

Assessed property values in Weld County, long known for its affordable, rural lifestyle, have reached \$7.1

billion this year, putting it on par with the wealthiest counties in metro Denver.

The increase in value is largely attributable to oil and natural-gas production, which makes up 55 percent of the county's total assessed value, Weld Assessor Christopher Woodruff said.

"In terms of what's driving the dol-

► See **Assessed, 9A**

Serving Northern Colorado
Visit ncbr.com for breaking news



CONTENTS

Manufacturing Report Card	Briefcase 21A	Legal 18A
Colorado's "D+" indicates more work ahead 3A	Business News Digest .. 6A	On The Job 20A
	Calendar 22A	Online Poll 30A
	Newsmaker Q&A 19A	Social Media 19A
	Editorial 30A	The Eye 3A
	For The Record 25A	Time Out 23A

Lists

Commercial Developers 8A	SBA Lenders 14B
Surveyors 12A	

Health forum: Is sitting the new smoking?

BY BETH POTTER
bpotter@bcbr.com

LOVELAND— Plenty of people exercise some time during the day – whether it’s taking a walk during lunch or riding a bike to work.

But researchers call these people “active couch potatoes” if they spend the majority of the day sitting at a desk or sitting in the car, according to Lisa Bailey, chief executive and president of

Health Promotion Management Inc., in Broomfield.

Bailey presented the talk, *Is Sitting the New Smoking?*, at the 2013 Northern Colorado Worksite Wellness Workshop held in Loveland Tuesday.

Bailey said the risk of heart attack for people who sit all day is equal to the risk of heart attack for people who smoke, quoting Martha Grogan, a doctor at the Mayo Clinic in Rochester, Minnesota.

Americans spend 9.3 hours

per day sitting, 7.7 hours per day sleeping and another 3 to 5 hours per day watching TV, according to various research studies done in the United States, Canada and Australia, Bailey said.

“Even if you exercise, it might not be enough to counteract the amount of sitting you do per day,” Bailey said. “Sitting behavior puts you at risk for diabetes, but also at greater risk of dying. TV viewing – as that increases, the overall mortality rate increases.”

Bailey suggests that people buy pedometers or other fitness devices to monitor their daily activity. Increasing the number of steps you take by 2,000 per day, and measuring additional steps with a device, helps decrease body mass index and blood pressure, she said. Taking an additional 2,000 steps equals about one mile, she said. (In Colorado, a person takes an average of 6,500 steps per day. In Tennessee and Arkansas, the average number of steps is 4,500 per day.)

Other tips:

Stand up while you work and/or walk at a treadmill while you work, Bailey said. Two miles per hour for two hours per day

at 120 calories per hour equals 62,540 calories per year, according to Bailey. Since 3,500 calories equals one pound of fat, a person who walks on the treadmill for that time period, all other things being equal, would lose 18 pounds per year, she said.

Break up your work day with activity - hold meetings with your colleagues in which you all go for a walk, Bailey said. Or take the stairs and walk around the office frequently, she said.

Be aware of and meet federal guidelines for general physical activity – 150 minutes of moderate exercise per week, Bailey said.

Increase your daily exercise in small ways, maybe additional foot-tapping at your desk, gardening or mowing the lawn, she said.

To change a work culture of non-exercise, share information with managers about what can happen from a lack of exercise, Bailey said.

“It’s one of those things – you don’t care about exercise until you have a heart attack, or somebody you know has a heart attack. That’s what happened to me,” Bailey said.

Greeley Stampede
June 27 - July 7, 2013

Saturday, July 6
Free Park Admission 11 a.m. - 1 p.m.
American Bullfighting - 1 p.m.
Presented by **CHRYSLER CHEVY DEALERS**
Trace Adkins - 8 p.m. with Chase Rice

Sunday, July 7
Cowboy Church - 9 a.m.
Demolition Derby - 2 p.m.
Presented by **GREASE MONKEY**

970.356.7787 ★ GreeleyStampede.org TicketsWest 600 North 14th Avenue Greeley, CO 80631

WHY NOT? EAT DESSERT FIRST.

At Kennedy and Coe, our services are the secret ingredient in a recipe for your goals. Feed your hunger for something more.



KENNEDY AND COE, LLC

Genuine People. Creative Ideas. Valuable Results.

Susan Thompson, SVP and Cashier, Verus Bank

Christina Ricke, Partner, Kennedy and Coe



CPAs & Consultants

www.kcoe.com | 800.303.3241





BUSINESS REPORT FILE PHOTO

Tokyo-Denver route opening trade doors

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

As an international trade delegation boarded the first direct flight from Denver to Tokyo on June 11, four Northern Colorado officials were among the passengers, looking to recruit international university students and open new routes for meat and energy exports.

Three members of Northern Colorado's delegation were from the education sector, including two representatives from the University of Northern Colorado and one from Colorado State University.

Michelle Behr, acting dean of the College of Humanities and Social Sciences at UNC, was among the travelers. She and her academic colleagues are hopeful that the flight will make it easier for Japanese students to find their way to UNC and CSU, even as

► See **Tokyo, 29A**

Vestas fights wind-power opponents

Danish turbine maker Vestas has formed a coalition to battle spurious claims made by anti-wind activists in Australia, Guardian Australia reports.

Vestas, which has manufacturing facilities along Colorado's Front Range, said it joined organizations including Greenpeace earlier this month in a campaign to rein in misinformation spread by activists. Anti-wind groups have seen more success in Australia than in any other country, Vestas spokesman

NCBR EYE

Ken McAlpine told Guardian Australia.

"They don't observe rules of

► See **The Eye, 28A**

Initiative targets manufacturing

BY TAYLOR REED
news@ncbr.com

Colorado is struggling mightily to boost manufacturing, a segment of the economy whose high-paying jobs are a godsend to working families and communities. This month, a new national report gave the state a stinging D-plus grade.

Economic experts say the grade understates some of the state's strengths, the work it is doing to improve its performance and the work it has planned to shore up areas that are weak.

Statewide, 5,282 businesses are engaged in manufacturing, and the sector is responsible for 131,900 jobs, according to the Colorado Department of Labor and Employment.

The 2013 Manufacturing and Logistics Report Card, produced by Ball State University's Center for Business and Economic Research in Indiana, analyzes manufacturing performance across all 50 states.

Colorado and Wyoming were among 10 states that received a D on the report, with neighbor Kansas receiving an A. Utah got a C and New Mexico an F.

Nationwide, eight states received A grades, and five, including Nevada, received Fs.

Michael Hicks, an economist and director of the center at Ball State, said manufacturing helped Colorado, like other states, climb out of the Great Recession.

"Colorado weathered the recession well and is coming out of the recession quite well," Hicks said.

To improve the state's manufacturing sector, Hicks said Colorado needs to offer a more attractive tax climate and continue improvements in education and training.

The report looked at a number of factors including the share of income earned by manufacturing employees, strength of international trade, education and health, transportation and warehousing, patents per capita and the tax climate. The statistics used for the report come from the U.S. Department of the Census and Bureau of Economic Analysis.

"I thought the report highlighted the fact that we have room for improvement," said Danielle Glover, who serves as a program manager for a new manufacturing initiative sponsored by the Colorado Association of Commerce and Industry.

The Colorado Manufacturing Initiative, as it is known, is geared to publicizing the sector, encouraging cooperation between vocational programs and factories, and training workers. Despite the state's highly educated population, Glover said there is a lot of concern about gaining access to workers skilled in manufacturing. Employees need to have specific skills that can be gained by improving programs at community colleges and trade schools in the state. Colorado's Manufacturing Initiative has been working with these schools to improve education programs needed for the manufacturing industry.

COLORADO'S WORK IN

manufacturing has begun paying off.

"We need to raise awareness about the sector among the public, but especially among students and lawmakers," Glover said.

Colorado's work in manufacturing has begun paying off and its ranking in certain categories rose this year. The improvements have come as a result of boosting education and training and strengthening ties to export partners, such as Japan.

Last year, in the human-capital category, which measures skills, education, health and retention, Colorado received a C. This year, that grade improved to a B.

Alexandra Hall, Colorado Department of Labor and Employment's chief economist, said she thinks Colorado should have received a higher grade in this category.

"We are one of the most highly educated states in the nation," she said, "and we are one of the healthiest states in the nation."

Colorado also received an improved grade in a category known as global reach, which includes export growth and direct foreign investment. The grade in this category is up to a D this year after receiving an F in 2012.

Colorado's Manufacturing Report Card, sector-by-sector

Logistics Industry	C-
Human Capital	B
Benefits Costs	B
Global Position	D
Productivity and Innovation	B
Tax Climate	C
Diversification	C
Expected Fiscal Liability Gap	C-

To view all 50-states' report cards, visit NCBR.com.



Source: Ball State University

"You cannot understate the importance of having those global connections," Hall said. "The new direct flight from DIA to Tokyo supports that global reach."

Although the new flight from Denver International Airport to Asia is a huge plus for Colorado, Hall said the state's ground infrastructure plays a major international role as well. Highways such as Interstates 25 and 70 are very effective in moving Colorado products to seaports, where they can be sold globally.

Weld County has seen healthy growth in employment and wages, thanks to manufacturing jobs, according to Eric Berglund, chief executive and president at Upstate Colorado Economic Development. "Weld County was the No. 3 county in the nation in 2011 in terms of employment and wage growth," Berglund said.

2013 National Manufacturing & Logistics Report Card

STATE	GRADE
Alabama	B-
Alaska	F
Arizona	C
Arkansas	C
California	C+
COLORADO	D+
Connecticut	B
Delaware	D
Florida	D
Georgia	D+
Hawaii	F
Idaho	C
Illinois	C
Indiana	A
Iowa	A
Kansas	A
Kentucky	B
Louisiana	C
Maine	C
Maryland	D
Massachusetts	C
Michigan	A
Minnesota	B
Mississippi	C+
Missouri	C
Montana	D-
Nebraska	C-
Nevada	F
New Hampshire	B
New Jersey	C-
New Mexico	F
New York	F
North Carolina	C+
North Dakota	D-
Ohio	A
Oklahoma	C-
Oregon	A
Pennsylvania	C
Rhode Island	D
South Carolina	A
South Dakota	C-
Tennessee	B
Texas	C
Utah	C
Vermont	B
Virginia	D
Washington	C
West Virginia	C-
Wisconsin	A
Wyoming	D

Source: Ball State University



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

Forbes Magazine Rates Nevada Onshore Trust Planning Superior to All Other States.

As a Regional Law Firm, LawyersWest Can Simply Do More for You.

Meet with One of Our Local Attorneys Today!

970-797-4966 | LawyersWest.com

Griffin Osmond, Colorado Associate Attorney. LawyersWest has Attorneys licensed in Colorado (Federal & State); Nevada (Fed. & State); Utah (Fed. & State); 9th & 10th Fed. Circuit; United States Supreme Court.



"We Specialize in Solutions Specific to Your Needs"

- Multi-function, Desktop, and Production color and black and white printing devices
- Toner and printer supply service and sales
 - Print management programs
- IT Services ranging from on-site installation and repair to monitoring and maintenance
 - Scanning and storage services
 - Document management and workflow software
 - Fax server software



authorized dealer for



Colorado Owned and operated Fort Collins, Colorado (970) 686-5815

Fort Collins Denver Cheyenne Colorado Springs Boulder Phoenix

WELD from 1A

ing a separate state, Weld Commissioner Mike Freeman said.

In the first public meeting on the topic June 24, elected leaders from those counties and two others – Lincoln and Cheyenne counties – discussed how they could secede at a meeting at the Washington County Fairgrounds in Akron. More than two dozen northeastern Colorado residents gathered in the afternoon to listen as all five Weld County commissioners tried to convince county commissioners from the nine other rural Colorado counties to back Weld’s proposal to create a new U.S. state.

Commissioners have cited gun-control legislation, increased oil and gas regulations and Senate Bill 252, which raised the renewable energy standard for rural electric utilities, as reasons for withdrawing from Colorado.

Wingfield shares those concerns, as do many other county commissioners in rural northeastern Colorado, but he doesn’t think secession is a viable option to rectify the situation.

“I don’t really think they really take it serious,” Wingfield said about Weld County commissioners. “They’re just wanting to make a statement to the governor.”

Weld County commissioners say they are considering the matter carefully, although they haven’t come up with hard numbers on financial details.

Commissioner Sean Conway, who described the matter as a “very serious discussion,” said the county will ask graduate students from the University of Northern Colorado’s Monfort College of Business to study the financial details of the proposal and also plan to commission other independent studies.

Commissioners haven’t directed staffers to research their proposal, Conway said.

“We’re doing our best to try to get the independent information to be put out there for public discussion as we move forward on this process,” Conway said. “We’re in the infancy of

this: We’re going through the process of having a dialogue with our county residents as well as the other counties.”

Weld commissioners will hold additional hearings with residents to gauge the level of support for the idea, Freeman said.

The decision about whether to place the idea on the November ballot likely will have to be made by early September, Weld County attorney Bruce Barker said.

The ballot item would ask voters if they support requiring the state Legislature to send a request to Congress to allow the county to secede from Colorado. The decision has to be made on a county-by-county basis, and voters statewide also would have to approve the measure.

Morgan County commissioners had not discussed the proposal before Weld commissioners announced it, said Morgan County Commissioner Laura Teague. She first heard of Weld’s proposal when she read about it in a newspaper.

Teague has concerns that Denver has not paid attention to rural issues, so the discussion about seceding may help the state Legislature realize rural counties’ disappointment. However, as with elected officials in other counties, Teague believes Morgan County may not have enough money to hold an election on the matter, let alone secede and confront the legal challenges that might ensue, she said.

“We don’t know what it would cost, what kind of tax impact it might have,” she said. “We haven’t sat down and looked at it yet.”

Other county commissioners believe that even if they put the issue to a vote, it would not get much support.

“I don’t think it will ever fly,” said Sedgwick County Commissioner Glen Sandquist. “I don’t think you’re going to get the vote from the people.”

Logan County Commissioner Gene Meisner, a lifelong resident of the county, said most of his constituents have

➤ See **More Weld, 5A**

CORRECTIONS

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

Northern Colorado
**BUSINESS
REPORT**

Volume 18 : Issue 21
June 28 - July 11, 2013

Copyright 2013. BizWest Media LLC.

Reproduction or use of editorial or graphic content without written permission is prohibited.

The Northern Colorado Business Report (ISSN 1094-8198) is published biweekly, with an extra issue in December, by BizWest Media LLC, a Colorado limited liability company. 1550 E. Harmony Road, 2nd Floor, Fort Collins, CO 80525. Periodical postage paid at Fort Collins and additional offices. Subscriptions are \$49.97. International subscriptions are \$175.00.

POSTMASTER: Send change-of-address notices to:

Northern Colorado Business Report, PO Box 270810 • Fort Collins, CO 80527

970-221-5400 • Fax: 970-221-5432

E-mail: frontdesk@ncbr.com • www.ncbr.com

MORE WELD from 4A



JONATHAN CASTNER

Bill Van Well of Akron listens to county commissioners as they discuss a proposal to create a new state in northeastern Colorado.

told him the proposal “isn’t going to happen.”

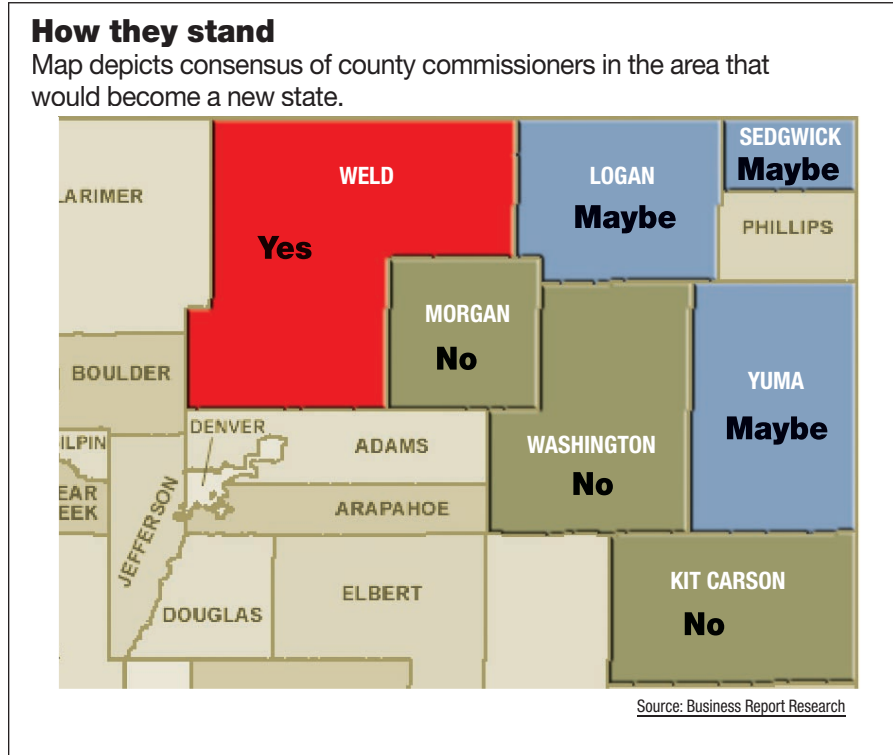
“I would say if they took a vote today or tomorrow in Sterling, Colo., it isn’t going to fly,” he said. “That’s the way people feel here in Logan County.”

In Yuma County, Commission Chairman Robin Wiley has received a number of phone calls in favor of the proposal. He thinks it comes from frustration that he and other county residents share over gun control, marijuana legislation and the rural renewable-energy standard in an area where the main industry is agriculture.

“There are very few actual farmers in the Legislature anymore,” he said. “It’s hard to get our point across, and we feel at times we’re just under assault from the rest of the state... and it really frustrates people.”

He would support the idea if residents petitioned commissioners to take up the issue, but he added that the task of creating a new state would pose a “daunting” challenge.

Kit Carson County Commissioner Dave Hornung hasn’t made up his mind, but he knows his constituents are certainly upset with decisions made



in Denver.

“I can’t say that we’re necessarily interested yet until we get more details,” he said.

While those county commissioners expressed caution and skepticism about the measure, others want to see a vote by residents, including Washington County Commissioner David Foy.

Everyone with whom he has talked supports the idea, Foy said. If voters support secession, he said, he will pursue it.

“We’ve got to do something,” he

said. “This is crazy what’s going on in the state of Colorado and how we’ve lost political say. The principals that we have based our lives on are just being run over roughshod.”

The proposal’s cost, however, has remained a concern among the commissioners regardless of Weld’s oil money.

“They’re very wealthy in Weld County with all the oil,” Meisner said, but “it’s going to cost us all something. I don’t think it’s a dead horse, but it’s almost dead.”

Ask the Expert:

Hip Replacement

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

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

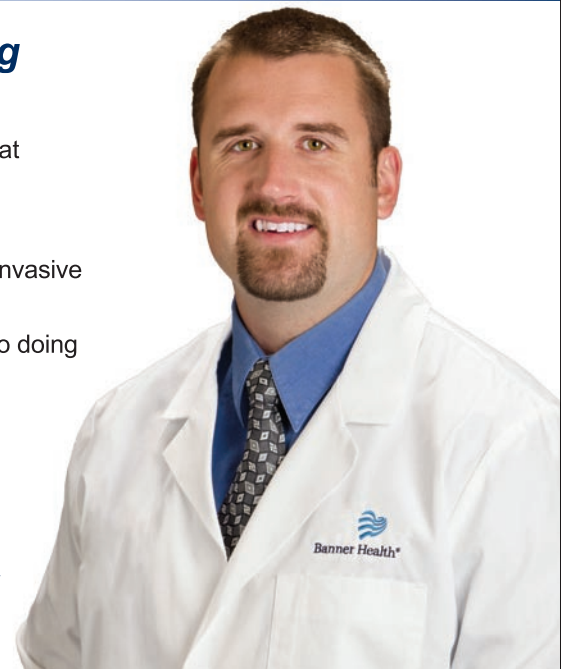
POTENTIAL PATIENT BENEFITS INCLUDE:

- ▶ Surgery is performed through the front of the hip instead of the side, which requires shorter, less-invasive incisions that don’t cut the muscle. That typically makes it easier for your body to heal.
- ▶ Patients may benefit from a quicker recovery time and shorter hospital stay so you can get back to doing what you love even sooner.
- ▶ A smaller incision means patients will have less scarring.

Now is a great time to learn more about your options. If you have any questions, contact Dr. Hale today.

Where Experts Work Best.

Riley Hale, M.D.
Orthopedic Surgeon
Banner Health Clinic specializing in Orthopedics and Orthopedic Surgery
5890 W. 13th St. Suite 101, Greeley
Appointments: (970) 348-0020



To find a Banner Health physician in your area, visit www.BannerHealth.com/BMG | Accepting Kaiser Permanente Members



BUSINESS NEWS DIGEST

What follows is a compilation of online news reported in the Northern Colorado Business Report for the period June 12-25. Find the full stories at ncbr.com by typing the headline into the search window at the top of the homepage.

Energy summit on tap July 16

The Northern Colorado Business Report will host the inaugural Northern Colorado Energy Summit on July 16. The event will feature expert speakers from the energy industry and related fields, focusing on the future of energy. The half-day event will begin at 7:30 a.m. at the First National Bank Exhibition Hall at The Ranch in Loveland. Advance tickets can be purchased before July 5 for \$59. Attendees can register for the Energy Summit at <http://www.ncbr.com/section/EVENTS>. Sponsorship opportunities are available by contacting NCBR Sales Director Sandy Powell at spowell@ncbr.com.

Posted June 25

Neenan lands \$30 million Oregon hospital project

Fort Collins-based Neenan Co. has won a national competition to design and build a critical-access hospital in Prineville, Ore. The \$30 million project is part of the St. Charles Health System. Construction on the 62,000-square-foot project is expected to begin in December. Winning this design-build project gives Neenan its 17th critical-access hospital in the United States. The \$30 million price tag makes this the largest design-build hospital project Neenan has worked on.

Posted June 24.

Poudre REA returning \$2.6 million to consumers

The Poudre Valley Rural Electric Association board of directors approved the retirement of \$2.6 million of capital credits for patronage capital. Member/consumers who received service from Poudre Valley REA in certain years and have accumulated allocated credits of \$25 or more will receive a check in the mail in late September. Poudre Valley REA is a consumer-owned electric cooperative serving more than 35,000 member/consumers in Larimer, Weld and Boulder counties. As a cooperative, PVREA operates on a not-for-profit basis and any profits are allocated to each member in proportion to their patronage, or how much electricity they purchased.

Posted June 24

Jobless rate falls to 5.3% in Loveland-Fort Collins

The jobless rate in the Fort Collins area fell to 5.3 percent in May, a decline of two-tenths of a percent from April's figure and nearly a full percentage point lower than the same month last year, according to figures released by the Colorado Division of Labor and Employment. A total of

174,136 people were employed in the Fort Collins-Loveland area in May, up from the 171,411 the CDLE said were working in April, and far above the 170,424 who held jobs in May 2012, when the jobless rate was 6.2 percent. More people were working in the Greeley area as well, according to the figures. Non-farm payroll jobs totaled 117,543 in May, for a jobless rate of 7.1 percent, down from the 7.5 percent recorded in April and the 8.5 percent the CDLE recorded in May 2012.

Posted June 21.

Synergy Resources raised \$78.3 million in stock offering

PLATTEVILLE – Synergy Resources Corp. (NYSE: SYRG) raised \$78.3 million through an offering of common stock. The Platteville-based oil and natural-gas producer said Wednesday that it sold 11.5 million shares for \$6.25 per share after announcing the offering June 10. Underwriters of Synergy's stock offering bought an additional 1.725 million shares. The company intended to fund a portion of its 18-month drilling and development budget and additional leases in the Wattenberg Field with the offering. The remaining net proceeds will be used for "corporate purposes," including working capital, Synergy said.

Posted June 20.

FoCo biofuels firm receives \$4.1 million federal contract

FORT COLLINS – Red Rock Biofuels LLC has landed a \$4.1 million federal contract to produce military-grade fuels, U.S. Sen. Mark Udall's office said. The contract was finalized this week, Udall spokesman Mike Saccone said in an email. Red Rock Biofuels was one of four contractors whose private investments were matched with funds authorized under the Defense Production Act for the Advanced Biofuels Production Project. Red Rocks Biofuels will match its federal award with \$5 million in private funds. The federal government hopes the companies will produce military-grade fuels that cost less than \$4 per gallon by 2016.

Posted June 20.

Real-estate firm gets cease-and-desist order

DENVER – A Fort Collins real estate company accused of violating securities registration provisions in state law has received a cease-and-desist order from the Colorado Division of Securities tied to a stock offering made by the company. Colorado Securities Commissioner Fred Joseph said it issued a cease-and-desist order to Front Range Construction Capital Inc. and its president, Randall L. Pope, and vice president, Kyle C. Maulsby. The cease and desist order, which the company and its leaders agree to, orders Front Range to stop selling unregistered securities in Colorado. e Division of Securities alleged that

Front Range Construction Capital solicited investors on its website to buy shares of stock in the company, saying that returns on the investment would range between 8 and 12 percent. The company sought to finance short-term residential construction loans and renovation costs for distressed real estate through the offering, the Division of Securities said in a statement.

Posted June 19.

McWhinney unveils multi-use project

Plans to redevelop the Windsor Dairy Block in Lower Downtown Denver have been announced by McWhinney Enterprises and Grand American, Inc., partners on the project. The project will create 325,000 square feet of space for office, retail and residential use. The redevelopment block is located between Blake and Wazee streets, between 18th and 19th streets in downtown Denver. When completed, the project will also provide private, underground parking for office and residential use. This project is part of the continued revitalization of Downtown Denver. McWhinney, based in Loveland, also is a co-developer for the redevelopment of Union Station.

Posted June 19.

Fort Collins formulating Lincoln Corridor vision

FORT COLLINS – The City of Fort Collins is drawing inspiration for the future of the Lincoln Avenue Corridor from iconic streets here at home and from those across the globe in countries such as Denmark and Israel. About one dozen Fort Collins residents and stakeholders gathered to hear more detail about the redesign and provide their input at one of four community sessions held June 18. The effort to redesign Lincoln Avenue between Riverside and Lemay avenues began in March, and city staff are expecting the eventual redesign plan to go before city council in March 2014.

Posted June 18.

Larimer County building permit fees to rise July 1

Beginning Monday, July 1, several fees associated with development will increase in Larimer County. All building permit fees will increase by 1.94 percent on yearly evaluations based on the Consumer Price Index, according to a release from the county. The Poudre School District fee for certain new homes will increase by \$110, from the current cost of \$1,600 to \$1,710. Transportation Capital Expansion Fees will also increase, from \$2,297 to \$3,318.

Posted June 18.

CSU professors get \$850K for green supercomputers

FORT COLLINS – Four engineering professors at Colorado State University have received \$850,000 from the National Science Foundation to

research the next generation of green supercomputing. The researchers will investigate how to make computing more energy-efficient, CSU said. The CSU team consists of Sudeep Pasricha, H. J. Siegel, Tony Maciejewski and Pat Burns as well as graduate and undergraduate students.

Posted June 17.

Kennedy and Coe buys Vela Environmental

LOVELAND - Kennedy and Coe, Northern Colorado's second-largest CPA firm, has acquired Vela Environmental, an environmental consulting firm. The acquisition will allow Kennedy and Coe to expand its services in food and agriculture, according to a release from the company. Kennedy and Coe is headquartered in Salina, Kan., but employed 34 people in Loveland as of 2012, according to Business Report research. The firm also has an office in Lamar.

Posted June 17.

Residential sales volume increased 22% in May

Residential real estate sales volume in Northern Colorado increased by about 22 percent year-over-year in May to more than \$184 million. In May 2012, total residential real estate sales volume was \$142 million. Individual market segments also saw double-digit increases in total dollar volume in May, according to the most recent data from Information and Real Estate Services. Sales volume in Greeley and Evans jumped by 52.5 percent from \$21.8 million in May 2012 to \$33.2 million this year in May. Median sales price in the area increased by 18.9 percent from \$145,500 to \$173,000 year-over-year in May. Loveland and Berthoud also saw a significant increase, with total sales volume up by 36.3 percent from \$44.6 million to \$60.8 million. Median sales price increased by a smaller margin, creeping up by 2.7 percent from \$233,200 to \$239,489. In Fort Collins, total sales volume went up 18.8 percent in May, from \$75.7 million to \$89.9 million. Median sales price in Fort Collins remained the highest in the region, increasing by 11.6 percent from \$238,800 to \$266,500 in May.

Posted June 14.

Embrace NoCo. exec director to step down

Embrace Northern Colorado Executive Director John Daggett will step down to pursue other opportunities after leading the organization for the past four and a half years. Some of his accomplishments included establishing the organization's vision and mission, as well as organizing its board of directors. Daggett was one of the founders of Embrace Northern Colorado, a nonprofit organization designed to unite Northern Colorado on common issues. A replacement for Daggett has not yet been identified.

Posted June 13.

REAL ESTATE & CONSTRUCTION

8A | Commercial Developers List
12A | Surveyors List

FOCUS: ASSESSMENTS

Property tax protests plunge in Weld, Larimer

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

Northern Colorado county assessors' offices were much quieter this year, compared with years past, but the relative calm is only a temporary reprieve.

In Weld County, the number of protests following the 2013 reassessment dropped by about half this year, with roughly 2,600 protests coming in, down from about 5,000 in prior years, according to County Assessor Chris Woodruff.

Both commercial and residential properties are included in that figure, but oil and gas valuation was completed after the rest of the reassessment. Those notices of valuation went out earlier in June.

The residential and commercial protest period lasted from May 1 to June 3, and of those protests submitted, about 900 property values were adjusted. The rest of the protests were denied, Woodruff said. The share of protests denied is on par with previous years, according to Woodruff.

The one area that did experience a "cluster" of protests, according to Woodruff, was agricultural land, which was the one type of property in Weld County that had increased values, on average. About 650 of the protests that came in were for agricultural land, Woodruff said. Of those, about 190 values have been adjusted and 420 were denied. Some protests still are being negotiated, he said.

On average, ag land in Weld County saw an increase because it is valued using a 10-year average that is impacted by changes in commodity prices. Both corn and hay, two of Weld County's largest crops, increased in

IN WELD COUNTY

the number of protests following the 2013 reassessment dropped by about half this year... down from about 5,000 in prior years.

price, driving up the value of irrigated land.

Home values stayed relatively flat, on average, in Weld County, so many property owners saw what they wanted when they received their notices of valuation earlier this year: a flat or slightly lower property value and a lower property tax bill.

Woodruff anticipates that the protest period following the 2015 reassessment will be much different. Because of improving market conditions that were not recorded in this year's reappraisal and that are expected to continue to get better, property values are likely to go up in the 2015 reassessment. That sticker shock probably will bring in many more protests, Woodruff said.

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 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

way up in the first half of June 2012, large increases were not present early enough to impact the reassessment, meaning that, on average, values stayed flat in the most recent assessment.

Individual homeowners may have seen increases in their valuations while others saw decreases, but those numbers averaged out in both counties.

Protests also are down in Larimer County, although not quite so dramatically as in Weld. After the 2011 reassessment, the Larimer County assessor's office received 11,000 protests, but after this year's it received 8,600, according to Steve Miller, Larimer County assessor.

For those who choose to protest, Miller said, the process begins by submitting a protest to the assessor – either by mail, in person or online. As technology becomes more easily accessible, online protests are becoming

more common in both counties. Property owners have one month to submit their protests, as required by state law.

If protests are denied, property owners can appeal those decisions to the county's Board of Equalization, and then proceed onto the state level if they choose to do so, Miller said.

Like Woodruff, Miller sees the potential for protest numbers to shoot back up in 2015 as market prices rise.

"The more appreciation you have, the more protests you'll get," Miller said.

The formulas used to calculate property valuations are uniform across the state, so both Larimer and Weld counties configure the values the same way. Values from the 2013 reassessment will determine how much property tax is owed in 2014-2015. Property taxes are used to fund programs such as roads and public schools.

Fort Collins Utilities' Commercial Rates Reminder

Summer is here and that typically means higher utility bills based on seasonal rates, fcgov.com/commercial-rates.

Air conditioning often is the largest contributor to higher electric bills in the summer and landscape watering adds to water bills.

Control costs by reducing electric and water use with a free facility assessment, fcgov.com/assessments.



Small business efficiency grants are available through December 1 to help qualified customers pay for energy and water projects, fcgov.com/efficiency-grant.



Fort Collins Conserves. A Year-Round Activity.

fcgov.com/utilities/business • utilities@fcgov.com
(970) 221-6700 • TDD (970) 224-6003

Greeley Stampede
June 27 - July 7, 2013

Monday, July 1
PRCA Rodeo - 7 p.m. Tough Enough To Wear Pink
Presented by North Colorado Medical Center

Tuesday, July 2
PRCA Rodeo - 7 p.m. Date Night
2 for 1 admission, rodeo tickets, beer & carnival passes.
Presented by JACK DANIEL'S

Wednesday, July 3
PRCA Rodeo - 7 p.m.
Military Appreciation
Presented by Firehouse - 9 p.m.
Big Country Free Stage

970.356.7787 ★ GreeleyStampede.org TicketsWest 600 North 14th Avenue Greeley, CO 80631

BUSINESS REPORT LIST Commercial Developers

Ranked by number of employees

RANK	Company	Employees 2013 Employees 2012	E-mail Website Phone/Fax	Products/Services	Person in Charge, Title Year Founded
1	WATER VALLEY LAND CO. 1625 Pelican Lakes Point, Suite 201 Windsor, CO 80550	75 75	shall@watervalley.com www.watervalley.com 970-686-5828/970-686-2768	Residential, commercial and retail real estate development; oil and gas exploration; water rights and water storage; golf course and water recreation.	Martin Lind, CEO 1990
2	BRINKMAN PARTNERS LLC 3003 E. Harmony Road, Suite 300 Fort Collins, CO 80528	62 60	kate.baker@brinkmanpartners.com www.brinkmanpartners.com 970-267-0954/970-206-1011	Integrated real estate services including construction, commercial brokerage, development, capital markets and real estate management.	Paul Brinkman Kevin Brinkman, founding partners 2005
3	AGPROFESSIONALS LLC 4350 State Highway 66 Longmont, CO 80504	18 16	tharen@agpros.com www.agpros.com 970-535-9318/970-535-9854	Developers of agriculture; engineering, land-use planning, real estate, surveying, environmental management, public relations exclusively for agriculture.	Thomas Haren, owner 1996
4	NEWMARK MERRILL MOUNTAIN STATES 2720 Council Tree Ave., Suite 230 Fort Collins, CO 80525	10 10	kbarrows@nmc-mountainstates.com www.newmarkmerrill.com 970-377-1135/970-672-8505	Commercial real estate development, management.	Allen Ginsborg, managing director, principal 2007
5	LOVELAND COMMERCIAL LLC 1043 Eagle Drive Loveland, CO 80537	10 7	lovelandcommercial@gmail.com www.lovelandcommercial.com 970-667-7000/970-635-2514	Real estate development, brokerage and home building.	Nathan Klein, partner 1996
6	THE W.W. REYNOLDS COS. 1600 Specht Point Road, Suite 123 Fort Collins, CO 80525	5 5	johns@wwreynolds.com www.wwreynolds.com 970-482-4800/970-221-5009	Commercial property management, commercial development, brokerage.	John G. Slack, asset manager 1980
7	CHRISLAND COMMERCIAL REAL ESTATE INC. 4745 Wheaton Drive, Suite 120 Fort Collins, CO 80525	4 4	chrisland@chrislandcommercial.com www.chrislandcommercialrealestate.com 970-663-3150/970-663-3291	Commercial real estate brokerage, development and advisory services.	Ryan Schaefer, president 2003
8	LOT HOLDING INVESTMENTS 301 Centennial Drive Milliken, CO 80543	3 N/A	mjob@lotholding.com www.lotholding.com 970-587-7222/970-587-7232	Land development.	Bret Hall, president 2001
9	VERDE 1500 Luke St. Fort Collins, CO 80524	2 2	dan@verdeprojects.com www.verdeprojects.com 970-567-2621/N/A	Real estate development management and construction management for businesses, organizations and municipalities.	Dan Tweeton, owner 2004
10	SEVEN GENERATIONS LLC 607 Cowan St., A1 Fort Collins, CO 80524	1 1	sue@7genllc.com www.7genllc.com 970-420-0000/970-797-1913	Sustainable development, renewable energy, LEED NC/EB, energy management, Energy Star.	Susan McFaddin, president 2008
11	PELICAN LAKE RANCH 16504 Beebe Draw Parkway Platteville, CO 80651	1 1	christine@gccolorado.com www.pelicanlakeranch.com 720-244-3336/720-293-6014	Provide custom home sites and acreage lots in resort-like community with lakes, trails, equestrian facilities, community center, pool, playground, tennis courts, private fishing lake, bird estuaries, cross country jump course, marina, boat dock.	Christine Hethcock, development manager 1988
12	LIVINGSTON REAL ESTATE & DEVELOPMENT 736 Whalers Way, Bldg. G, Suite 201 Fort Collins, CO 80525	1 1	tom@tomlrd.com tomlrd.com 970-266-0333/970-204-0350	Commercial real estate brokerage, project management and development.	Thomas Clark Livingston, owner 2005


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


N/A - Not Available.

McWhinney declined to participate.

Researched by Mariah Tauer

Source: Business Report Survey





Cassidy Turley Welcomes **Stuart Thomas as Broker Associate in the Fort Collins Office**

Stuart Thomas has over 11 years experience in the Northern Colorado and Greater Phoenix markets and has successfully closed over 500 sale and lease transactions. Stuart focuses primarily on Tenant Representation but is highly active in the sales and leasing of office, retail and industrial properties.

Stuart Thomas
Broker Associate
970.267.7725
Stuart.Thomas@cassidyturley.com

cassidyturley.com/colorado

BROKERAGE SERVICES / TENANT REPRESENTATION / CAPITAL MARKETS / INVESTMENT SALES / PROJECT LEASING / PROPERTY MANAGEMENT





PROSPECT EAST BUSINESS PARK

- CONVENIENT LOCATION
- EASY ACCESS TO I-25
- AMPLE PARKING

CALL TODAY FOR A SHOWING!

TERRI HANNA
TERRI@WWREYNOLDS.COM

ONE PROSPECT

ADDRESS	SF AVAIL
1600 SPECHT POINT RD #105	4,548 SF
1600 SPECHT POINT RD #123	2,300 SF

THREE PROSPECT

1613 PROSPECT PARK WY #112 5,600 SF

FOUR PROSPECT

1612 SPECHT POINT RD #119 8,657 SF*

*8,657 SF DIVISIBLE TO 3,356 SF

LEASE RATES:

\$9.00 - \$12.00 / SF NNN

970.482.4800
WWREYNOLDS.COM



THE **W.W. Reynolds** COMPANIES

TEL: 970.482.4800 : FAX: 970.221.5009 : 1600 SPECHT POINT RD, # 123 : FT. COLLINS, CO 80525

ASSESSED from 1A

lars, it's oil and gas," Woodruff said. "The other classes of property are not big enough or don't change enough to make enough difference into the actual tax dollars that are paid."

The largest increase came from the Wattenberg field, the area extending from north of Denver well into Weld County, which marks the sweet spot of Weld's oil and gas drilling boom.

Assessed value for 2013 determines the amount of tax revenue the county's more than 300 tax districts collect next year. The assessed-value figures are preliminary, but could increase in coming months. The county will certify this year's values for the first time in August, with a final certification coming in December.

“Some counties, such as Weld County, are growing dramatically.”

JoAnn Groff
STATE PROPERTY TAX ADMINISTRATOR

Last year's assessed value in Weld reached \$6.5 billion, netting \$454 million in revenue for tax districts, including the county itself, junior colleges, schools, fire and water districts and others. Property tax revenue increased \$71 million from the \$383 million collected the prior year.

In 2012, oil and gas accounted for 52 percent of assessed value. Noble Energy Inc. and Anadarko Petroleum Corp., two of the largest oil and natural-gas companies in the region, paid the county \$148 million in 2012 property taxes, nearly one third of all the county's tax revenue.

This year, agricultural assessed value rose 18 percent, but it only makes up 2 percent of total assessed value, Woodruff said.

In April, Weld was ranked No. 4 in total estimated assessed value at \$6.8 billion, behind Denver, Arapahoe and Jefferson counties, according to a study from the state Department of Local Affairs' Division of Property Taxation. Denver County ranked No. 1 with \$11.3 billion in assessed value, well ahead of the others.

Of the top-ranked counties, however, Weld saw the largest percentage increase in assessed value of 4.9 percent.

Based on the new \$7.1 billion figure, Weld's assessed value growth rises to 9.2 percent.

"Some counties, such as Weld County, are growing dramatically," said JoAnn Groff, the state property tax administrator, who also attributed the increase to oil and gas activity.

By contrast, Larimer County's 2013 assessed value was estimated at \$4.19 billion, up slightly from \$4.13 billion in 2012.

The influx of tax revenue has

helped keep Weld's mill levy low. In 2001, Weld's mill levy was 20.599; by 2006 it was down to 16.804, where it has remained.

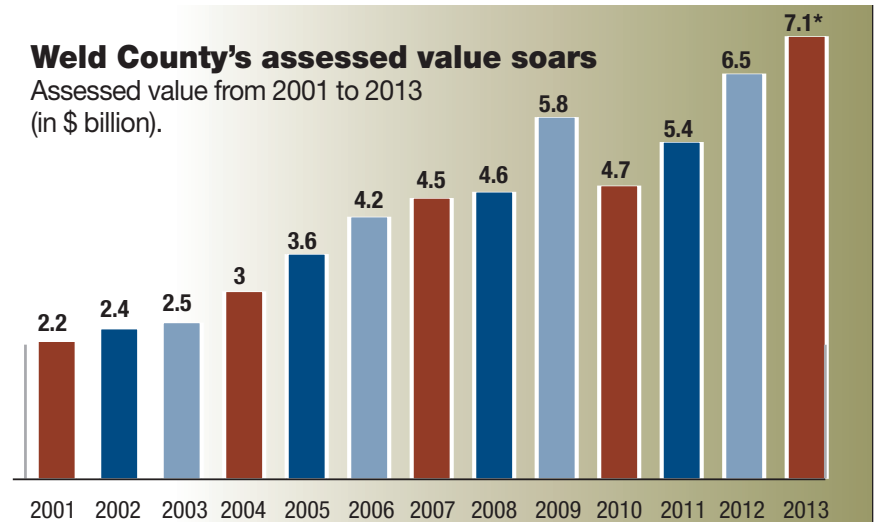
Bill Jerke, a farmer and oil and gas consultant as well as a former state representative and Weld County commissioner, said the low tax rates have promoted economic prosperity.

"The overall wealth keeps going up, and as a result, the tax rate goes down," he said. "It winds up making us more attractive. ... You can live in a home or have a business in Weld County and have the property taxes be quite a bit cheaper than they would be across the county line.

"It's a continuation of the wonders oil and gas have been bringing us."

Weld County's assessed value soars

Assessed value from 2001 to 2013
(in \$ billion).



*This figure from Weld Assessor Christopher Woodruff is preliminary.

Source: Weld County Assessor's Office

**FOR VITAMINS,
OUR PHARMACISTS
LIKE THE PRODUCE AT
FORT COLLINS
FARMERS' MARKET.**

HERE. TO HELP YOU THRIVE. Breathtaking hikes and open-air markets make this a great place to live and work. We want to help your employees make the most of it. Starting with new medical offices in Loveland and Fort Collins that will provide more access to great care and wellness programs. We've also partnered with Banner Health to provide hospital care and additional primary care providers. If you need us, we're here to help you and your employees stay productive, live well and thrive.

Visit kp.org/colorado/business

KAISER PERMANENTE **thrive**

INSURERS from 1A

plans on the exchange only in certain areas of Colorado, where they feel that the need for affordable care is greater.

UnitedHealthcare, for example, will only offer plans on the exchange in rural areas of Colorado, and will offer plans that are not part of the exchange in urban areas, according to company spokeswoman Kristen Hellmer.

Plans on the exchange are considered more appropriate for those who require affordable care because some consumers who shop on the exchange are eligible for federal subsidies, depending on income levels. Subsidies are available for those making less than 400 percent of the federal poverty level; that figure equals \$94,200 annually for a family of four. Subsidies are not available to those who buy health insurance on the open market.

Some carriers have opted to make exchange plans available only where it is more likely that affordable care will be needed.

“We chose to participate in the individual exchange in rural Colorado where we believe there is the greatest need for affordable care,” said Hellmer of UnitedHealthcare.

United also believes that the exchange will provide an opportunity to offer rural communities the same level of coverage now available

► See **More Insurers, 11A**

Rates

Preliminary data from the Division of Insurance gives a general idea of the 2014 health insurance offerings, but final rates are still being determined.

Individual Plans

Coverage Level	Lowest	Highest
Catastrophic	\$139.13	\$357.13
Bronze	\$177	\$462.14
Silver	\$232.80	\$837.37
Gold	\$273.44	\$774.16
Platinum	\$311.40	\$321.96

Small Group Plans

Coverage Level	Lowest	Highest
Bronze	\$224.06	\$532.14
Silver	\$249.47	\$827.43
Gold	\$324.36	\$939.63
Platinum	\$551.76	\$845.30

NOTE: Premium ranges are based on sample rates provided by insurance carriers for 2014 and include plans offered both off and on the health care exchange. They are for a 40-year-old non-smoker, with the exception of “catastrophic” premiums, which will only be offered to individuals 30 years of age or younger. Rates for 2014 are currently under review by the Colorado Division of Insurance and are subject to change.

Source: Colorado Division of Insurance



MAX FLATS | BREAKING GROUND JULY 2013

MAX Flats is an exciting mixed-use project along the Mason Corridor developed by Brinkman Partners. Brinkman is utilizing our integrated approach to provide the following services for the project:

- Development
- Financing
- Construction
- Brokerage
- Leasing
- Property Management



Other New Brinkman Projects

- Windsong Estate
- The Gallery Flats
- Arête Surgical Center
- Eldon James BioMed
- TLC Payroll
- 5042 @ Harmony Tech Park

Colorado's Leader in **INTEGRATED REAL ESTATE SOLUTIONS**

- Commercial Brokerage
- Construction
- Development
- Capital Markets
- Real Estate Management

MORE INSURERS from 10A

in cities.

"In urban areas in Denver, we believe we have strong product offerings today that are valuable to the market in terms of quality, broad access to care providers, innovative plan designs and excellent service," Hellmer said.

"These characteristics and features are compelling in or out of an exchange channel," she said, "and we hope to bring some similar options for consumers in rural Colorado."

United will provide 148 plans off the exchange and nine plans on the exchange under the name "All Savers Insurance Co."

Kaiser Permanente, which established its physical presence in Northern Colorado in 2012, will offer the same plans in each of the three markets it serves in Colorado. Kaiser has members in southern Colorado, the metro Denver area and now in Northern Colorado.

"Where we have a presence, we want there to be a choice," said Jandel Allen-Davis, vice president for government and external relations for Kaiser.

The exchange and other provisions of the Affordable Care Act should theoretically prevent gaps in coverage in the future, Allen-Davis said, but it is still unclear how many people will use the exchange.

Kaiser will offer a total of 121 plans, with 51 offered on the exchange and 70 available off the exchange.

According to the Colorado Division of Insurance, 17 different insurance companies submitted new plans for 2014. These are separated into several different tiers, depending on the level of coverage they provide. Preliminary rate submittals show that for individuals, silver-level plans, or those covering 70 percent of costs, which is the mid-level range, premium prices are \$232 to \$837 per month for individuals, before federal subsidies.

For small group plans, the same level of coverage costs \$249 to \$827 per month for individuals. These ranges include plans both on and off the exchange, and for rates submitted for all regions across Colorado.

Nearly every health plan offered in 2013 has been revamped and resubmitted to the Division of Insurance for consideration under the Affordable Care Act.

Because the plans have been retooled since 2013, it's difficult to compare them to offerings from previous years, according to Vince Plymell, communications manager for the Division of Insurance.

"Comparisons are challenging, since these are new plans, developed for different requirements," he said. "The Division believes that because there are new benefits required, and because plans cannot deny coverage on the basis of health, that comparing to current or past plans, or current or past premiums, is not an apples-to-apples comparison."

A preliminary analysis based on

Affordable Care Act requirements suggests that premiums are likely to go up for younger people and down for older individuals. Men are more likely to see premium increases, while women may see their rates go down. This is true for plans on and off the exchange.

The same changes that make the 2014 plans incomparable with their predecessors also make it possible for consumers to more easily choose between them, according to Dede de Percin, executive director of the Colorado Consumer Health Initiative.

The way plans are separated makes it easier for consumers to compare them, de Percin said, because the

different tiers in which the plans are placed allows consumers to determine how much coverage they'll get for their dollar.

Plans for individuals will offer five tiers of coverage, ranging from "catastrophic," which covers individuals 30 years of age and younger who live within certain income restrictions, and "platinum" plans, which cover 90 percent of costs for anyone who chooses to purchase the plan.

Plans for small groups will offer four tiers of coverage, from bronze to platinum.

The rates set forth by the Division of Insurance are subject to change and are only a starting point for where

rates will really end up, according to de Percin.

Because of subsidies, "the rate you see is not necessarily the price you pay," she said. Most people who purchase insurance from the exchange will do so in order to obtain subsidies, which will reduce monthly payments by varying amounts, depending on a policy holder's income, de Percin said.

In addition, not all rates submitted by carriers in May will be approved. The Division of Insurance can reject rates if they are considered too high, if they are inadequate – meaning the plans don't offer sufficient coverage – or if plans are considered discriminatory.



THE ALL-NEW BMW 320i xDRIVE.

Experience a thrill you can only find in a 3 Series. With up to 35 mpg,* no-cost maintenance for 4 years or 50,000 miles and xDrive, it's no wonder the BMW 320i xDrive has made quite the impression.

STARTING AT \$34,550.



Co's BMW Center

4150 Byrd Drive . Loveland, CO 80538 . 970-292-5200 . cosbmw.com

*Figures based on 35mpg hwy for 320i xDrive. May Change as a result of EPA testing.
¹Whichever comes first. For complete details on BMW Ultimate Service, visit bmwusa.com/ultimateservice.
©2013 BMW of North America, LLC. The BMW name, model names and logo are registered trademarks.

BUSINESS REPORT LIST | Largest Surveyors

Ranked by number of licensed surveyors.

RANK Prev. rank	Company name	Licensed surveyors Employees-local	Phone Fax Corporate website	Person in charge Year founded
1 2012 Rank: 1	KING SURVEYORS INC. 650 E. Garden Drive Windsor, CO 80550	6 27	970-686-5011 970-686-5821 www.kingsurveyors.com	Larry Pepek Bob Wesnitzer owners 1985
2 2012 Rank: 2	BASELINE CORP. 710 11th Ave., No. 105 Greeley, CO 80631	4 27	970-353-7600 970-353-7601 www.baselinecorp.com	John McLain president/CEO 1998
3 2012 Rank: 4	NORTHERN ENGINEERING SERVICES 200 S. College Ave., No. 10 Fort Collins, CO 80524	3 22	970-221-4158 970-221-4159 www.northernengineering.com	Bud Curtiss vice president 1987
4 2012 Rank: 7	AYRES ASSOCIATES 3665 JFK Parkway, Building 2, Suite 200 Fort Collins, CO 80525	2 35	970-223-5556 970-223-5578 www.ayresassociates.com	Jim Schall vice president 1967
5 2012 Rank: 3	LAMP, RYNEARSON & ASSOCIATES 4715 Innovation Drive, Suite 100 Fort Collins, CO 80525	2 17	970-226-0342 970-226-0879 www.lra-inc.com	Frank Kohl office principal 1959
6 2012 Rank: 5	LANDMARK ENGINEERING LTD. 3521 W. Eisenhower Blvd. Loveland, CO 80537	2 14	970-667-6286 970-667-6298 www.landmarkltd.com	Jeff Olhausen president, professional engineer 1969
7 2012 Rank: 8	TAIT & ASSOCIATES INC. 6163 E. County Road 16 Loveland, CO 80537	1 6	970-613-1447 970-613-1897 www.tait.com	Tracy Letzring vice president 1964

Region surveyed includes Larimer and Weld Counties.
NR-Not Previously Ranked.

Researched by Mariah Gant

SB Sample & Bailey
CERTIFIED PUBLIC ACCOUNTANTS, P.C.

For more than 30 years, we've filled Northern Colorado's need for big firm tax and accounting expertise delivered by down-to-earth locals.

Expect proactive services designed to build your assets and achieve your financial goals.

Choose Prosperity.

970.223.8825 | www.SampleandBailey.com

Serving Northern Colorado for over 25 years

KING SURVEYORS, INC.

We have the experience and the resources.

- Boundary Surveys • ALTA/ASCM Land Title Surveys
- Topographic Surveys • Construction Staking • Home Builder Services
- Improvement Location Certificates • Oil and Gas Well Surveys • Aerial Surveys

www.KingSurveyors.com

970.686.5011

Your local leader in Commercial and Residential roofing in Northern Colorado.

Advanced Roofing Technologies

Advanced Roofing Technologies has been your trusted and reliable roofing professional since 1993. Have a question? We have answers. Contact us today!

FREE Estimates • FREE Consultations

Call today 970.663.0203 • www.advancedroofingtech.com

ClimateWise, Business Smart

Join us in thanking ClimateWise Platinum business partners who annually:

- implement projects to increase operational efficiency
- serve as role models, mentors and advisors to the business community



2012 Platinum Partners

Anheuser-Busch, Inc.
Avago Technologies
Brinkman Partners
City of Fort Collins
Colorado State University
Dresser-Rand
Gallegos Sanitation, Inc.
Green Ride Colorado
Hewlett-Packard Company
Houska Automotive Services
Intel Corporation
New Belgium Brewing Co., Inc.
NewMark Merrill Mountain States
(Fort Collins Marketplace)
Platte River Power Authority
Poudre School District
Poudre Valley Hospital -
University of Colorado Health
RB+B Architects, Inc.
ReSource
Rio Grande Mexican Restaurant
Rocky Mountain Innosphere (RMI2)
Trebuchet Group
Trees, Water & People
USDA Agricultural Research Service
Vaught-Frye Larson Architects
& Ripley Design, Inc.
Vineyard Church of the Rockies
Woodward



*Stacey Baumgarn, Colorado State University
ClimateWise Platinum Partner
Photo by Cambon Studios*

Join ClimateWise. A free, voluntary City of Fort Collins program dedicated to helping local business and the environment.

(970) 221-6700 · fcgov.com/climatewise



Brought to you by:
NCBR, WBR, BCBR

BIZWEST
MEDIA



fueling the future

JULY.16.13

THE RANCH.LOVELAND.CO

7:30AM - 1:30PM · 1ST NATIONAL BANK EXHIBITION HALL

Northern Colorado has emerged as one of the nation's premiere centers for energy development including oil and natural gas. Bring your business to the forefront of the conversation by sponsoring and attending Energy Summit 2013. Leading voices in the region's oil and gas business will offer insights and the latest intelligence from the field and the Capitol.

 **REGISTER NOW!**
Visit NCBR.com

KEYNOTE SPEAKERS:

Rayola Dougher, Senior Economist, The American Petroleum Institute
John Harpole, Founder and President, Mercator Energy LLC

TOPICS AND SPEAKERS:

Water Quality & Quantity

Jerd Smith, NCBR
Forbes Guthrie, Stewart Environmental
Doug White, High Sierra
Tom Cech, Metro State College

Technology & Education

Ken Carlson, CSU
Curtis Rueter, Noble Energy
Doug Flanders, COGA
Brian Lewandowski, CU Leeds School of Business

New Energy Frontiers

Paul Smith, ANGA
Mike Freeman, Rocky Mountain Innosphere
Paul Nelson, Ward Alternative Energy
Dan Genovese, Chesapeake

Regulation Facts & Figures

Barb Kirkmeyer, Weld County Commissioner
Brad Miller, Anadarko Petroleum Corporation
Matt Lepore, COGCC

SPOTLIGHT YOUR COMPANY!

Sponsorships are available or showcase your company in the exhibit hall. Contact Sandy Powell: SPowell@NCBR.com or 970.232.3144

TITLE SPONSORS:

 *smart marketing*
CHEYENNE | FORT COLLINS

ASSOCIATE SPONSOR:

 
Fleet & Commercial **OTIS, COAN & PETERS, LLC**
Attorneys and Counselors at Law

PRESENTING SPONSOR:

BREAKFAST SPONSOR:


Ward Energy

LUNCH SPONSOR:



HIGH SIGN SPONSOR:

DAVINCI
SIGN SYSTEMS, INC.

MEDIA AND MARKETING SPONSOR:



DISCOVERIES

FOCUS: UNIVERSITIES, LABS & THE ECONOMY

Prof hopes smartphone app is great shakes for blind



EMILY CLINGMAN

Jaime Ruiz, an assistant professor at Colorado State University, demonstrates the tasks that can be performed by moving a mobile device in certain ways. Ruiz hopes the smartphone technology he's developing can assist the visually impaired.

CSU Google grant is funding researchers

BY STEVE LYNN
slynn@ncbr.com

FORT COLLINS – Jaime Ruiz lifts his smartphone to his ear to show how a blind person might answer the phone in the future. He moves the phone away from his ear and flicks his wrist to hang up.

Smartphone owners know using their phones isn't quite that easy: They have to look at the screen and swipe it with their fingers to answer a call and touch it to end a call.

With help from Google, Ruiz, an assistant professor at Colorado State University, is developing software for smartphones so they work better for people who can't see the screen – those who are visually impaired. The idea is to program a phone so that blind people can give it commands by using various motions.

Ruiz, who teaches in CSU's Computer Science Department, landed the university's first-ever

Google Faculty Research Award earlier this year. Google is giving him \$50,000 to hire a graduate student for one year. The grant covers tuition and travel for the student, and provides faculty and students the opportunity to work directly with Google scientists and engineers.

Plenty of expensive assistive devices for the blind already exist, but consultants say there is a need for less-expensive technology, such as the software

envisioned by Ruiz.

DISCOVERIES

envisioned by Ruiz.

"Anytime we can do something with mainstream technology, we're just that much farther ahead," said Tanni Anthony, a consultant on visual impairment for the state Department of Education.

Ruiz's work on the software began when he interned for Google at the Mountain View, Calif., Internet company's research division while studying for his doctorate in computer science at the

University of Waterloo in Ontario. Hired at CSU in August, Ruiz believes it will take four to five years to complete the software project.

Ruiz will make use of technology that already exists in smartphones but that is underutilized.

Smartphones come with sensors that detect movement. Turning a smartphone will reorient content on the screen. Shaking an iPhone will create a prompt to undo typing.

Ruiz hopes to tap this unused potential for people who cannot use a touch screen, or when it doesn't make sense to do so. Maybe they're wearing gloves. Or maybe they want to skip a step and more safely answer the phone while driving.

"We imagine this is beneficial to everybody," he said.

He has surveyed people to find out what kinds of gestures they would make with a phone for certain functions. Most people have told him that they would want to answer the phone simply by lifting it to their ears.

He has learned, however, that teaching people to correctly use more complex gestures is difficult. So, he has set

► See **Discoveries**, 16A



Monday, July 1
PRCA Rodeo - 7 p.m. Tough Enough To Wear Pink
Presented by 

Tuesday, July 2
PRCA Rodeo - 7 p.m. Date Night
2 for 1 admission, rodeo tickets, beer & carnival passes.
Presented by 

Wednesday, July 3
PRCA Rodeo - 7 p.m. Military Appreciation
Presented by 
Firehouse - 9 p.m. Big Country Free Stage 

970.356.7787 ★ GreeleyStampede.org TicketsWest 600 North 14th Avenue Greeley, CO 80631

DISCOVERIES from 16A

out to create voice prompts that can tell users how to properly execute gestures if they aren't doing them right.

Visually impaired students now go through a cumbersome process of trial and error as a voice tells them whether they are touching the right part of the screen.

Ruiz hopes to make everything easier by programming different gestures into the phone that correspond to specific apps. Waving the phone through the air in a check-mark motion could bring up the calendar app. Shaking the phone could bring it back to its home menu.

Ruiz is developing the software using the Android operating system, although he intends for it to be accessed from all mobile platforms. It will run in the background as users cycle between apps, answer or ignore phone calls or surf the Internet.

Anthony, the department of education consultant, said devices tailored exclusively to blind people are, by necessity, expensive because the user-pool is very limited.

"There's a smaller demand in the market, so you're going to see a higher cost," she said.

The path Ruiz has chosen to develop his app should offset this trend because the technology comes with devices used by the general population, and offers tremendous advances for visually impaired people at a lower

cost.

Bonnie Snyder, a technology consultant for the state education department, has tested Google products for accessibility. She said there's little computer technology that caters to visually impaired people.

"At least they're trying," she said. "But they have a ways to go."

When Ruiz finishes the new app, he plans to make it available to everyone by releasing it as free open-source software, meaning that other developers will be able to modify it and improve its functionality as long as they release the end product back to the community. The source code for the app will also be publicly available, which will allow developers to modify and improve the code.

"What we are hoping to do is develop an application people can download and use on their phones, as well as provide a toolkit that will allow developers to incorporate motion gestures into their applications without having to be an expert in motion gestures and recognition techniques," he said.

For now, Ruiz needs to make the software nearly perfect because users have a low tolerance for poor functionality, he said.

"There are still a lot of steps between releasing something to everybody and where we're at right now," he said.

Every day is someone's special occasion.




Send flowers.

www.palmerflowers.com
3710 Mitchell Drive
226-0200
Family owned since 1912



100% GUARANTEED Satisfaction

Open and delivering flowers & gifts 7-days a week with extended hours to serve you.



INFORMATION TECHNOLOGY EXPERTS

ITX is Northern Colorado's leading full-service computer and information technology support services provider.

What makes ITX different:

- More than 10 certified technicians
- Fast response time
- Competitive pricing
- IT Planning and Budgeting
- Collaborative approach to solutions
- Techs advocate on the behalf of business
- Technicians on call 24/7/365
- Time and Materials based service

Over 200 companies in Colorado think of ITX as their IT Department.

- Office 365 Provider
- Cloud Technology services
- PC & Server Service and Support
- Systems Virtualization
- Managed IT Services
- Network Security/Firewalls
- Email Servers / Exchange
- Backups & Disaster Recovery
- Network Administration
- IT Augmentation
- Colocation & IaaS

Managing Client Effectiveness through Technology

Call or email us today for a free, informative consultation.
970-282-7333 ~ itxfc.com ~ info@itxfc.com



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

Storefront or Classroom?

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



Colorado State University

October 23 and 24, 2013
Lincoln Center Fort Collins, CO



Net Zero Cities

Convening the world's brightest minds to create net zero energy, carbon, water and waste communities.

- Collaborative Problem-solving Sessions
- Inspiring speakers
- Educational Tracks

Learn more and register at Netzerocities.com



Take time for caution when forming an LLC

Many people who form a limited liability company with family members, friends or acquaintances do so without taking the time to follow some important formalities. One such formality is the creation of a well-thought-out, written operating agreement that clearly sets forth the various rights and responsibilities of the members and managers of the entity. Unfortunately, many who forego the effort and expense to prepare an operating agreement in the beginning learn to regret their failure to do so later.

Within the Colorado Revised Statutes, the Colorado Limited Liability Company Act is designed to provide those who wish to form an LLC with extensive flexibility. In fact, the statute regarding LLC operating agreements states: "It is the intent of this article to give



KEEP IT LEGAL
Dan Jones

the maximum effect to the principle of freedom of contract and to the enforceability of operating agreements."

To reinforce the "freedom of contract" ideal, the act, at §7-80-108(1)(a), C.R.S., further provides that, with very few exceptions, the provisions set forth by the parties to an operating agreement "shall control over any provision of this article to the contrary..." However, while the act does permit such extensive flexibility, if an LLC lacks an operating agreement prepared by the mem-

bers of that LLC, or to the extent that the operating agreement of the members fails to address certain issues covered in the act, that same section states that the provisions of the act "shall control."

The provisions of the act are not always in conformity with the expectations and preferences of the LLC's members. The provisions regarding the selection of a manager and regarding the transfer of interests in the LLC provide good examples of this problem.

Regarding the selection of the manager, in most LLCs the manager is chosen based on a vote of the members. In most LLCs, the operating agreement would provide that voting rights of the members are allocated based upon the relative percentages of the membership interests owned by the LLC's members. This is similar in principle to how the voting rights of shareholders in a corporation are dependent upon the number of shares each shareholder owns. For example, if the three members of an LLC own 80 percent, 15 percent and 5 percent of the respective membership interests, those members would be allocated 80 percent, 15 percent and 5 percent of the respective votes in any matter requiring a vote.


But not under the Colorado statute. The act provides, "Managers may be designated and removed by the consent of a majority of the members." This provision is based solely on the number of persons who are members in the entity, without reference to their relative interests.

In the above example, assuming the member with 80 percent of the membership interest in the LLC is the manager, the result of this default provision in the act would be that the two members holding only a combined 20 percent of the membership interest in the LLC can remove the one owner of the 80 percent membership interest from his manager position. Even though they have a comparatively small combined membership interest, this provision in the act gives the two minority-interest owners control simply because they outnumber the one 80 percent owner.

Regarding the transfer of interests in the LLC, most written operating agreements place restrictions upon the ability of members to transfer their respective interests in the LLC. Understandably, because LLCs tend to be smaller entities, the members wish to exercise some control over who owns interests, and thus who they are willing to work with in the LLC. Some transfer controls can be placed in a written operating agreement.

The act provides that "[t]he interest of each member in a limited liability company constitutes the









► See **Legal**, 27A



2013 Bixpo

Business Leaders BREAKFAST

September 11, 2013 7:30 - 9:30 am

<p>The Breakfast includes the 2013 CFO of the Year Awards</p> 	<p style="text-align: center;">Business Leaders Breakfast: Going Global with JK Joung Former Deputy General Manager, Samsung Life Insurance, Seoul, South Korea</p> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="width: 70%;"> <p>Business Leaders Breakfast, the kick-off event of Bixpo 2013, brings to the stage JK Joung, keynote speaker and moderator, and a panel of CFOs and CEOs who have taken companies from regional renown to global players.</p> <p>Joung is the recently-named Monfort Senior Executive in Residence at the University of Colorado's Monfort College of Business. He has been the lead negotiator in developing international joint ventures with Samsung as well as a senior consultant for strategy and capital management with Nationwide Insurance. He analyzed East Asian markets for Marvis Zonis + Associates in Chicago before founding internet start-up IVYEDIT, INC. in 2002, building it to a 12-person business.</p> </div> <div style="width: 25%; text-align: center;">  <p>JK Joung</p> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;"> <p>CFO Award Nominations are Open NCBR.com Nomination deadline is August 1</p> </div> <div style="width: 45%;"> <p>Business Leaders Breakfast Awards Reservations are open NCBR.com Tickets: \$39 Tables: \$400</p> </div> </div>	
<p>An Event Produced By:</p> 	<p>Title Sponsor</p> 	<p>Speaker Sponsor</p> 
<p>Presenting Sponsor</p> 	<p>Associate Sponsor</p> 	<p>Marketing Sponsors</p> <div style="display: flex; justify-content: space-around;">   </div>

Speir boosts business incubation at UNC

Former RMI COO takes reins of Monfort's new project

BY MAGGIE SHAFER
news@ncbr.com

Incubators aren't for chickens. At least not according to Ryan Speir, the recently chosen leader of the University of Colorado's new business incubator.

As former chief operating officer and interim chief executive of the Rocky Mountain Innosphere and serial entrepreneur, Speir said he knows the guts it

NEWSMAKER Q&A

takes to put your money where your dreams are and start your own company. The Business Report spoke with him to find out more about his plans for the new incubator and why he thinks it has the potential to be a boon to businesses all over Northern Colorado.

Question: There were more than 50 applicants for the top position at the incubator. Why do you

think you were the one chosen?

Answer: I'd guess the mixture of character, experience and drive are unique. The University of Northern Colorado knows the importance of culture. Character values are where culture starts. A good or great culture is a key component for overall success, especially in a service industry. I've started companies and know the value of a hard day's work. If you haven't put in the time at a startup, well then, you haven't put in the time at a startup. Lastly, when it comes to getting a business going or new products launched, there's no substitute for drive. Drive is that compelling force that causes activity.

Q: Many incubators seek out startups in particular industries. Will UNC's incubator do the same? If so, what industries will be your focus, and why?



COURTESY RYAN SPEIR

A: Sure. First we'll look at all applicants on their business merits. The incubator will target particular industries for strategic or regional strengths that can best benefit from business incubation. Our strengths differentiate us as a community. Maybe it's the next United Agri Products or Startek or a great hospitality and tourism company like Vail Resorts or Xanterra. Colorado is terrific at building things. Perhaps it's the next development, architecture or construction company like a McWhinney, Hensel Phelps, Neenan or Roche Constructors. It might be a mix of companies that work well together.

Q: Are there enough startups in Northern Colorado to necessitate two incubators? How will you differentiate yourself from the Innosphere?

A: Absolutely. If you said two 'tech' incubators, the answer might be different. UNC is leading the way with a complementary or mixed-use incubator. It might be agriculture-based or a spin-out company from an existing business in the food service industry. The opportunities to get more business done are endless when you combine incubators with the entire region being a benefactor.

Our state is known for mixed-use business
► See **NewsMaker, 31A**

Finding a new face for your social media presence

Social media continues to grow. Digital technologies and business pipelines that were little more than dreams a few years ago now dominate the marketplace, setting the standard for business innovations higher than ever before. Every day, hundreds of millions of potential consumers interact with their social circles across multiple platforms and devices; sharing personal stories, building relationships and financially supporting companies they perceive as fitting their needs and personal values. When it comes to interacting with customers online, it's safe to say that the rules have changed.

As the number of socially connected customers continues to

grow, so too does the revenue accrued from online sales and networking. This has greatly increased demand for new forms of interactive, conversational marketing techniques that build advocacy and harness the inertia of viral messaging. To satisfy this demand, a new kind of business has been born. Meet the "social media agency."

What is a social media agency? Most describe themselves as social gurus who specialize in



SOCIAL MEDIA
Caroline Veldman

brand management online and on the go. They develop and execute brand guidelines that increase the visibility of your business while forging new relationships and strengthening existing bonds with your customer base. Branding no longer exists as a product being funneled to consumers via the company. Instead, customers are funneling it to each other by means of social pages, reviews and recommendations.

According to a new survey from Cone Inc., a New York-based marketing and PR agency, almost 80 percent of online customers reverse purchase decisions after seeing negative online reviews. This means customers are paying atten-

tion to what the online community has to say about a company and its products. These new 24-hour cycles of brand management can be a positive thing as far as face-time and exposure to potential new clients, but they also provide new challenges for brand ambassadors. Examples of these unintended challenges include the recent Taco Bell "shell-licking" fiasco, in which a Taco Bell franchise employee took a photo of a coworker licking a stack of taco shells. The photo went viral (was shared extensively on the Internet), and Taco Bell was faced with an overnight PR nightmare. Now that a company's brand is shareable any hour of the day, from

► See **Social Media, 24A**

2013 Audi allroad 2.0T quattro Premium Plus

\$499mo

36 month lease + tax

Stock #40951. 2013 Audi allroad 2.0T quattro Premium Plus lease includes \$2500 consumer cash, first month's payment and \$695 acquisition fee (excludes tax, title, licensing and additional dealer fees). Must qualify for \$1000 Audi Owner Loyalty or Audi Acquisition Program Incentive. MSRP \$44,345. Residual value at lease end \$24,389.75. 36 month lease / 12,000 miles per year. Security deposit waived by Audi Financial Services, with approved credit. Offer expires: 07/08/2013.



(970) 226-3000

www.edcarrollaudioffortcollins.com

3003 SOUTH COLLEGE AVE. FT. COLLINS, CO

Audi
Truth in Engineering



2013 Audi A4 2.0T quattro Premium Plus

\$399mo

36 month lease + tax

Stock #40987. 2013 Audi A4 2.0T quattro Premium Plus lease includes \$3500 due at lease signing (excludes tax, title, licensing and additional dealer fees). Must qualify for \$1000 Audi Owner Loyalty or Audi Acquisition Program Incentive. MSRP \$34,795. Residual value at lease end \$21,909.25. 36 month lease / 12,000 miles per year. Security deposit waived by Audi Financial Services, with approved credit. Offer expires: 07/08/2013.



ON THE JOB

ECONOMIC DEVELOPMENT

Dina Schmitt, a Re/Max real estate agent, was elected president of the Mead Area Chamber of Commerce, replacing Ted Bendelow. **Tamie Newby** was elected vice president and **Ryan Sword** was voted in as treasurer.



Schmitt

ENGINEERING

Kenneth Esposito, who is based in Fort Collins, is one of 18 people promoted to vice president by Broomfield-based MWH Global, a wet infrastructure-focused strategic consult-



Esposito



D'Agosta

ing, environment engineering and construction services firm. Esposito, principal geologist and geochemist, has more than 27 years of experience performing and managing geological field investigations, laboratory analyses and geochemical studies. He serves as the North America mining sector leader and location

leader for the Fort Collins office. MWH also appointed **Jeff D'Agosta** of Fort Collins as chief legal officer and general counsel; he will lead the company's global legal and insurance programs. D'Agosta most recently served as the company's deputy general counsel and succeeds Mark Shultz. Prior to joining MWH, D'Agosta served as corporate counsel for Hensel Phelps Construction Co. in Greeley.

INSURANCE

Alie Daniel joined Fidelity National Title Co. in Fort Collins as a customer service representative. She had been public relations director for Exodus Moving and Storage.



Daniel

LAW

Senior judge and mediator **W. Terry Ruckriegle** will start his one-year term as president of the Colorado Bar Association on July 1, representing the association's 18,515 members. The former 5th Judicial District chief judge will focus his term on issues relating to young lawyers. Ruckriegle spent 26 years on the bench after being appointed in 1984 by Gov. Dick Lamm.



Ruckriegle

Amanda Vandagriff was promoted to senior paralegal at Greeley-based Otis, Coan & Peters LLC. She is paralegal for attorney Michael C. Payne.



Vandagriff

MARKETING

Johnstown-based Burns Marketing added four people to its staff: copywriter **Laura Pinter**, project managers **Stephen Back** and **Michelle Hamilton** and associate creative director **Gregg Lulofs**. Before joining Burns, Pinter worked at agencies in Denver, Cleveland and Austin, Texas. Back is a recent graduate



Back



Hamilton



Lulofs



Pinter

of Colorado State University with a bachelor's degree in business administration with a focus on marketing and will focus exclusively on the Hewlett-Packard account. Hamilton, a University of Colorado graduate, remains involved in organizations such as Mile High Young Professionals, CU Alumni Association and the Denver Metro Chamber of Commerce. Lulofs has more than 15 years of professional experience, including serving as design director for various marketing firms along the Front Range and owning a full-service design studio. Pinter, Hamilton, and Lulofs will work out of Burns' Denver office, while Back will be based in Johnstown.

REAL ESTATE

Pam Gates joined Sears Real Estate in Greeley as a broker associate specializing in residential real estate and first-time homebuyers.



Gates

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

NCMC Foundation Golf Tournament thank you

SPECIALTY sponsors
 American Eagle Distributing Co.
 BBVA Compass
 Boulder Associates
 Colorado Financial Management
 Congress Asset Management Company
 Crothall Healthcare
 EagleMed
 Flood & Peterson Insurance, Inc.
 Hensel Phelps Construction Co.
 Invesco
 Med-Trans
 NCMC, Inc.
 Noble Energy
 North Colorado Medical Center
 Northern Colorado Business Report
 Northern Colorado Paper
 Pepsi Bottling Group
 Pioneer Press
 Professional Finance Company
 Shirazi Benefits
 Spradley Barr Ford Lincoln of Greeley
 TEAMHealth
 UBS
 Weld County Garage Buick GMC

GREEN & TEE sponsors
 Adolphson & Peterson Construction / AP Healthcare
 Bouchard-Bates-Ripsam-Boxleitner
 Wealth Management Group of Wells Fargo Advisors
 Bucklen Equipment Company, Inc.
 Cache Bank & Trust
 Cementer's Well Service Foundation
 Connecting Point
 CRS Comprehensive Risk Services
 J.E. Dunn Construction Company
 John Elway Chrysler Jeep Dodge Ram
 Magna Energy Services
 McAlister's Deli
 McKee Medical Center
 North Colorado Medical Center
 Security Services
 Joel and Joyce Rothman
 Thrivent Financial for Lutherans - Team Reubesam
 Todd Family Foundation

TEAM sponsors
 Banner Health - Western Region
 Reck Flyers LLC

Thrivent Financial for Lutherans - Team Losh
 Thrivent Financial for Lutherans - Team Solomonson

FAIRWAY sponsors
 Diversified Radiology of Colorado, P.C.
 Innovest Portfolio Solutions LLC
 OtterCares Foundation
 Trevor Stewart Burton & Jacobsen

AUCTION & COURSE prizes
 Accessories with a Flair!...and Hair
 Allnutt Funeral Service
 Altitude Sports & Entertainment
 American Eagle Distributing Co.
 Cache Bank & Trust
 Colorado Eagles
 Eaton Country Club
 Flood & Peterson Insurance, Inc.
 Fossil Creek Nursery / Alpine Gardens & Landscaping
 Greeley Country Club
 Greeley Country Club Pro Shop
 Honda and Hyundai of Greeley
 James SalonSpa LLC
 JBS - Lamb
 John Elway Chrysler Jeep Dodge Ram
 Never Summer Nordic
 North Colorado Med Evac / Med-Trans Corporation
 Pelican Lakes Golf and Country Club
 Professional Finance Company
 Spradley Barr Ford Lincoln of Greeley
 Walmart Distribution Center
 Weld County Garage Buick GMC
 Wyatt Hester

DOOR prizes
 Alberto's
 Bittersweet Liquors
 Carino's Italian Grill
 Cinemark
 Digi Graphic Professional Imaging Services
 D.P. Dough
 Eileen's Colossal Cookies
 Fat Albert's
 Floyd's 99 Barbershop
 Garretson's Sports Center
 GOJO Sports, Inc.
 Golden Corral
 Greeley Chop House

Other Contributions
 Allnutt Funeral Service
 Golfsmith
 HALO
 Magna Energy Services
 North Colorado Med Evac
 OfficeScapes, Sharie Grant
 Pepsi Bottling Group
 Qdoba Mexican Grill
 Rocky Mountain Health Plans
 Roosters Men's Grooming Center
 Skatch Labs
 Spradley Barr Ford Lincoln of Greeley
 The Buzz Coffee & Gelato

TOURNAMENT COMMITTEE
 Mark Cook, Tournament Chairman,
 Spradley Barr Ford Lincoln of Greeley
 Danny Beckle, North Colorado Med Evac
 Dan Dennie, NCMC
 John Dollarhide, Dollarhide Property Management
 Jonathan Lampros, John Elway Chrysler Jeep Dodge Ram
 Rich Mollador, UBS
 Jennifer Mollador-Owens, UBS
 Leiton Powell, North Colorado Med Evac
 Dr. Marcus Reinhardt, NCMC Hospitalist
 Joel Rothman, Dare Co.
 Masoud Shirazi, Shirazi Benefits
 Angela Solomonson, North Colorado Med Evac
 Diana Wood, Tournament Director,
 NCMC Foundation
 Eric Zurbrigen, Flood & Peterson Insurance, Inc.

A special thanks to all the volunteers who make this tournament a great success!

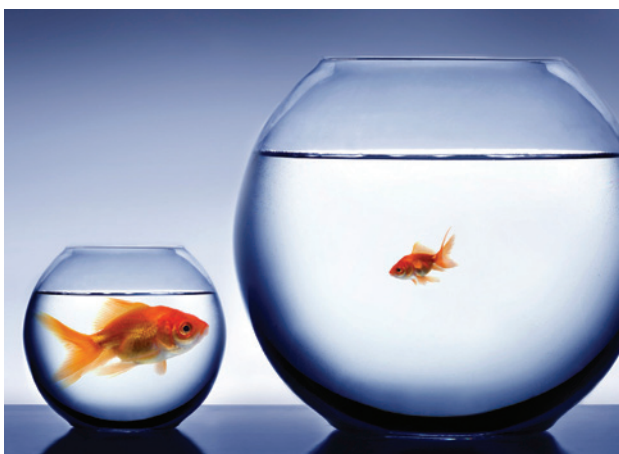
NORTH COLORADO MEDICAL CENTER FOUNDATION
 1801 16th Street - Greeley, CO 80631

bravo ENTREPRENEUR AWARDS
 CELEBRATING EXCELLENCE IN NORTHERN COLORADO

SAVE THE DATE
 March 25, 2014
 Embassy Suites-Loveland

Northern Colorado **BUSINESS REPORT**

Not a big bank. A better bank.



Totally FREE Business Checking

Free business options you need.

A community bank you know and trust.



Western States Bank

www.westernstatesbank.com

Member FDIC

1298 North College Ave. Fort Collins 970-224-1300
 1520 East Mulberry St. Fort Collins 970-530-1500
 808 W. Eisenhower Blvd. Loveland 970-593-1600

Find us on facebook

A branch of Valley Bank & Trust Co. • Scottsbluff, NE

BRIEFCASE

DEADLINES

June 28 is the deadline to apply as a sponsor for the town of Firestone's second annual **Firestone Special Olympics Softball Tournament**, to be held from 8 a.m. to 4 p.m. July 27 at the Firestone Regional Sports Complex, 6805 Tilbury Ave., Firestone. Sponsorships will help to provide lunch to the athletes and coaches, and a portion of the proceeds will be donated to the Special Olympics Colorado Northeast Area. Supporting the Special Olympics will allow sponsors to gain regional visibility and strengthen their community relations. More information is at www.ci.firestone.co.us/Departments/communityEvents/SpecialOlympics.html.

Vendor applications for sales of crafts and novelty items will be accepted on a first-come, first-served basis for the **Oktoberfest** celebration to be held from 5 to 10 p.m. Sept. 27 and from 11 a.m. to 8 p.m. Sept. 28 in Lincoln Park in downtown Greeley. Oktoberfest, one of Greeley's largest annual community events, attracts from 5,000 to 8,000 people for entertainment, games, food, a children's area and more. The craft vendor area will only be open for the main event on Sept. 28. Booth fees are \$75 for a 10-by-10-foot space, with an additional \$35 fee if electricity is needed. No multi-level marketing products are permitted. Contact the Greeley Downtown Development Authority at 970-356-6775 or alison@greeleydowntown.com.

Entries must be received by noon July 18 for the city of Fort Collins' **2013 Urban Design Awards**. Award categories are Urban Design Plan, Architecture, Urban Fragments, Public Spaces, Sustainable Design and a new Hall of Fame. More information is at www.fcgov.com/UrbanDesignAwards or 970-221-6705.

GOOD DEEDS

More than 1,300 bicyclists rode May 19 in the 25th annual Community Classic Bike Tour, raising more than \$84,000. One hundred percent of registration fees and sponsorships benefited the Stepping Stones Adult Day Program at McKee Medical Center. Four different scenic routes started at McKee and traveled through the Carter Lake, Horsetooth Reservoir and Boyd Lake areas. More than 200 volunteers assisted on the course, registering riders, handing out food and water at aid stations, providing safety on the course and working on-site. Sponsors included the Northern Colorado Business Report, Advanced Medical Imaging, Home State Bank, Kaiser Permanente, Orthopaedic and Spine Center of the Rockies, Public Service Credit Union, Subaru of Loveland, Eldorado Spring Water, Experience Plus, KUNC radio, Campus Cycles, Loveland Cycle 'N Fitness, Northern Colorado Channel 5, Townsquare Media, Northern Colorado Business Report and Waste Management.

Fort Collins-based **Otterbox Products LLC**

will sponsor the 2013 iSchool Digital Learning Revolution Tour. OtterBox provides protective cases for devices used by educators participating in iSchool Initiative events across the nation. iSchool Initiative is a student-led nonprofit organization dedicated to revolutionizing the U.S. education system through innovative technology. During the next year, more than 25,000 administrators, teachers and students will receive training from the Initiative team through workshop sessions, panel discussions, consultation meetings and trade show events.

AlphaGraphics Greeley is now official printer for the nonprofit **Weld Food Bank** and will donate its printing services for numerous projects throughout the year including the food bank's newsletter, brochures and event collateral. Other pieces will be provided at a discounted nonprofit rate.

More than 1,130 participants, approximately 600 dogs, 140 volunteers and nearly 70 vendors came out to Edora Park in Fort Collins on June 8 in support of the thousands of homeless, injured, ill, and orphaned animals cared for by **Larimer Humane Society**. The event set yet another fundraising and participant record for the organization's Fire Hydrant 5, 5K Walk/Run & Pet Expo, presented by Poudre Pet & Feed Supply. The independent, not-for-profit organization raised approximately \$71,500 for the animals in the days leading up to event and on event day. Additional donations are expected through the end of the month, and Larimer Humane Society hopes to reach its fundraising goal of \$72,000 by June 30 with additional online donations. Ways to donate and more information are at www.larimerhumane.org. The 23rd annual expo was sponsored at the "Golden Retriever" level by the Fort Collins Coloradoan, Dellenbach Subaru, Earthwise Pet Supply and Grooming, First National Bank, Hills Science Diet, Klein & Co. Corporate Housing Services, Inc., Perfect Square, Ranch-Way Feeds, TCBY, The Sleep Store, WaterPik and TownSquare Media radio stations KKPL "99.9 the Point," KTRR "Tri 102.5" and KUAD "K99."

KUDOS

Fort Collins-based **OpenStage Theatre & Co.** received two Henry Award nominations from the Colorado Theater Guild for its February production of "Amadeus," including Outstanding Actor in a Play for **Jonathan Farwell** and Outstanding Costume Design for **Roxanne Storlie** and **Rebecca Spafford**. The awards will be presented July 22 at the Arvada Center for the Arts and Humanities, 6901 Wadsworth Blvd., Arvada. Tickets, at \$25 or \$50, can be ordered at 720-898-7200.

The **UBS Financial Services** office in Greeley is celebrating its 30th anniversary of continuous service to the community. UBS is the largest financial services firm operating in Greeley. Its employees have a combined 233 years of

experience in the financial-services industry with an average of more than 23 years of experience per employee.

NEW PRODUCTS AND SERVICES

Online career-development toolkit **CareerWow!** is available to job seekers and businesses. Developed in partnership with Larimer County Workforce Center, Larimer County, Columbine Health Systems, the city of Fort Collins, Otterbox, Eye Center of Northern Colorado, Colorado State University, New Belgium Brewing, Heath Construction, University of Colorado Health, Platte River Power Authority and Career Solutions Group, it includes videos and self-directed career-development activities in 12 modules, each with downloadable worksheets. CareerWow! is designed to help job-seekers simplify and personalize career goals, identify strengths and passions they have to offer employers, speak comfortably with supervisors and potential employers about career goals and develop targeted resumes for specific jobs and employers. The free tools are at www.larimerworkforce.org/job-careerwow. For businesses, CareerWow! is designed to boost morale and work results, complement the career-growth process within companies and enable employees and supervisors to define goals that address personal strengths while supporting company growth. The free tools for businesses are at www.larimerworkforce.org/business-careerwow.

Larimer County Workforce Center director **Joni Friedman** was honored as a "legend in her field" by the Rocky Mountain Workforce Development Association.

Fort Collins-based **Pediatric Associates of Northern Colorado** launched a free smartphone app as a way for patients and the public to stay on top of tips, news and trends regard-

ing the health and well-being of their children. Features include the ability to check visit and immunization schedules, a dosing sheet for common medications, an easy contact button for phone calls, email and the practice's website, information on common conditions, the ability to request shot records and ADHD med refills, games for children and more.

The **Loveland Chamber of Commerce** now has a mobile app for investors and the community. The app – which includes a member directory, chamber event calendar, local information and more – is available for iPhone and Android devices.

OPENINGS



Photo courtesy Bank of Colorado

Bank of Colorado held a groundbreaking June 18 for its 34th banking location in Colorado, located at 1888 W. Eisenhower Ave. in Loveland. The 2,900-square-foot branch is expected to open in January. Participating in the ceremony were, from left: Bank of Colorado executive vice president Brad Kreikemeier and president Shawn Osthoff; Terry Drahota, president and chief executive of Drahota Construction; Al Hauser, owner of Hauser Architects PC; Michael Bellus, who is transferring from the bank's Harmony Road branch in Fort Collins to become president of the new branch; Christian Bordewick, president of the bank's Johnstown branch, and Cody Fullmer, president of the bank's Fort Collins branches.



Want Your Company or Technology to Take Off? We Have the Launch Pad.

The next time you schedule that all important conference, meeting, or special event, think of The Lincoln Center.

Whether for 30 or 1,100 we have the perfect space, state-of-the-art technology, and expert staff to help launch you to new heights.

970-221-6369 | www.LCtix.com

the **LINCOLN** center
Extraordinary Happens Here

Greeley Stampede
June 27 - July 7, 2013

Thursday, July 4
Independence Day Parade
9 a.m. Downtown Greeley
PRCA Rodeo - 1 p.m. FINALS
Presented by Coors

Friday, July 5
Kids Rodeo - 9 a.m.

Murder at the Stampede
5:30 p.m. Mystery Dinner
Centennial Village
Jerrod Niemann - 8 p.m.
with LoCash Cowboys

970.356.7787 ★ GreeleyStampede.org TicketsWest 600 North 14th Avenue Greeley, CO 80631

CALENDAR

THROUGH AUG. 23: SMALL-BUSINESS WORKSHOPS

A series of workshops for small businesses will be offered by the **Larimer Small Business Development Center** from noon to 1:30 p.m. on successive Fridays at the SBDC office in the Key Bank building, 125 S. Howes St., Fort Collins. Topics will include starting a business, the impact of the Affordable Care Act, free Google tools, strategic networking, generating sales through public speaking, Pinterest, digital marketing and video marketing. The sessions are free but registration is required because seating is limited. Workshop schedule, additional information and registration are at www.larimerSBDC.org. The workshops are sponsored by Front Range Community College, First National Bank, rfi Marketing, RLR, LLP, and Capital West Bank.

JULY 1: TALENT ENGAGEMENT

The **Larimer County Workforce Center** will offer a talent-engagement workshop, Strengths-Based Performance Management, designed especially for those with from five to 250 employees. Talent engagement is a strategic process for developing and aligning people practices to improve personal and business success. The focus will be on recruitment, retention, development and recognition. Participants will receive a variety of fresh skills and templates to use immediately in their organizations. The facilitator will be Carrie Pinsky, human resources consultant and career columnist for the Northern Colorado Business Report. Cost is \$49 per person; register in advance online at www.larimerworkforce.org/business. The sessions will be held from 1 to 3 p.m. at the workforce center headquarters, 200 W. Oak St., Fort Collins.

JULY 5: SOCIAL MEDIA LAB

Job-seekers can learn how to use LinkedIn, Twitter, Facebook, YouTube and blogs to enhance their careers and boost their job searches at a social media workshop to be held from 9 a.m. to 4 p.m. at **Loveland Public Library**, 300 N. Adams Ave., Loveland. The facilitator, Viveka von Rosen, is a LinkedIn expert and social media strategist. Cost is \$69; register online at www.larimerworkforce.org/workshops.

JULY 11: SALES, USE TAXES

The **Colorado Department of Revenue** will offer a free tax workshop on the laws surrounding state sales and use taxes applicable to businesses conducting sales in Colorado. The workshop, scheduled from 10 a.m. to 1 p.m. in the Jewel Room on the fourth floor of the Larimer County Courthouse, 200 W. Oak St., Fort Collins, is for new or current Colorado



businesses, tax preparers consulting with Colorado clients on sales and use taxes, those with no sales-tax knowledge and those needing a refresher course.

Topics covered will include state sales tax license requirements, sales tax rate applications, nexus, tax-exempt sales, use-tax liabilities, available electronic services and more. Pre-registration is required; details are at www.TaxSeminars.state.co.us. Continuing professional education credits and training materials are available.

JULY 24: WOMEN OF VISION

Colorado Women of Influence LLC will honor 12 winners of 2013 Women of Vision awards at a gala from 5 to 8 p.m. at the Executive Club at the Budweiser Event Center, 5290 Arena Circle, Loveland. Keynote speaker will be Donna Visocky of BellaSpark Productions. Registration before July 10 is \$65 for an individual or \$480 for a table of 10. Add \$10 per registration after July 10; registration closes July 17. For more information contact Diana Roberts McKinney at 970-667-0646 or diana@mckinneyentertainment.com. Please see Briefcase for a list of award winners.

AUG. 5: GOLF TOURNAMENT

The **Fort Collins Area Chamber of Commerce** will host a golf tournament at Fort Collins Country Club, 1920 Country Club Road, Fort Collins. The event will feature a 1 p.m. shotgun start. Players can network with Northern Colorado business owners and community members, and prizes and food will be offered. Cost to golf is \$150 per chamber member and \$170 per nonmember, with prices increasing by \$50 on July 23. Register at www.FortCollinsChamber.gov or 970-482-3746. Sponsorship and advertising opportunities also are available, ranging from \$100 to \$2,500.

Deadline for calendar items is three weeks prior to publication. Please email calendar items to Dallas Heltzell at dheltzell@ncbr.com with "Calendar" as subject.

Celebrating 30 years in Greeley

An experienced staff, with over 200 years of combined financial guidance.



Back Row: David Todd, William Kurtz, David Weinbender, Monte Miller, Richard Mollador
Front Row: Kelly Beck, Jolene Segelke, Sheri Bressler, Jennifer Owens
Not Pictured: Brad Ellins

UBS Financial Services Inc.

1901 56th Avenue, Suite 300
Greeley, CO 80634
970-506-5800

ubs.com/branch/greeleygl

Advice you can count on is closer than you might think.



bravo
ENTREPRENEUR
AWARDS
CELEBRATING EXCELLENCE
IN NORTHERN COLORADO

March 25, 2014
Embassy Suites-Loveland

NCBR.com
Northern Colorado
**BUSINESS
REPORT**



Our Community Solar Farm is growing ... by 2,000 more panels

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

We are accepting applications from small commercial accounts as well as residential consumers for this project.

Visit www.pvrea.com for information on how you can start offsetting your electricity use with renewable power from the sun.

www.pvrea.com



Your Touchstone Energy® Cooperative



TIME OUT



COURTESY GREELEY CHAMBER OF COMMERCE

A Business Before Hours event on June 12 at Afni Inc. in Greeley featured a gathering of Elaines, from left: Elaine Wood and Elaine Hicks of the Humane Society of Weld County, Elaine Furister of Virtually Yours and Elaine Grablin of the Assistance League of Greeley-Bargain Box.



COURTESY GREELEY CHAMBER OF COMMERCE

Brad Pennington of Afni Inc., right, hosted the Business Before Hours event June 12 in Greeley, attracting people such as Kurt Peterson of Townsquare Media, left, and Suzi Jones of Accounting Etc.



COURTESY GREELEY CHAMBER OF COMMERCE

Amy Gregory of the United Way of Weld County networks with Joe LaPorta of Beck's Building Care at a June 12 Business Before Hours event in Greeley.

Kevin Mullin of the Weld Food Bank presents a gift to Michael Lappa, manager of Kenny's Steak House, on June 19. Ghent Chevrolet sponsored a Business Walk, during which Greeley Chamber of Commerce volunteers and staff personally contacted about 500 businesses to thank them for doing business in Greeley. Each volunteer presented a small gift and list of resources, and asked for feedback about local business conditions.



COURTESY GREELEY CHAMBER OF COMMERCE

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



**Free Beer/Cocktails
and Cash Bar**

CAMP OUT AT

Washington's
SPORTS BAR & GRILL

FORT COLLINS, CO
EST. 1978

July 25 4 - 6:30 PM



Hot Dogs and Sliders

**Silent Auction
and Drawings**

**JOIN US TO SEND LOCAL
CHILDREN AFFECTED BY
MUSCULAR DYSTROPHY
TO SUMMER CAMP**

TICKETS
\$25 PRESALE **\$30** AT THE DOOR

TO BUY A TICKET OR FIND OUT MORE INFORMATION CONTACT:

Lindsay, (970)-224-9336, nocofrontdesk@gmail.com OR Kim, (970) 282-1320, kjohnson@mdausa.org

*Washington's is located at 132 Laporte Ave Fort Collins, CO

SPONSORED BY







ERA
 ERA Herman Group
 Real Estate


 Fighting Muscle Disease
 Northern Colorado
**BUSINESS
REPORT**


 Northern Colorado College of Real Estate


 FINANCIAL GROUP, LLC

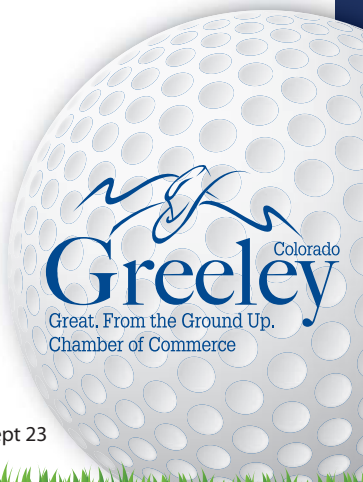

AE ADVANCED
ENERGY


 INSURANCE



Presented By: **TOYOTA** 47th ave
Ehrlich in Greeley

- **Monday, July 22, 2013**
- **Choose Your Start Time:** 8am or 1pm
- **Foursome Entry Fee**
\$520: Chamber Member
\$620: Non-Member
Individual Registration Available
- **Register Online or By Phone**
www.GreeleyChamber.com
970-352-3566
- **Greeley Country Club**
4500 W. 10th Street, Greeley



No refunds after July 1, 2013 Rain makeup date: Sept 23

Trophy Sponsor:



Hole Sponsors:

- | | |
|---|--------------------------------------|
| • Advantange Bank | • First National Bank |
| • Agfinity | • FMS Bank |
| • Alphagraphics | • Guaranty Bank and Trust |
| • Anderson & Whitney | • Hampton Inn |
| • Banner Health North Colorado Medical Center | • John Elway Chrysler Jeep Dodge Ram |
| • Cache Bank & Trust | • Kaiser Permanente |
| • Cherry Creek Mortgage Company | • State Farm |
| • Colorado Health Medical Group | • Taco John's |
| • First Farm Bank | • Unified Title Company |

Additional Sponsors:

- | | |
|---|----------------------------------|
| • 1310 KFKA | • Pepsi Cola Bottling |
| • Aims Community College | • Pioneer Press |
| • American Eagle Distributing - Budweiser | • Roosters Men's Grooming Center |
| • Contemporary Cook | • Sears Real Estate |
| • Cornerstone Mortgage Company | • Shirazi Benefits, LLC |
| • FASTSIGNS Greeley | • The Bent Fork Grill |
| • Great Western Bank | • The Buzz |
| • Lamp, Rynearson & Associates, Inc. | • The Tavern |
| • Lidiak Photography | • The Tribune |
| • Northern Colorado Business Report | • UNC Roundball Club |
| • Old Chicago | • Wells Fargo |

SOCIAL MEDIA from 19A

anywhere on the globe, digital brand management has become vital to the health of business.

Typically made up of a team of specialists, a social media agency draws from many compatible skill sets to create compelling, interactive marketing that customers connect with on a personal level. This means they should be able to cover the essentials creatively: copywriting (content), graphic design (visuals), Web development (nuts and bolts) and search engine optimization (can your customers find you?). Together, this combination of talent creates a focused marketing plan with measurable goals that suit your businesses needs. Whether you are interested in driving sales, establishing your company as a thought leader or increasing traffic to your sites, an agency has the resources at hand to implement a consistent message for your brand while measuring the effectiveness of those efforts toward meeting your goals.

When deciding which agency to work with, there are a few important questions to consider. First, what do you want to accomplish with social media? Who you eventually choose to hire has a lot to do with your specific goals. For example, if you are interested in developing a mobile media strategy, a company with a strong portfolio in website and mobile applications development is the best place to start looking. Ask for years and type of experience, and pay special attention to its certifications, if any. If you are primarily interested in creating conversations within your network, consider speaking with a company that has demonstrated an ability to set platform-specific goals that align with client objectives; but remember, there is much more to running successful social media campaigns than monitoring likes or followers alone. What you do with your followers has far more impact than how many you have. Different social media platforms work better for different companies. Sites such as Facebook or Twitter can be implemented in different, unique ways for both large and small companies. Social media agencies take great care

in crafting social media strategies specifically for each company and its individual digital needs.

Most importantly, find someone you feel comfortable working with. The person or persons you hire should be able to learn your business, understand the needs of your customers, respond to conversations consistently and in accordance with your company values, and think strategically about the data from your interactions. Ask specific questions about the organization's process – every step should be intentional, with carefully weighed consequences and contingency plans in case quick changes are needed. The best agencies will provide intentional marketing plans that focus beyond the short term.

The return on your investment in the social space will depend largely upon the creative and analytical skills of your chosen specialists. Many businesses struggle to define the value that social media efforts bring, and for good reason. Data from online interactions does not always correlate with sales data or other forms of concrete, measurable statistics. However, this isn't to say that the ROI cannot be determined in an objective way. The type and degree of benefit awarded your business from engaging with customers online relies on the evaluation of your metrics. The return you see is directly related to the way your goals were originally drawn. Working with a specialist to create highly specific goals is the best way to improve your return.

Social media is here to stay. It already has changed the way we do business and will continue to change the way we engage with one another. The question is no longer "should my business have a presence on social media platforms?" That answer is – and has been for several years – a resounding yes. Now comes the time for you and your business to ask "how and with whom?" and "What do we want to gain from a digital, social presence?"

Caroline Veldman, owner of Social Media Pilots in Fort Collins, can be reached at caroline@socialmediapilots.com.

FOR THE RECORD

BANKRUPTCIES

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

This information is obtained from SKLD Information Services.

FORECLOSURES

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

STATE TAX LIENS

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

JUDGMENTS

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

WARRANTY DEEDS

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

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

ROCHELLE MARIE GALE KLUG, 1809 BRIGHTWATER DR, FORT COLLINS; CASE #2013-19631, DATE FILED: 6/4/2013.

TAWNY L PEYTON, 22362 SCHULTZ LANE, BERTHOUD; CASE #2013-19632, DATE FILED: 6/4/2013.

ROBERTA JANE SAUNDERS, 1414 SOUTH COUNTY ROAD 3, FORT COLLINS; CASE #2013-19649, DATE FILED: 6/4/2013.

BRETT JAMIESON TUTTLE, 6675 S LEMAY AVE APT F3, FORT COLLINS; CASE #2013-19686, DATE FILED: 6/5/2013.

SCOTT R SANCHEZ, 4240 ECR 66, WELLINGTON; CASE #2013-19698, DATE FILED: 6/5/2013.

GEORGE JEFFERY COHEN, 769 MONROE AVENUE, LOVELAND; CASE #2013-19701, DATE FILED: 6/5/2013.

MICHAEL E HILKER, 1250 ACACIA DR #B5, ESTES PARK; CASE #2013-19706, DATE FILED: 6/5/2013.

JEREMY JOHNSON, 531 STRACHAN DR, FORT COLLINS; CASE #2013-19724, DATE FILED: 6/6/2013.

CHRISTOPHER L ROBINSON, 1127 WEST EISENHOWER BLVD, LOVELAND; CASE #2013-19826, DATE FILED: 6/7/2013.

CAROL L FRANCISCO, 5835 MARS DRIVE, FORT COLLINS; CASE #2013-19827, DATE FILED: 6/7/2013.

COURTNEY A MAYHUE, 1115 N COUNTY ROAD 23H, LOVELAND; CASE #2013-19832, DATE FILED: 6/7/2013.

RANDI SUZANNE WILLEMSSEN, 1603 S DOUGLAS AVE, LOVELAND; CASE #2013-19836, DATE FILED: 6/7/2013.

WILLIAM WAYNE BETTS, 2727 HOLLY STREET, FORT COLLINS; CASE #2013-19838, DATE FILED: 6/7/2013.

LEQUITA JOY SHOLTS, 805 COUNTRYSIDE DRIVE, FORT COLLINS; CASE #2013-19867, DATE FILED: 6/7/2013.

MICHAEL RAY HALEY, 534 REDWOOD CIRCLE, BERTHOUD; CASE #2013-19892, DATE FILED: 6/10/2013.

CHARLOTTE M SWANNER, PO BOX 887, WELLINGTON; CASE #2013-19914, DATE FILED: 6/10/2013.

TIMOTHY SEAMUS RYAN, 928 SILVER LEAF PL, LOVELAND; CASE #2013-19915, DATE FILED: 6/10/2013.

DONOVAN RAY HUMPHREYS, 3511 CHESTNUT AVE, LOVELAND; CASE #2013-19924, DATE FILED: 6/10/2013.

VICTOR J JIMENEZ, 413 NOKOMIS CT, FORT COLLINS; CASE #2013-19929, DATE FILED: 6/10/2013.

GREGORY NICHOLAS YOUNG, 103 JESSEN DRIVE, LOVELAND; CASE #2013-19971, DATE FILED: 6/11/2013.

JENNIFER LYNN WIESE, 3051 SAGE CREEK ROAD C15, FORT COLLINS; CASE #2013-19972, DATE FILED: 6/11/2013.

LINDA LUDWIG, 2702 WILLIAM NEAL PARKWAY, FORT COLLINS; CASE #2013-19973, DATE FILED: 6/11/2013.

JENNIFER ANN EIGHMY, 2604 SUSAN DRIVE, LOVELAND; CASE #2013-19987, DATE FILED: 6/11/2013.

PATRICIA LORRAINE WRIGHT, 2318 W LINDA DR, LOVELAND; CASE #2013-20070, DATE FILED: 6/12/2013.

MICHAEL THOMAS RANUM, 707 HILL POND ROAD, FORT COLLINS; CASE #2013-20125, DATE FILED: 6/13/2013.

ANNETTE RENE ALLEN, 2197 15TH ST SW, LOVELAND; CASE #2013-20126, DATE FILED: 6/13/2013.

AMANDA IRENE DEPORTER, 1728 LAKE SHERWOOD DR, FORT COLLINS; CASE #2013-20137, DATE FILED: 6/13/2013.

LESTER L WASHINGTON, 508 SMITH STREET, FORT COLLINS; CASE #2013-20151, DATE FILED: 6/13/2013.

GEORGE JAMES II YARZABEK, 613 S WASHINGTON AVE, FORT COLLINS; CASE #2013-20189, DATE FILED: 6/13/2013.

MICHELLE LYNN KRENNING, 1001A HARMONY RD # 305, FORT COLLINS; CASE #2013-20194, DATE FILED: 6/13/2013.

Chapter 13
BALDASSARO BJ CANDELLA, 5220 BOARDWALK DR UNIT E13, FORT COLLINS; CASE #2013-19578, DATE FILED: 6/4/2013.

CLARKE FRED ECHOLS, 1579 S TAFT AVE, LOVELAND; CASE #2013-19642, DATE FILED: 6/4/2013.

Weld County**Chapter 7**

RYAN LEE BOWLES, 1493 SWAN AVE, BRIGHTON; CASE #2013-19583, DATE FILED: 6/4/2013.

LUIS F LOPEZ, 2130 8TH ST APT A2, GREELEY; CASE #2013-19593, DATE FILED: 6/4/2013.

JEFFREY A DIETTE, PO BOX 186, BRIGHTON; CASE #2013-19601, DATE FILED: 6/4/2013.

RUSSELL D LANXON, 4824 W 8TH ST, GREELEY; CASE #2013-19634, DATE FILED: 6/4/2013.

TROY A THOMAS, 4118 PINON LANE, EVANS; CASE #2013-19702, DATE FILED: 6/5/2013.

RAY JEFF BEST, 402 HARROW LANE, PLATTEVILLE; CASE #2013-19703, DATE FILED: 6/5/2013.

PHILLIP J VIGIL, 621 10TH ST, WINDSOR; CASE #2013-19704, DATE FILED: 6/5/2013.

PAMELA ARLENE LUSK, 3060 E BRIDGE ST #16, BRIGHTON; CASE #2013-19727, DATE FILED: 6/6/2013.

DONALD V MORRIS, 2791 WHITE WING ROAD, JOHNSTOWN; CASE #2013-19744, DATE FILED: 6/6/2013.

VICTORIA ZACHARKO, 2629 23RD AVENUE #B34, GREELEY; CASE #2013-19769, DATE FILED: 6/6/2013.

MELISSA MARIE LE FAVE, 12300 VILLAGE CIRCLE EAST, BRIGHTON; CASE #2013-19788, DATE FILED: 6/6/2013.

DIANE MARIE AMAYA, PO BOX 952, FIRESTONE; CASE #2013-19803, DATE FILED: 6/7/2013.

TERRY DEAN COX, 526 SHERWOOD CT, WINDSOR; CASE #2013-19896, DATE FILED: 6/10/2013.

MICHELLE HICKEY, 418 S 6TH AVENUE, BRIGHTON; CASE #2013-19907, DATE FILED: 6/10/2013.

RAYMOND MARTINEZ LOPEZ, 220 17TH AVE, GREELEY; CASE #2013-19916, DATE FILED: 6/10/2013.

ALICIA D FIELDS, 312 BUCKEYE AVE, EATON; CASE #2013-19918, DATE FILED: 6/10/2013.

REYNA PADILLA, 731 GRAND AVE # 701, PLATTEVILLE; CASE #2013-19919, DATE FILED: 6/10/2013.

GERARDO G RODRIGUEZ, 1503 9TH ST, GREELEY; CASE #2013-19933, DATE FILED: 6/10/2013.

KELLY ALLEN HODGE, 1198 FALCON CT, WINDSOR; CASE #2013-19951, DATE FILED: 6/11/2013.

HEIDI LEIGH HOOD, 1900 68TH AVE UNIT 1104, GREELEY; CASE #2013-19954, DATE FILED: 6/11/2013.

TIMOTHY B SHANKLE, 4750 W 29TH STREET #1611, GREELEY; CASE #2013-19955, DATE FILED: 6/11/2013.

SAVANNA M MARTINEZ, 435 CEDAR AVENUE, EATON; CASE #2013-19959, DATE FILED: 6/11/2013.

MICHAEL PATRICK CARNAGIE, 296 WEST FOREST STREET, MILLIKEN; CASE #2013-19977, DATE FILED: 6/11/2013.

GARY LEE RANDALL, 3487 GROVE STREET, BRIGHTON; CASE #2013-19984, DATE FILED: 6/11/2013.

LESLIE PAUL FISHER, 1021 E 25TH ST RD, GREELEY; CASE #2013-20025, DATE FILED: 6/11/2013.

AMANDA MONTES, 332 PARK AVENUE, EATON; CASE #2013-20066, DATE FILED: 6/12/2013.

AND THE YOU WINNER IS: YOU

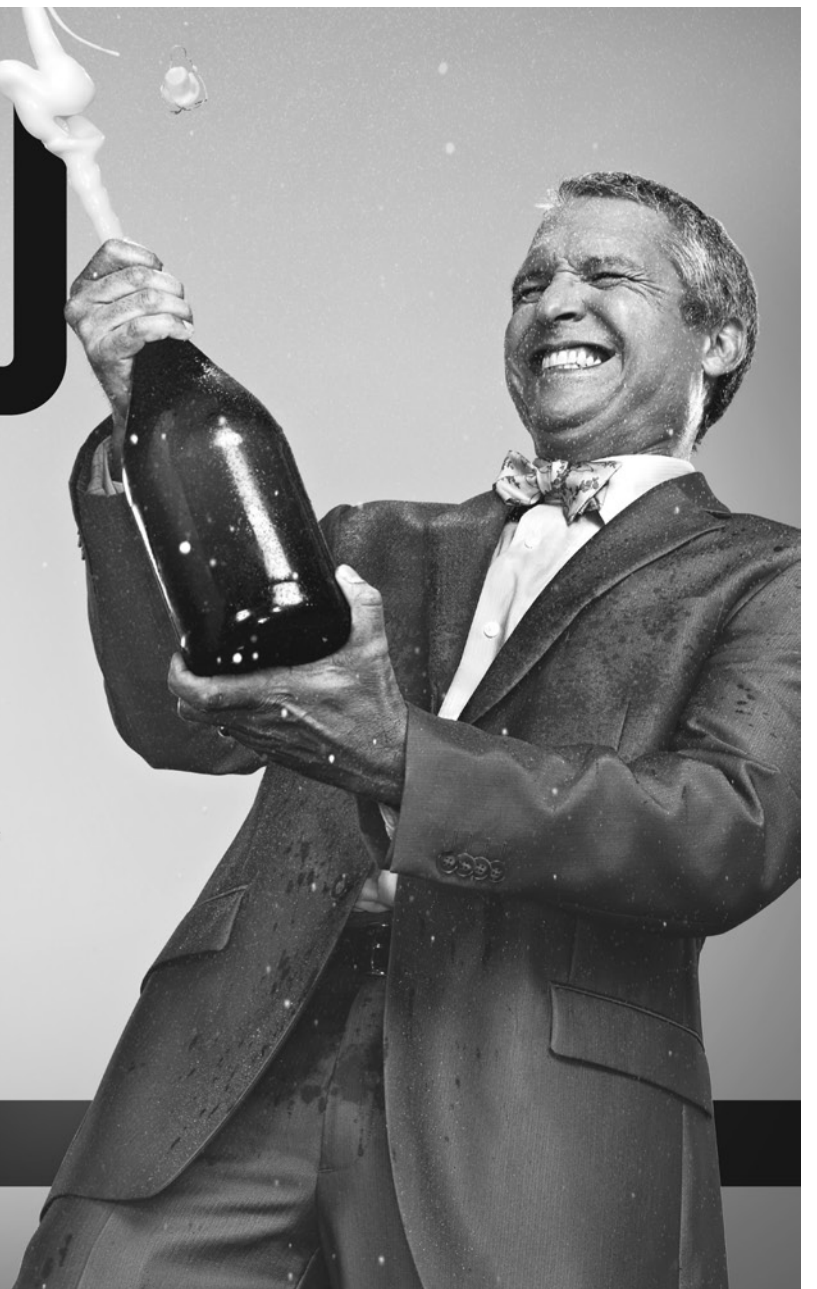
WHEN HEALTH INSURANCE PLANS COMPETE,
THERE'S ONLY ONE WINNER: YOU.

CONNECT for HEALTH
COLORADO

Starting in October, we're making your job a little easier. Because now you can offer your employees more health plan choices. All on one site, all in one visit. We think that makes everyone a winner.

LEARN MORE TODAY • SHOP IN OCTOBER

ConnectforHealthCO.com



FOR THE RECORD

JUANITA MARIE HANSEN, 3184 49TH AVE CT, GREELEY; CASE #2013-20074, DATE FILED: 6/12/2013.

BILLY A HACKLER, PO BOX 123, FORT LUPTON; CASE #2013-20084, DATE FILED: 6/12/2013.

TANYA DELVALLE, 166 LONG-SPEAK ST APT 107, BRIGHTON; CASE #2013-20089, DATE FILED: 6/12/2013.

PATRICK DOMINIC SOLORZANO, 1525 FIFTH STREET, GREELEY; CASE #2013-20092, DATE FILED: 6/12/2013.

TRACY LYNN HAMILTON, 2313 44TH AVE, GREELEY; CASE #2013-20097, DATE FILED: 6/12/2013.

JACK DICK TREJO, 3817 SETTLER RIDGE DR, MEAD; CASE #2013-20100, DATE FILED: 6/12/2013.

KATHLEEN MAESTAS, 17186 WELD COUNTY ROAD 8, BRIGHTON; CASE #2013-20106, DATE FILED: 6/12/2013.

MARIA TERESA DIAZ CARRASCO, 1401 9TH ST LOT 19, FORT LUPTON; CASE #2013-20190, DATE FILED: 6/13/2013.

Chapter 13
JAMES ERNEST JOHNSON, PO BOX 785, KERSEY; CASE #2013-19651, DATE FILED: 6/4/2013.

GREGORY LEE FRIESS, PO BOX 365, KEENESBURG; CASE #2013-19786, DATE FILED: 6/6/2013.

LINDA LEE NOELL, 5166 GOSHAWK STREET, BRIGHTON; CASE #2013-19860, DATE FILED: 6/7/2013.

FRANKIE R CORDOVAGARCIA, 15194 E 117TH DR, BRIGHTON; CASE #2013-19939, DATE FILED: 6/10/2013.

TAMARA JOY GONZALES, 1365 WAXWING AVE, BRIGHTON; CASE #2013-19970, DATE FILED: 6/11/2013.

DONALD V GERSTNER, 134 CEDAR ST, HUDSON; CASE #2013-20057, DATE FILED: 6/12/2013.

RICHARD TAKI GROSSE, 698 SOUTH 2ND AVE, BRIGHTON; CASE #2013-20109, DATE FILED: 6/12/2013.

FORECLOSURES

Larimer County
BORROWER: CAROL & RANDY YEATES, 717 N HILLCREST DR, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$100503. CASE #39738. 5/28/2013

BORROWER: CATHERINE L FLOYD, 5121 Foothills Dr, Berthoud. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$308446. CASE #39739. 5/28/2013

BORROWER: SHANE CLYMER, 60 SUNLIGHT CIR, LIVERMORE. LENDER: BK AM, AMOUNT DUE: \$179488. CASE #39740. 5/28/2013

BORROWER: HOLLY C & ROBERT K GABRIELSON, 4060 MONTMORRENCY PL, LOVELAND. LENDER: GREEN TREE SERVICING LLC, AMOUNT DUE: \$240051. CASE #39741. 5/28/2013

BORROWER: HENRY L & SHERI A ROZESKI, 1756 KENT CT, LOVELAND. LENDER: HSBC MORTGAGE SERVICES INC, AMOUNT DUE: \$245912. CASE #39742. 5/28/2013

BORROWER: ROBERT G WHITFIELD, 3620 BIG DIPPER DR, FORT COLLINS. LENDER: HSBC BANK USA, AMOUNT DUE: \$295917. CASE #39743. 5/28/2013

BORROWER: JAMES R REEVES, 14317 N COUNTY ROAD 17, WEL-LINGTON. LENDER: JPMORGAN

CHASE BANK, AMOUNT DUE: \$177181. CASE #39744. 5/28/2013

BORROWER: NICOLE MARIE HAWKINS, 1816 LILY PL UNIT 1, LOVELAND. LENDER: NEW CENTURY HOME EQUITY LOAN T, AMOUNT DUE: \$93419. CASE #40184. 5/29/2013

BORROWER: EVAN H BYNUM, 3700 CORONADO AVE, FORT COLLINS. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$53179. CASE #40186. 5/29/2013

BORROWER: HFAMILYBIZ LLC, 1011 E EISENHOWER BLVD, LOVELAND. LENDER: PUBLIC SERVICE CREDIT UNION, AMOUNT DUE: \$582584. CASE #40187. 5/29/2013

BORROWER: KATHERINE L BOLSTER, 1601 BURLINGTON CT, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$168032. CASE #41736. 6/3/2013

BORROWER: JOHN R STOUFFER, 2030 SHORELINE CT, WINDSOR. LENDER: BANK NEW YORK MELLON, AMOUNT DUE: \$517516. CASE #41738. 6/3/2013

BORROWER: MICHAEL LLOYD JENSEN, 4120 3RD AVE, TIMNATH. LENDER: FEARNOT INVESTMENTS LLC, AMOUNT DUE: \$97966. CASE #41739. 6/3/2013

BORROWER: BARBARA J & JOHN MUNIER, 572 SUNWOOD DR, LOVELAND. LENDER: OCWEN LN SERVICING LLC, AMOUNT DUE: \$204588. CASE #42508. 6/5/2013

BORROWER: STEPHEN W & JUDY N MILL, 3900 GRANITE CT, FORT COLLINS. LENDER: US BANK, AMOUNT DUE: \$232536. CASE #42511. 6/5/2013

BORROWER: JEANETTE WILLIAMS, 251 MEADOWSWEET CIR, LOVELAND. LENDER: 2010 1 RADC CADVC VENTURE LLC, AMOUNT

DUE: \$118246. CASE #42816. 6/6/2013

Weld County

BORROWER: JOHN K & JO BETH MUDD, 287 BIGHORN TER, FORT LUPTON. LENDER: US BK, AMOUNT DUE: \$158446. CASE #3934076. 5/22/2013

BORROWER: MICHELLE LEEANN WAREHIME, 4501 GRAND CANYON DR, GREELEY. LENDER: LAURIE J BEHRING, AMOUNT DUE: \$24184. CASE #3934786. 5/24/2013

BORROWER: MICHAEL N & NANCY E PIERUCCINI, 2420 DOCK DR, EVANS. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$139755. CASE #3935098. 5/28/2013

BORROWER: MATTHEW & SARA CONTRE BOYD, 284 APACHE PL, LOCHBUIE. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$121770. CASE #3935099. 5/28/2013

BORROWER: GREG L & LISA M ROEBUCK, 644 CANYON CT, LOCHBUIE. LENDER: BK AM, AMOUNT DUE: \$161036. CASE #3935100. 5/28/2013

BORROWER: WH GRANT ENTERPRISES LLC, MULT PROP. LENDER: WELLS FARGO BK, AMOUNT DUE: \$600000. CASE #3935547. 5/29/2013

BORROWER: CLIFFORD A VIGIL, 1555 29TH AVE, GREELEY. LENDER: BK AM, AMOUNT DUE: \$88499. CASE #3935548. 5/29/2013

BORROWER: MARC OKANO, 802 SUNRISE DR, LOCHBUIE. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$128404. CASE #3935549. 5/29/2013

BORROWER: ROBERTA L ERVIN, 663 LEHIGH CIR, ERIE. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$199128. CASE #3935839. 5/30/2013

BORROWER: PAULA A LANDSBERGER, 10221 EASTVIEW ST, FIRESTONE. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$222717. CASE #3935840. 5/30/2013

BORROWER: MITCHELL W II PUTTROFF, 651 CANYON CT, LOCHBUIE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$106647. CASE #3935841. 5/30/2013

BORROWER: THOMAS W ADAMS, 221 SW 1ST ST, JOHNSTOWN. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$146331. CASE #3936292. 5/31/2013

BORROWER: DONALD H II & KRISTA DELAUTER, 13681 WRANGLER WAY MEAD. LENDER: OCWEN LOAN SERVICING LLC, AMOUNT DUE: \$298473. CASE #3936293. 5/31/2013

BORROWER: MICHAEL J BECKER, 5427 BEAR LN, FREDERICK. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$138267. CASE #3936294. 5/31/2013

BORROWER: ALCARIO & MARTINA LUJAN, 1723 RAILROAD DIAGONAL, EVANS. LENDER: US BK, AMOUNT DUE: \$64003. CASE #3936295. 5/31/2013

BORROWER: JERALD RAY & MARIA BOGART, 2432 W 24TH STREET RD, GREELEY. LENDER: NAVY FED CREDIT UNION, AMOUNT DUE: \$76611. CASE #3936296. 5/31/2013

BORROWER: TOM E MACURDY, 1465 BLUE SKY CIR UNIT 17-101, ERIE. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$109713. CASE #3936297. 5/31/2013

BORROWER: GUADALUPE JR & ANITA CERVANTES, 2611 HAVEN CT, EVANS. LENDER: US BK, AMOUNT DUE: \$155674. CASE #3936298. 5/31/2013

BORROWER: GORDON A & GERALDINE BERLIER, 616 MARION, PLATTEVILLE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$107558. CASE #3936299. 5/31/2013

BORROWER: JANET E BURNS, 930 HOOVER AVE, FORT LUPTON. LENDER: US BK, AMOUNT DUE: \$168659. CASE #3936300. 5/31/2013

BORROWER: BRIAN T & DEBRA DODD, 17482 FOXTAIL CT, MEAD. LENDER: BK AM, AMOUNT DUE: \$1419450. CASE #3936667. 6/3/2013

BORROWER: JINHEE & JASON COLLIER, 2071 TUNDRA CIR, ERIE. LENDER: GREEN TREE SERVICING LLC, AMOUNT DUE: \$197803. CASE #3936668. 6/3/2013

BORROWER: KATHERYN L & DAVID A WARNER, 2537 15TH AVENUE CT, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$121864. CASE #3936669. 6/3/2013

BORROWER: GEORGE C & CINDY S STINSON, 867 S URSULA CT, MILLIKEN. LENDER: MIDFIRST BK, AMOUNT DUE: \$164250. CASE #3937161. 6/4/2013

BORROWER: SHOSHAWNA & DANIEL C BOYER, 181 E LILAC ST, MILLIKEN. LENDER: HSBC MTG SERVICES INC, AMOUNT DUE: \$127282. CASE #3937162. 6/4/2013

BORROWER: LINDA J & JOHN H RANSON, 36908 COUNTY ROAD 39, EATON. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$318115. CASE #3937163. 6/4/2013

BORROWER: ALMA L TORRES, 2791 175TH AVE, ERIE. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$329791. CASE #3937164. 6/4/2013

BORROWER: MICHAEL J & BRENDA ZARECOR, 1254 MACTAVISH ST, DACONO. LENDER: VANERBILT MTG



Beverly McKenzie, Owner
Espresso People, Portable
Espresso Catering and Bammy's
Gourmet Cookie Dough

Catering to local businesses for over 50 years.

Guaranty Bank and Trust helped Espresso People cook up a new business expansion with their purchase of Bammy's Gourmet Cookie Dough Company and Cinnamon Roll Shop. From business loans and treasury management solutions to everyday banking services, Guaranty Bank offers practical advice, personalized solutions and local decision making. We're here to help you reach your financial goals.

GuarantyBankCO.com | 970.454.4220



FOR THE RECORD

FIN INC, AMOUNT DUE: \$150058. CASE #3937165. 6/4/2013

BORROWER: JEREMIAH POPPY, 218 51ST AVE, GREELEY. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$150800. CASE #3937583. 6/5/2013

BORROWER: CHARLES ISAKSON, 841 STAGECOACH DR, LOCHBUJIE. LENDER: FED HOME LOAN BK CHICAGO, AMOUNT DUE: \$150765. CASE #3937584. 6/5/2013

BORROWER: WAYLON COSNER, 1323 S CORA AVE, MILLIKEN. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$144423. CASE #3937585. 6/5/2013

BORROWER: CHARLES H & ALICE JAN WEBER, 1720 12TH AVE, GREELEY. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$210625. CASE #3937586. 6/5/2013

BORROWER: JUDITH G K & KENNETH DAVIS, 686 LINCOLN AVE, NUNN. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$156774. CASE #3937936. 6/6/2013

BORROWER: GUADALUPE TERRAZASVELETA, 910 COTTONWOOD CT, FORT LUPTON. LENDER: BK AM, AMOUNT DUE: \$158707. CASE #3937937. 6/6/2013

BORROWER: DAVID R & JENNA R STOLL, 2711 33RD AVENUE CT, GREELEY. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$139876. CASE #3937938. 6/6/2013

BORROWER: AMY MICHELLE CRAWFORD, 705 35TH AVE, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$84282. CASE #3938300. 6/7/2013

BORROWER: STEVEN D NAZZISE, 630 HICKORY ST, HUDSON. LENDER: BK AM, AMOUNT DUE: \$188487. CASE #3938301. 6/7/2013

BORROWER: MICHAEL P & SHERRI A LAPP, 5211 W 16TH ST, GREELEY. LENDER: PNC BK, AMOUNT DUE: \$196281. CASE #3938302. 6/7/2013

JUDGMENTS

Larimer County
DEBTOR: VICKI L & HAL J STEVENS, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$2223.55. CASE #C-12C-002879. DATE: 5/28/2013

DEBTOR: JUAN J CHAVEZ, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$2398.24. CASE #C-13C-030530. DATE: 5/28/2013

DEBTOR: HEATHER L GRAY, CREDITOR: SPRINGLEAF FIN SERVICES INC. AMOUNT: \$5534.37. CASE #C-13C-031988. DATE: 5/28/2013

DEBTOR: CASEY BRADSHAW, CREDITOR: FILLAUER LLC. AMOUNT: \$15359.91. CASE #C-10C-009608. DATE: 5/29/2013

DEBTOR: SCOTT A BUTTNER, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$6105.22. CASE #C-11C-003285. DATE: 5/30/2013

DEBTOR: JAMES D JENSEN, CREDITOR: ADVANTAGE BK. AMOUNT: \$174947.13. CASE #D-12CV-001943. DATE: 5/30/2013

DEBTOR: LINDA PEARSON, CREDITOR: STELLAR RECOVERY INC. AMOUNT: \$4121.92. CASE #C-12C-001802. DATE: 5/30/2013

DEBTOR: LANCE A & LANCE BUBLITZ, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1263.37. CASE #C-12C-002739. DATE: 5/30/2013

DEBTOR: NINA & NINA L HUTCHINSON, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$6419.64. CASE #C-11C-003068. DATE: 5/30/2013

DEBTOR: KARLA & KARLA KAY KATHAN, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$3253.73. CASE #C-11C-003717. DATE: 5/30/2013

DEBTOR: JOHN & JOHNNY JR ACEVDO, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1075.63. CASE #C-11C-010965. DATE: 5/30/2013

DEBTOR: SHARON CORNELL, CREDITOR: LVNV FUNDING LLC. AMOUNT: \$2069.24. CASE #C-11C-001853. DATE: 5/30/2013

DEBTOR: PROVINCE INC, CREDITOR: ROBERT F & YVONNE D LAURO. AMOUNT: \$51900.0. CASE #D-10CV-000801. DATE: 5/31/2013

DEBTOR: JAMES NESCH, CREDITOR: INVEST RETRIEVERS INC. AMOUNT: \$49249.32. CASE #D-12CV-030029. DATE: 5/31/2013

DEBTOR: NICOLE WARNER, CREDITOR: PREMIER MEMBERS FED CREDIT UNI. AMOUNT: \$2921.33. CASE #C-07C-000362. DATE: 6/3/2013

DEBTOR: RONNA DOCKSTATER, CREDITOR: A1 COLLECTION AGENCY LLC. AMOUNT: \$1123.26. CASE #C-12C-030023. DATE: 6/3/2013

DEBTOR: JEFF PAPPENHEIM, CREDITOR: COLO ST REVENUE. AMOUNT: \$5574.22. CASE #D-D352011CV800876. DATE: 6/3/2013

DEBTOR: DONALD E SALAZAR, CREDITOR: COLO ST REVENUE. AMOUNT: \$3220.0. CASE #D-D352012CV803813. DATE: 6/3/2013

DEBTOR: DONALD E SALAZAR, CREDITOR: COLO ST REVENUE. AMOUNT: \$321.0. CASE

#D-D352013CV800085. DATE: 6/3/2013

DEBTOR: TERRY D & SUSAN R JOHNSTON, CREDITOR: COLO ST REVENUE. AMOUNT: \$673.0. CASE #D-D352012CV800352. DATE: 6/3/2013

DEBTOR: GARY C RILEY, CREDITOR: COLO ST REVENUE. AMOUNT: \$234.0. CASE #D-D352012CV801973. DATE: 6/3/2013

DEBTOR: NEIL J DONDELINGER, CREDITOR: COLO ST REVENUE. AMOUNT: \$778.88. CASE #D-D352011CV800830. DATE: 6/3/2013

DEBTOR: JOE A TRUJILLO, CREDITOR: COLO ST REVENUE. AMOUNT: \$866.0. CASE #D-D352012CV802782. DATE: 6/3/2013

DEBTOR: CORY & ERICA URBAN, CREDITOR: COLO ST REVENUE. AMOUNT: \$388.0. CASE #D-D352012CV803060. DATE: 6/3/2013

DEBTOR: CORY & ERICA URBAN, CREDITOR: COLO ST REVENUE. AMOUNT: \$1953.0. CASE #D-D352011CV801314. DATE: 6/3/2013

DEBTOR: RICHARD STROH, CREDITOR: COLO ST REVENUE. AMOUNT: \$4234.0. CASE #D-D352011CV800380. DATE: 6/3/2013

DEBTOR: BENNEY P ESPE-NOZA, CREDITOR: COLO ST REVENUE. AMOUNT: \$1065.98. CASE #D-D352010CV801580. DATE: 6/3/2013

DEBTOR: ANTHONY CORRAL, CREDITOR: COLO ST REVENUE. AMOUNT: \$16741.0. CASE #D-D352010CV801398. DATE: 6/3/2013

DEBTOR: ANTHONY & SONYA S CORRAL, CREDITOR: COLO ST REVENUE. AMOUNT: \$2846.0. CASE #D-D352011CV801193. DATE: 6/3/2013

DEBTOR: JAYSIRAM B ROY, CREDITOR: COLO ST REVENUE. AMOUNT: \$759.1. CASE #D-D352010CV801565. DATE: 6/3/2013

DEBTOR: EDWARD J VOLZ, CREDITOR: COLO ST REVENUE. AMOUNT: \$282.08. CASE #D-D352010CV801673. DATE: 6/3/2013

DEBTOR: PROVINCE INC, CREDITOR: ROBERT F & YVONNE D LAURO. AMOUNT: \$52500.0. CASE #D-10CV-000801. DATE: 6/3/2013

DEBTOR: THOMAS J & GINA MARIE WILSON, CREDITOR: TRUGROCER FED CREDIT UNION.

Greeley Stampede
June 27 - July 7, 2013

Saturday, July 6
Free Park Admission
11 a.m. - 1 p.m.
American Bullfighting - 1 p.m.
Presented by
Trace Adkins - 8 p.m.
with Chase Rice

Sunday, July 7
Cowboy Church - 9 a.m.
Demolition Derby - 2 p.m.
Presented by

970.356.7787 * GreeleyStampede.org TicketsWest 600 North 14th Avenue Greeley, CO 80631

Assisted in over 70 new companies with relocation or expansion

Assisted in creating over 5,000 new jobs and increasing annual payroll by over \$140 million

None of this would be possible without LEADS members!

Have you done your part? Find out how to become a LEADS member by visiting www.cheyenneleads.org

Cheyenne LEADS
The Cheyenne-Larimer County Corporation for Economic Development
307.638.6000
www.cheyenneleads.org

A Subscription You Can Sink Your Teeth Into

SUBSCRIBE TODAY

Receive (2) \$10 GIFT CARDS to Hot Corner Concepts Restaurants with a new paid 2-year subscription to NCBR for only \$89.97*

AUSTIN'S AMERICAN GRILL Simply Extraordinary
Big Al's Burgers & Dogs
enZio's Italian Restaurant
AUSTIN'S HOMESTEAD BAR & GRILL All Goodies Good
MOOT HOUSE RESTAURANT & PUB ENGLISH PUB. LOCAL FLAVOR.

LEGAL from 18A

personal property of the member and may be assigned or transferred." This provision in the Act places no limits on the transferability of LLC interests, a circumstance that can lead to undesirable results if a disgruntled or otherwise uncooperative member decides to sell or otherwise transfer his or her interest in the LLC to someone with whom the other members have no interest in working.

For these reasons, among many others, it is in the best interests of the members of an LLC to execute a thorough, written operating agreement carefully tailored to meet their needs, expectations, and preferences. The absence of such an agreement can result in the increased likelihood of future mis-

understandings and disputes. While the act provides that an operating agreement need not be in writing, an unwritten operating agreement can seem like no agreement at all when uncertainties arise, and can lead to misunderstandings and litigation because there is no roadmap for how to settle a dispute or unexpected circumstance. A written operating agreement is the most effective way for the members of an LLC to clearly set forth their understanding of their respective rights and responsibilities.

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

Subscription each year includes 26 Bi-weekly issues of the Northern Colorado Business Report, Book of Lists, special editions and more...

Ready to bite? Call 970-232-3146, or go online to www.NCBR.com and enter PROMO CODE: NCHC2



Northern Colorado BUSINESS REPORT

*Offer valid for new subscribers purchasing a 2 year subscription only. Quantities limited. Payment must be received before gift card is mailed. Terms of use are the sole responsibility of Hot Corner Concepts. No cash redemption.

FOR THE RECORD

AMOUNT: \$48790.64. CASE #D-13CV-030393. DATE: 6/6/2013

DEBTOR: THOMAS A BORDEN, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$10103.3. CASE #C-13C-030973. DATE: 6/6/2013

DEBTOR: CHRISTOPHER BRINKERHOFF, CREDITOR: SECURITY SERVICE FED CREDIT UN. AMOUNT: \$15781.56. CASE #C-13C-031359. DATE: 6/7/2013

DEBTOR: WENDY F DUNNING, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1634.58. CASE #C-13C-030473. DATE: 6/7/2013

DEBTOR: QUINLAN K SMITH, CREDITOR: CYPRESS FIN GROUP LLC. AMOUNT: \$5433.67. CASE #C-13C-030211. DATE: 6/7/2013

DEBTOR: ROGER L STEVENS, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$880.76. CASE #C-13C-030136. DATE: 6/7/2013

DEBTOR: CATHERINE A MAD-DUX, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$2371.79. CASE #C-13C-030314. DATE: 6/7/2013

DEBTOR: LORRAINE VIGIL, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$3563.43. CASE #C-12C-010360. DATE: 6/7/2013

DEBTOR: ROBERT H WEBER, CREDITOR: LIBERTY ACQUISITIONS LLC. AMOUNT: \$10000.0. CASE #07C5663. DATE: 5/28/2013

DEBTOR: JOYR COOPER, CREDITOR: COLO ST REVENUE. AMOUNT: \$878.0. CASE #D-12CV-800591. DATE: 5/31/2013

DEBTOR: JENNIFER B MALLO-RY, CREDITOR: TOWNHOMES AT EMERALD GLEN HOME. AMOUNT: \$7867.97. CASE #C-11-C-2090. DATE: 6/3/2013

DEBTOR: JERRY D KALK-MAN, CREDITOR: COLO ST REVENUE. AMOUNT: \$2711.83. CASE #D-12CV-801332. DATE: 6/3/2013

DEBTOR: MICHELLE & MICHAEL N WILLIAMS, CREDITOR: AFFILIATED CREDIT SERVICES INC. AMOUNT: \$2689.68. CASE #C-09C-003818. DATE: 6/3/2013

DEBTOR: PRESTON D THOM-AS, CREDITOR: COLO ST REVENUE. AMOUNT: \$502.0. CASE #D-12CV-801018. DATE: 6/5/2013

DEBTOR: GEORGE L HAYES, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2834.46. CASE #C-09C1338. DATE: 6/5/2013

DEBTOR: STEVEN C KNED-LIK, CREDITOR: COLO ST REVENUE. AMOUNT: \$1958.0. CASE #D-10CV-800806. DATE: 6/7/2013

Weld County DEBTOR: BRETT & ALEXIS CUNNINGHAM, CREDITOR: MATT & LONNIE KLAESS. AMOUNT: \$125745.0. CASE #D-09CV204202. DATE: 6/4/2013

DEBTOR: KENT H KIDWELL, CREDITOR: VISTA RIDGE MASTER HOMEOWNERS. AMOUNT: \$1664.45. CASE #C-13C-031226. DATE: 5/23/2013

DEBTOR: JONATHAN R HENRY, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$7052.71. CASE #C-13C-005972. DATE: 5/23/2013

DEBTOR: RICARDO HARO, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1836.33. CASE #C-13C-030612. DATE: 5/23/2013

DEBTOR: LEE A NYBORG, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$3923.98. CASE #C-12C-007758. DATE: 5/23/2013

DEBTOR: JOHNNIE A DICKSON, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1589.53. CASE #C-12C-030317. DATE: 5/23/2013

DEBTOR: DOUGLAS VEIK, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$12866.25. CASE #C-12C-009415. DATE: 5/23/2013

DEBTOR: MARIO AUGUSTINE, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$2325.05. CASE #C-13C-031072. DATE: 5/23/2013

DEBTOR: ROBERT KEZAR, CREDITOR: CENTRAL CREDIT CORP. AMOUNT: \$1676.07. CASE #C-11C-005591. DATE: 5/23/2013

DEBTOR: PATRICHA C & WES-LEY PIKE, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$1049.05. CASE #C-13C-030481. DATE: 5/24/2013

DEBTOR: MELISSE L TILGHMAN, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$5679.05. CASE #C-13C-030341. DATE: 5/24/2013

DEBTOR: ADOLFO SR SIMEN-TAL, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$737.5. CASE #C-13C-005099. DATE: 5/24/2013

DEBTOR: M GONZALEZLONGO-RIA, CREDITOR: COLO ST REVENUE. AMOUNT: \$1187.11. CASE #D-D622010CV803013. DATE: 5/28/2013

DEBTOR: AURELIO NUNEZ, CREDITOR: COLO ST REVENUE. AMOUNT: \$1239.29. CASE #D-D622010CV802441. DATE: 5/28/2013

DEBTOR: JUAN J GUZMAN, CREDITOR: COLO ST REVENUE. AMOUNT: \$498.58. CASE #D-D622010CV802987. DATE: 5/28/2013

DEBTOR: RAMIRO LUNA SAN-CHEZ, CREDITOR: COLO ST REVENUE. AMOUNT: \$626.32. CASE #D-D622011CV804862. DATE: 5/28/2013

DEBTOR: RAMIRO LUNA SAN-CHEZ, CREDITOR: COLO ST REVENUE. AMOUNT: \$746.0. CASE #D-D622011CV804272. DATE: 5/28/2013

DEBTOR: RAMIRO LUNA SAN-CHEZ, CREDITOR: COLO ST REVENUE. AMOUNT: \$817.0. CASE #D-D622011CV803677. DATE: 5/28/2013

DEBTOR: HASSAN SALAD, CREDITOR: COLO ST REVENUE. AMOUNT: \$563.0. CASE #D-D622012CV800269. DATE: 5/28/2013

DEBTOR: CALVIN CHRIS-TENSEN, CREDITOR: COLO ST REVENUE. AMOUNT: \$30665.0. CASE #D-D622012CV803765. DATE: 5/28/2013

DEBTOR: ADRIANNE K MILL-ER, CREDITOR: COLO ST REVENUE. AMOUNT: \$855.0. CASE #D-D622012CV801959. DATE: 5/28/2013

DEBTOR: JUDY E & ADAM PLASCENCIA, CREDITOR: COLO ST REVENUE. AMOUNT: \$2062.0. CASE #D-D622012CV800411. DATE: 5/28/2013

DEBTOR: PRESTON R SOWL, CREDITOR: COLO ST REVENUE. AMOUNT: \$580.0. CASE #D-D622011CV804959. DATE: 5/28/2013

DEBTOR: QUANG P EMERY, CREDITOR: COLO ST REVENUE. AMOUNT: \$254.27. CASE #D-D622011CV805244. DATE: 5/28/2013

DEBTOR: ENRIQUE J PUENTE, CREDITOR: COLO ST REVENUE. AMOUNT: \$902.0. CASE #D-D622012CV803622. DATE: 5/28/2013

DEBTOR: ENRIQUE J PUENTE, CREDITOR: COLO ST REVENUE. AMOUNT: \$960.0. CASE #D-D622012CV800385. DATE: 5/28/2013

DEBTOR: CHARLES T BUSH, CREDITOR: COLO ST REVENUE. AMOUNT: \$275.0. CASE #D-D622012CV804310. DATE: 5/28/2013

DEBTOR: ANNA & JUAN ENRIQUEZ, CREDITOR: DOLLARHIDE PROPERTY MANAGEMENT. AMOUNT: \$2173.85. CASE #C-13C-005749. DATE: 5/28/2013

DEBTOR: GENE & EUGENE ANTHONY MOORE, CREDITOR: AFFORDABLE COMMUNITY HOUSING T. AMOUNT: \$2195.69. CASE #C-12C-007517. DATE: 5/28/2013

DEBTOR: JAMES D JENSEN, CREDITOR: ADVANTAGE BK. AMOUNT: \$174947.13. CASE #D-12CV-001943. DATE: 5/28/2013

DEBTOR: WILLIAM & WILL PHIL-LIPS, CREDITOR: DOLLARHIDE PROPERTY MANAGEMENT. AMOUNT: \$1805.18. CASE #C-13C-005747. DATE: 5/28/2013

DEBTOR: DAVID RAMOS, CREDITOR: AFFORDABLE COMMUNITY HOUSING T. AMOUNT: \$968.6. CASE #C-13C-006219. DATE: 5/28/2013

DEBTOR: JASON BURROWS, CREDITOR: NORBEL CREDIT UNION. AMOUNT: \$16586.73. CASE #C-06C-001208. DATE: 5/28/2013

DEBTOR: JOSE A RAMIREZ, CREDITOR: UNION COLONY BK. AMOUNT: \$12776.89. CASE #C-07C-007646. DATE: 5/28/2013

DEBTOR: JO BETH MUDD, CREDITOR: COYOTE CREEK MASTER ASSOC. AMOUNT: \$1426.63. CASE #C-11C-010821. DATE: 5/30/2013

DEBTOR: ERIN C CRUMMEL, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$4313.2. CASE #C-10C-004003. DATE: 5/30/2013

DEBTOR: BRITTANY VELAS-QUEZ, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$882.05. CASE #C-13C-030366. DATE: 5/30/2013

DEBTOR: PAUL M LIND, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1587.56. CASE #C-13C-030029. DATE: 5/30/2013

DEBTOR: CHRISTOPHER J OLSEN, CREDITOR: FIA CARD SERVICES. AMOUNT: \$5734.93. CASE #C-13C-030174. DATE: 5/30/2013

DEBTOR: LAWRENCE J TENO-RIO, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2972.53. CASE #C-13C-030333. DATE: 5/30/2013

DEBTOR: PROVINCE INC, CREDITOR: ROBERT F & YVONNE D LAURO. AMOUNT: \$51900.0. CASE #D-10CV-000801. DATE: 5/31/2013

DEBTOR: KALLIE JO RODRI-GUEZ, CREDITOR: YKS ACCEPTANCE INC. AMOUNT: \$8603.02. CASE #C-12C-008985. DATE: 5/31/2013

DEBTOR: CRYSTAL LEIGH FUEN-TES, CREDITOR: YKS ACCEPTANCE INC. AMOUNT: \$7631.44. CASE #C-11C-007262. DATE: 5/31/2013

DEBTOR: PROVINCE INC, CREDITOR: ROBERT F & YVONNE D LAURO. AMOUNT: \$52500.0. CASE #D-10CV-000801. DATE: 6/3/2013

DEBTOR: OSVALDO & OSVALDO O SOLIS, CREDITOR: COLO ST REVENUE. AMOUNT: \$501.07. CASE #D-D622010CV803000. DATE: 6/3/2013

DEBTOR: JOSHUA GEURINK, CREDITOR: COLO ST REVENUE. AMOUNT: \$531.35. CASE #D-D622011CV804787. DATE: 6/3/2013

DEBTOR: J L PAYANBO-JORQUEZ, CREDITOR: COLO ST REVENUE. AMOUNT: \$541.82. CASE #D-D622010CV803182. DATE: 6/3/2013

2013 Business Report Events

The time and place for business information, connections and celebration.

Register and nominate at NCBR.com.



July 16, 2013

1st National Bank Exhibition Hall
The Ranch – Loveland
7:30 a.m. – 1:30 p.m.

Northern Colorado has emerged as one of the nation's premiere centers for energy development including oil and natural gas. Leading voices in the region's oil and gas industry will offer insights and the latest intelligence from the field and the Capitol. Sponsored by: Community Banks of Colorado; Noble Energy; Linden Marketing; Rocky Mountain Energy Forum; Anadarko Petroleum Corporation; Ward Energy; FCI Constructors, Inc.; Otis, Coan & Peters; DaVinci Sign Systems; KUNC Radio; RegOnline. Register online at NCBR.com



August 7, 2013

Embassy Suites – Loveland
7:30 – 9:30 a.m.

A breakfast celebration honoring the contributions of exceptional women in Northern Colorado. Sponsored by: University of Colorado Health; The Women's Clinic of Northern Colorado; Monfort College of Business; Palmer Flowers; EKS&H; Mantooh Marketing Company; Better Business Bureau; Columbine Health Systems; Eye Center of Northern Colorado; Wells Fargo Advisors; DaVinci Sign Systems, Inc.; KUNC Radio; RegOnline. Nominations and registration are open at NCBR.com. Call 970-232-3132 for details.



September 11, 2013

Embassy Suites – Loveland

The 9th annual Bixpo Business Expo is a must-do, top-of-the-list business connection event. Sponsorships and exhibit spaces available – 2012 was a sellout! Sponsored by Better Business Bureau; Palmer Flowers; DaVinci Sign Systems and KUNC Community Radio.



September 11, 2013

Embassy Suites – Loveland
7:30 – 9:30 a.m.

BLB and CFO are the kickoff events for Bixpo 2013. Sponsored by: Kennedy and Coe; Otis, Coan & Peters; Palmer Flowers; DaVinci Sign Systems, KUNC Community Radio and RegOnline.

Nominations and registration for CFO of the Year are open at NCBR.com. Call 970-232-3132 for details.



September 11, 2013

Embassy Suites – Loveland
11:30 a.m. – 1:30 p.m.

Meet the 2013 Biggest Winners at the BizFit Challenge Power Lunch. The power lunch is the mid-day special event of Bixpo 2013. Join the celebration to see which teams and individuals conquered their goals to prove healthy bodies make for healthy businesses. Keynote presentation by Susie Wargin, 9NEWS sports anchor. Tickets \$39 including a healthy lunch. Sponsored by: Kaiser Permanente; Banner Health; Miramont Lifestyle Fitness; KUNC Radio; RegOnline. Registration open at NCBR.com



September 11, 2013

Embassy Suites – Loveland

Bixpo After Hours closes the 2013 Bixpo day with the best business connection event of the year.



October 23-24, 2013

Lincoln Center – Fort Collins

Convening bright minds to create net zero energy, carbon, water and waste communities. Collaborative problem-solving sessions; inspiring speakers, and educational tracks.

Sponsored by: Colorado Clean Energy Cluster; City of Fort Collins; City of Loveland; City of Boulder; BizWest Media. Read more at netzerocities.com.



November 19, 2013

Rialto Theater – Loveland

Mark your calendars for the return of Forty under 40 recognizing Northern Colorado's emerging leaders. Sponsorships are available. Contact Sandy Powell, NCBR sales director, 970-232-3144, spowell@ncbr.com.

Put your company in the winners' circle.

With sponsor levels that fit a range of budgets there is an event package for every company to use in building relationships and creating business growth. To learn about how NCBR Events fit into your marketing plan call De Dahlgren, NCBR marketing director, at 970-232-3132, or send an email to ddahlgren@ncbr.com.



THE EYE from 3A

civilized debate, they are not particularly interested in facts and they have been doing it for years," he said. "They have been able to achieve change at a state policy level, and there is a risk they will be able to do it at federal level as well."

The company is building a website to encourage fans of renewable energy and wind farms to write letters to lawmakers. The campaign eventually may expand to the United States.

One of the anti-wind groups,

Stop These Things, says it's concerned about government subsidies of wind farms as well as reports of illness from people who live near wind turbines.

People have claimed that humming and vibrations from nearby wind farms have made them sick. However, Simon Chapman, a professor of public health at the University of Sydney, has found that wind turbines may annoy a small number of people but there is no evidence that they cause illness.

TOKYO from 3A

Colorado students make the trip in the other direction.

Increasing the number of exchange students is part of the university's "internationalization plan," Behr said. This plan aims to enhance cultural awareness and diversity on UNC's campus, she said, and identifies bringing in students from eastern Asia as a priority.

In the future, relationships with Asian countries and an understanding of their business practices will be vital, according to Maureen Ulevich, director of the Center for International Education at UNC.

As trade grows between Asia and the United States, business students in particular will need to develop a good understanding of Asian culture and customs, according to Ulevich.

Many of the more than 100 Asian students now attending UNC are studying at the Monfort College of Business, as well as in other well-known UNC programs such as performing arts, Behr said.

During her time in Japan, Ulevich visited three Japanese universities to help establish and build relationships.

One, Aoyama Gakuin University in Tokyo, already is a partner institution with UNC, according to Behr. One UNC student is studying there now.

UNC held a recruitment fair at Aoyama Gakuin, Behr said, and Ulevich visited the other two campuses as well.

Ulevich said she believes the 11-hour flight from Denver to Tokyo will reduce students' anxiety associ-

ated with travel because it eliminates other stops and ensures a much smoother travel experience, which can be very important for a student going to a country he or she has never visited.

Mark Hallett, senior director of international studies at CSU and another delegation member, said making Denver a direct destination could be a "game-changer."

"First, it makes Colorado less of a fly-over spot on the map and more of a destination," Hallett said. "Second, this will really boost Colorado's brand and help us compete more favorably with cities on the other coasts."

Hallett is a member of a statewide consortium called Study Colorado, which aims to bring international students to the state. Study Colorado has 22 member institutions, including UNC, the University of Colorado and the University of Denver, and is partnered with the Colorado Department of Higher Education.

"State officials are really starting to take a look at the benefit of international college students in Colorado," Hallett said. "International students provide \$244 million each year to our state's economy, and they promote tourism and trade benefits with their host countries."

In addition to the economic benefit of international students, the potential for economic growth stemming from international companies has expanded because of the flight.

Eric Berglund, president and chief executive of Upstate Colorado Economic Development Corp., also trav-

eled to Tokyo.

"The flight opens up access for many of our companies," Berglund said. "We have a number of companies that do business there, with the biggest being JBS."

Japan is the world's third-largest beef importer, which could translate into profits for JBS, which produces about 13 percent of the world's beef, now that the company has expanded access to the Japanese market.

The flight has the potential to open new opportunities for Colorado, Berglund said, especially in the energy and agriculture industries, the two largest economic drivers in Weld County.

"The Japanese are very interested in our energy policy," he said. After a 2011 earthquake and tsunami that rocked the country and caused the

meltdown of three nuclear reactors at Japan's Fukushima Daiichi power plant, it has become increasingly difficult for Japan to find sources of energy, Berglund said.

Japan imported natural gas in 2012, but also is interested in shale opportunities in Northern Colorado.

One of the most important pieces of the trip, according to Berglund, was planting the seeds for new relationships, which are paramount in Japanese culture. Back in Northern Colorado, he will follow up with companies such as Anadarko that may be able to benefit from Japan's interest in energy from shale plays, as well as fielding leads from the Metro Denver Economic Development Corp., which worked for nearly three decades to create the Tokyo-Denver connection.



HOME CARE | INDEPENDENT LIVING
ASSISTED LIVING | NURSING HOMES
MEDICAL EQUIPMENT
REHABILITATION

At Columbine, you're family.

Locally owned and operated, Columbine Health Systems has cared for families in Northern Colorado since 1971. We welcome your family to join ours.

www.columbinehealth.com



"What keeps you up at night?"
Leading Edge Strategies To Help Business Find, Retain, and Protect Their Talent

Larimer County Workforce Center Presents:
WORKFORCE SYMPOSIUM 2013
 September 11, 2013 at Embassy Suites

TOPICS INCLUDE:

- Navigating Connect for Health Colorado
- Employee Healthcare Strategy for 2014
- Hire For Fit First!
- Eradicating Incivility
- Workforce 2020: The Future of Resourcing
- Lean HR Strategies

Brought to you in part by our Sponsors:

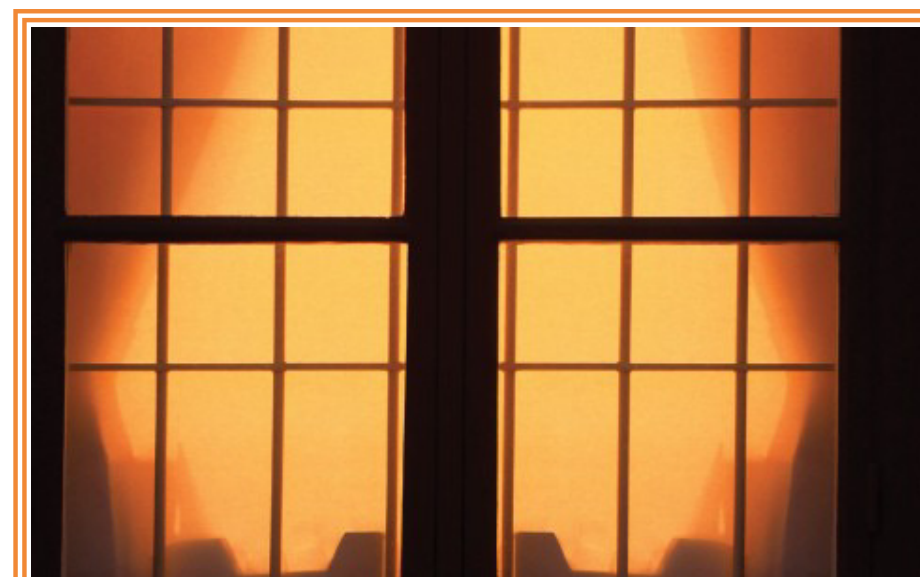
Northern Colorado **BUSINESS REPORT** biXpo

COLORADOAN MEDIA GROUP
 Connecting customers. Delivering results.

City of Fort Collins

Public Service Credit Union
 TOGETHER WE'RE BETTER®

Colorado Department of Labor & Employment ♦ Colorado Office of Economic Development & International Trade ♦ Colorado Workforce Development Council



Business Owners, Managers, HR Professionals, and Supervisors are invited to this half day event
\$49 / Look for registration opening in August at: www.larimerworkforce.org/symposium

Colorado SBDC NETWORK LARIMER COUNTY

FRONT RANGE COMMUNITY COLLEGE Larimer County

Workforce Investment Board

LARIMER COUNTY WORKFORCE CENTER

LARIMER COUNTY COMMITTED TO EXCELLENCE

Colorado Department of Labor & Employment ♦ Colorado Office of Economic Development & International Trade ♦ Colorado Workforce Development Council

Court ruling key for LLC managers

It's always gratifying to see a sensible ruling handed down by the judicial system. We're particularly grateful for a landmark decision by the Colorado Supreme Court that limits personal exposure of managers of limited liability companies, or LLCs, to the company's debts.

The case was argued by Berg Hill Greenleaf & Ruscitti LLP, a Boulder-based law firm. The ruling "makes Colorado more attractive" as an option when forming an LLC, and serves as a precedent for

other states, said Giovanni Ruscitti, a partner at the law firm. "Up until this ruling, 'limited liability' was an oxymoron in the state of Colorado relative to personal liability to creditors when the company was in the zone of insol-

EDITORIAL

olvency. With this ruling, owners and managers of an LLC no longer need to fear personal attacks from creditors. This is a tremendous

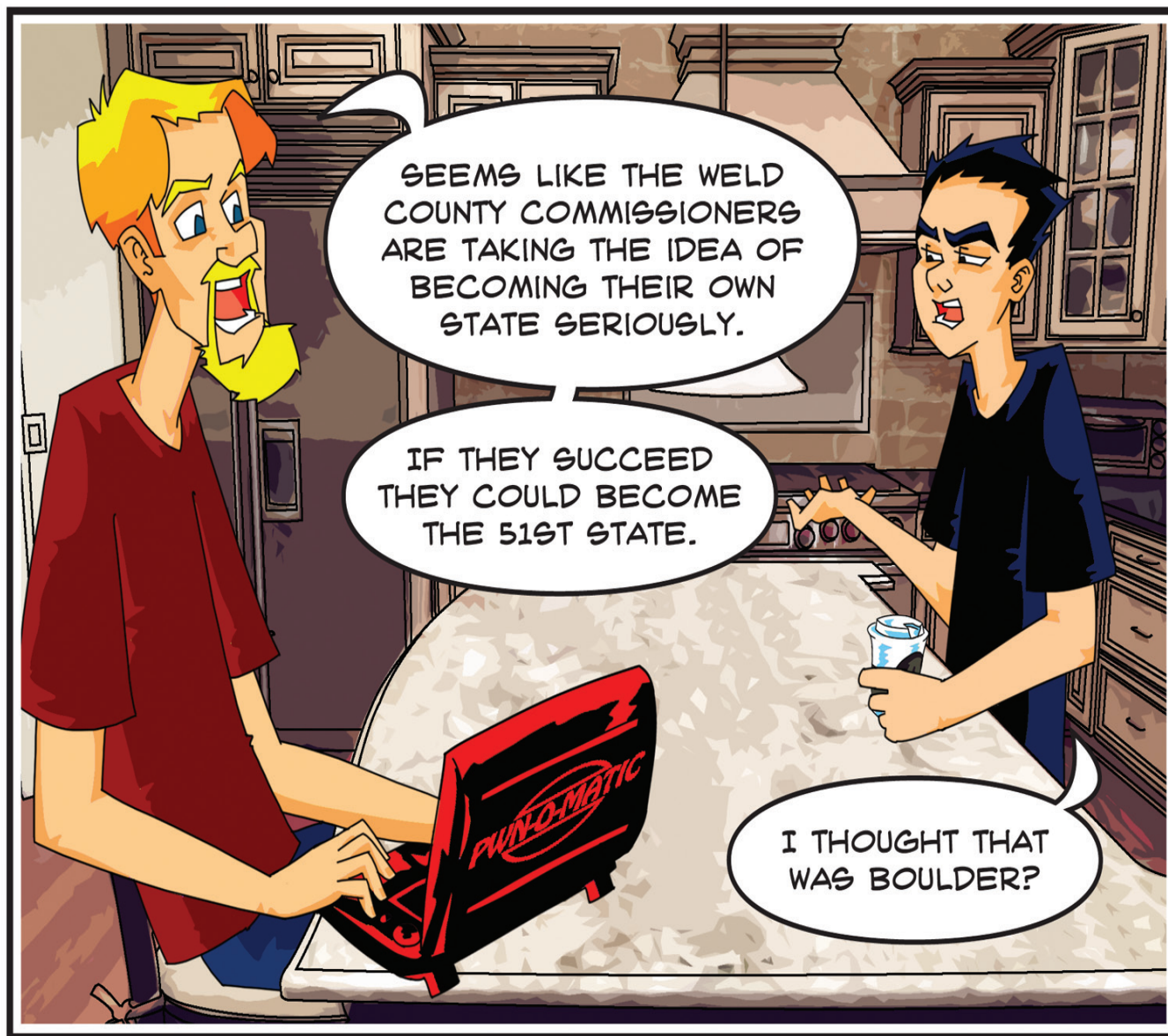
win for Colorado and the companies that choose to organize in the state."

LLCs essentially are hybrids of traditional corporations and sole proprietorships or partnerships. Since their formation, uncertainty has existed about whether managers would be liable for debts of the LLC. This recent case stemmed from *Weinstein v. Colborne Foodbotics*, a case involving issues of insolvency.

Colorado Chief Justice Michael L. Bender's clarifying opinion

resolved whether members of an LLC are liable to the LLC's creditors. "Members are liable to the LLC but not the LLC's creditors," he wrote. "We also conclude that the manager of an insolvent LLC does not owe the LLC's creditors the same fiduciary duty that an insolvent corporation's directors owe a corporation's creditors."

As Ruscitti noted, any other ruling would have "essentially killed the LLC entity structure in Colorado." Thankfully, we have a more positive outcome.

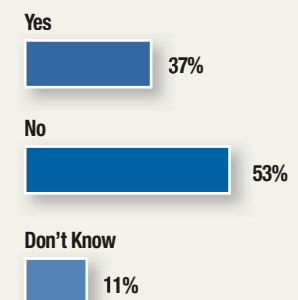


LUCCOMICS.COM

NCBR Opinion Poll

Our online question:

Will you benefit from Fort Collins' new bus rapid transit project known as MAX?



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

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

Next question:
Should Weld County and certain neighboring counties secede to form a new state known as Northern Colorado?

Answer now at www.ncbr.com. Responses will be accepted through July 9.

PUBLISHER
Jeff Nuttall.....jnuttall@ncbr.com
Direct: 232-3131

EDITORIAL EDITOR
Jerd Smith.....jsmith@ncbr.com
Direct: 232-3142

Reporters
Molly Ambrister.....marmbrister@ncbr.com
Direct: 232-3139
Steve Lynn.....slynn@ncbr.com
Direct: 232-3147

Copy Editor
Dallas Heltzell.....dheltzell@ncbr.com
Direct: 232-3149

Editorial Intern
Taylor Reed.....treed@ncbr.com
Chief Researcher
Mariah Tauer.....mtauer@ncbr.com
Direct: 303-630-1961

WEB DESIGNER
Denise Schwartz.....dschwartz@ncbr.com

DIRECTOR OF MARKETING AND EVENTS
De Dahlgren.....ddahlgren@ncbr.com
Direct: 232-3132

ADVERTISING
Advertising Director
Sandy Powell.....spowell@ncbr.com
Direct: 232-3144

Senior Account Executive
Julie Constance.....jconstance@ncbr.com
Direct: 232-3148

Account Executives
Rachel Finley.....rfinley@ncbr.com
Direct: 232-3133
Missy Moss.....mmoss@ncbr.com
Direct: 232-3143

PRODUCTION
Production Manager
Bernie Simon.....bsimon@ncbr.com
Direct: 232-3140

Art Director
Chad Collins.....ccollins@ncbr.com
Direct: 232-3141

ADMINISTRATION
Accounting Manager
Carol Wood.....accounting@ncbr.com
Direct: 232-3151
Office Manager / Front Desk
Tiffanie Moore.....frontdesk@ncbr.com
Direct: 232-3130
Circulation Manager
Janet Hatfield.....jhatfield@ncbr.com
Direct: 232-3146

To advertise or subscribe: 970-221-5400
Fax: 970-221-5432
Online edition: www.NCBR.com

The entire contents of this newspaper are copyrighted by BizWest Media with all rights reserved.

Reproduction or use, without permission, of editorial or graphic content in any manner is prohibited.

Northern Colorado
BUSINESS REPORT

VOLUME 18, ISSUE 21

OFFICE
1550 E. Harmony Road, 2nd floor
P.O. Box 270810, Fort Collins, CO 80527
970-221-5400
Fax: 970-221-5432, www.ncbr.com



NEWSMAKER from 19A

incubation. We have one of the first mixed-use incubators in the world right here. The Grand Junction community started The Business Incubator Center after another Wall Street crash in 1987. The local business leaders weren't satisfied betting their wealth with stockbrokers in distant cities. You have zero control of your destiny when you send investment capital out of state. In the ensuing years their incubator played a huge part in launching and funding more than 250 businesses. It also had an active role in creating more than 10,000 jobs in the community and generating more than \$200 million in revenue and investment. In 20 years, Grand Junction doubled in size. One interesting fact is that when they started their incubator, the per capita income for Grand Junction and Greeley was practically identical. Now Grand Junction has a per-capita income that is nearly 20 percent higher than Greeley, according to the U.S. Department of Commerce. That, right there, is a call to action.

Q: What are you looking for in the first companies to be housed in the incubator?

A: We look for top prospects and ways to provide them access to new and useful resources. We want people who seek the challenge of being the best. We want committed people who can make tough decisions. We'll work hand in glove with the Small Business

Development Center to look at management, industry, solution, business model and more in pursuit of helping companies capture as much value as they can. We'll look for ways to combine subject matter experts and mentors with award-winning research from the University and UNC's Monfort Institute to remove barriers for success and create the next generation of business.

Q: How will the incubator work with UNC to foster an entrepreneurial culture at the university and the surrounding area?

A: UNC already has an entrepreneurial culture from the Board of Trustees through the resident's and provost's offices to Monfort College of Business and its renowned Entrepreneurial Challenge. When you award \$50,000 in prize money to the best-of-the-best entrepreneurs every year, people take notice. The incubator will build stronger ties to the investment and business community. It will promote the entrepreneurial culture with a larger audience.

The incubator will work to further develop early-stage companies with strong potential for commercialization. This includes work with technology-transfer operations by matching businesses with talent and funding opportunities.

Q: You've been working with startups and growth companies for more than 20 years. What draws you to

them, and why have you dedicated so much of your time to new businesses rather than committing to a more established, stable company?

A: Part of it is the challenge. I was lucky enough to be on some excellent sports teams when I was young and got addicted to the challenge. To be the best, even if it is just for a moment in time, is an incredible feeling. Once your hard work is rewarded, it changes you. Life can take a lot of things away. Those are often just things. It can't take away your feelings or experience. Those become a part of who you are as a person.

Another part is the journey. I enjoy the learning and discovery process. Startups and scale-ups test your met-

tle. There's nothing easy about a new business or product launch. I tip my hat to anyone who's bold enough to bet on themselves and go for it. That's what makes this country great. We have that spirit. We venture forth, swallow our pride and stand up to embrace risk and seek reward. Job security at a more established company is an illusion; there's a fresh list of 29,000 former HP employees that would agree.

Our actions define us. Community is who we are and business is what we do. It's an honor and a privilege to be able to work on both community and business. I'm grateful for the opportunity to serve and can't wait to get this party started.

Business Marketplace Northern Colorado BUSINESS REPORT



Thousands of business leaders GET IT. Now you can too.

Subscribe today for only \$49.97.

Northern Colorado **BUSINESS REPORT**

Call 970.221.5400.

Want to purchase minerals and other oil/gas interests.

Send details to: P.O. Box 13557, Denver, CO 80201

1060 "The Biz"
KRCN 1060-AM Longmont, Denver, Boulder

"Your Trusted Source for Health & Wealth Information"

**AM 1060 • 303.776.2323
www.krcn1060.com**

KRCN 1060 AM

- **Small Business Advocate** 5-7AM
- **Straight Talk Money with Mike Robertson**..... 7-8AM
- **Business for Breakfast** 8-9AM
- **The Tonya Hall Show**..... 9-10AM
- **Scott Luther's Gold & Silver Express**.....11-12PM

- **Rebuild America with Jeff Santos**1-2PM
- **Healthline with Dr. Bob Marshall**3:30-4PM
- **Winning on Wall Street**4-5PM
- **Market Wrap with Moe Ansari**5-6PM
- **Repaving Main Street**6-7PM
- **Women's Radio Network**7-8PM
- **Boomer Radio Network**8-9PM

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

NORTHERN COLORADO CFO OF THE YEAR AWARDS

Northern Colorado
**BUSINESS
REPORT**



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.

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.

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.

20
13

SMALL BUSINESS GUIDE

INFORMATION TO HELP YOUR COMPANY ACHIEVE

Accounting

**Business
loans**

Hiring

**Affordable
Care Act**

**Commercial
leases**

**Cyber
security**

**List:
Largest
SBA Lenders**



BUSINESS LEADERS BREAKFAST • CFO AWARDS • WORKFORCE SYMPOSIUM • BIZFIT POWER LUNCH • BIXPO AFTER HOURS


SEPTEMBER 11, 2013

Opportunities! **abound** at

bixpo

September 11, 2013
Embassy Suites
Loveland, CO
7:00 a.m. - 7:30 p.m.

Live. At **bixpo**



Business Leaders BREAKFAST

When: Wednesday, September 11, 7:30 a.m. - 9:30 a.m.
What: Breakfast
Where: Bixpo at Embassy Suites – JQH Conference Center
Individual tickets: \$39 Register online at NCBR.com
Corporate tables: \$400 Email: Events@NCBR.com

Sponsored by:
 Kennedy and Coe
 Monfort College of Business
 Palmer Flowers
 Sponsorships & tickets – NCBR.com

Live. At **bixpo**

NORTHERN COLORADO
CFO OF THE YEAR AWARDS

Celebrating the Northern Colorado financial leaders who exercise fiscal fitness through good business practices. Four CFOs will be honored for their fiscal management acumen at the annual Business Leaders Breakfast.

To nominate a candidate visit NCBR.com.

When: Wednesday, September 11, 7:30 a.m. - 9:30 a.m.
What: Breakfast
Where: Bixpo at Embassy Suites – JQH Conference Center
Individual tickets: \$39 Register online at NCBR.com
Corporate tables: \$400 Email: Events@NCBR.com

Sponsored by:
 Kennedy and Coe
 Otis, Coan & Peters, LLC
 Palmer Flowers
 Sponsorships & tickets – NCBR.com

Bixpo Rocks Business After Hours

Wednesday, September 11
 5:30-7:30 p.m.

Live. At **bixpo**

BizFit CHALLENGE

Power Lunch

When: Wednesday, September 11, 11:30 a.m. – 1:30 p.m.
What: Awards Lunch concluding the BizFit Challenge
Where: Bixpo at Embassy Suites – JQH Conference Center
Individual tickets: \$39 Register online at NCBR.com
Corporate tables: \$400 Email: Events@NCBR.com

Sponsored by:
 Kaiser Permanente, Banner Health, CanDo, Miramont Lifestyle Fitness
 Sponsorships & tickets – NCBR.com


Live. At **bixpo**

Business Expo

Meet your next client. Open the door or close the deal at Bixpo.

When: Wednesday, September 11, 10:00 a.m. – 7:30 p.m.
Where: Bixpo at Embassy Suites – JQH Conference Center
FREE (Bixpo Rocks Business After Hours from 5:30-7:30 p.m. is a ticketed event)

Live. At **bixpo**



Larimer County Workforce Center Presents:
WORKFORCE SYMPOSIUM 2013
 September 11, 2013
 Larimerworkforce.org/business

The Larimer County Workforce Center is bringing the 28th annual Workforce Symposium to Bixpo. (Previously titled September Symposium). Sessions throughout the day during Bixpo at the Embassy Suites – Loveland.

Presented by
 the Larimer Workforce Center
 Sponsored by
 Northern Colorado Business Report and the Fort Collins Coloradoan

Event Architect and Producer			Bixpo Presenting Sponsors			Business Leaders Breakfast/CFO Awards Sponsors			BizFit Challenge Sponsors		
			  			 			   		
Workforce Symposium Sponsors			Media Sponsor			High Sign Sponsor					
  			 			 					

SMALL BUSINESS GUIDE

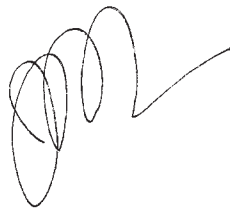
TABLE OF CONTENTS

It's no secret. Northern Colorado is heating up, and much of the economic energy of the region lies with its small businesses.

Every day, the staff of the Northern Colorado Business Report witnesses the hard work, creativity and productivity of dozens of small enterprises. This year in our Small Business Guide, we offer news you can use, from choosing an accountant to navigating the new Colorado Health Exchange, from warding off cyber criminals who prey on small businesses to crafting a successful relationship with a banker.

We also offer lists of resources to help you connect with lenders, lawyers, regulators and others.

Each of these topics is crucial to creating and sustaining a small business. We hope you find it helpful.



Jeff Nuttall
Publisher
Northern Colorado Business Report

- CHOOSING AN ACCOUNTANT..... 4B
- SMALL BUSINESS BORROWING..... 5B
- HIRING THE RIGHT PEOPLE..... 6B
- SMALL BUSINESSES AND THE AFFORDABLE CARE ACT..... 7B
- NAVIGATING COMMERCIAL LEASES SUCCESSFULLY 9B
- CYBER SECURITY..... 12B
- SBA LENDERS LIST 14B




BUILDING BUSINESSES IN EACH COMMUNITY. At Bank of Colorado, we've always been neighbors helping neighbors. We're committed to supporting businesses in Colorado with personalized service, innovative technology, and money management solutions that help streamline cash flow. We understand that your business has unique needs, and we look forward to meeting them. It's the way banking should be.


GET FREE CHECKING AT BANKOFCOLORADO.COM

Bank of Colorado
THE WAY BANKING SHOULD BE

MEMBER FDIC





Flood and Peterson



Lori Geisick
Employee Benefits Consultant

Simplifying the Complex
Helping businesses thrive during an era of change

- Commercial Insurance
- Small Business
- Employee Benefits
- Corporate 401(k)
- Home / Auto / Life
- Surety Bonds

Fort Collins • Greeley • Denver
970-356-0123 • 800-356-2295
www.floodpeterson.com

Building Relationships Since 1939

CPAs can be more than trusted adviser

The April 15 tax deadline has passed and I have filed my tax return. Why do I need to think about a CPA now?

There are many reasons individuals and businesses, small or large, should engage the services of a certified public accountant, and why a company should have a CPA on its staff. If you've recently purchased property, started a new business, received an inheritance, need help preparing a business plan for your dream business or need an audit of your company, you need the services of a CPA. A CPA is uniquely equipped with the knowledge and background to help you make the best financial decisions.



ACCOUNTING
Scott E. Bush

ADDITIONAL RESOURCES:

- AMERICAN INSTITUTE OF CPAS:** www.aicpa.org
- COLORADO DEPARTMENT OF REGULATORY AGENCIES BOARD OF ACCOUNTANCY:** www.dora.state.co.us
- COLORADO SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS:** www.cocpa.org/
- CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANTS:** www.cimaglobal.com/

- Protecting corporate assets.
- Promoting operational efficiency and effectiveness.

The best sources for referrals to CPAs are friends, relatives, colleagues, bankers, attorneys, investment advisers and real estate brokers. Also, the Colorado Society of CPAs offers a referral service that provides you with the names of CPAs based on location and the services you require.

CPAS ALSO ARE

a tremendous asset to employers.

Having a CPA on your staff

ensures you have someone with an analytical mind to guide your business.

When you receive a referral, contact the CPA to meet with him or her and gain an understanding about how they serve their clients. Be

Besides the obvious tax, audit and accounting services, CPAs also provide assistance with other needs, including:

- Estimating the value of your business or estate for insurance, divorce or tax purposes.
- Providing expert witness testimony in litigation.
- Small business consulting, business and income tax planning including compensation and employee benefit plans.
- Performing cost segregations for commercial real estate.
- Projecting future college expenses and helping you develop savings plans.

CPAs also are a tremendous asset to employers. Having a CPA on your staff ensures you have someone with an analytical mind to guide your business. CPAs can help a company with their demonstrated management accounting expertise in such areas as:

- Leading management to plan strategically and make informed decisions.
- Helping organizations manage change, risk, and uncertainty.

prepared with a list of questions, needs and goals specific to your situation. Ask the CPA for names of people you can call for references. Call the references and ask them how well the CPA has served them. Does the CPA respond to their questions, email or calls in a timely manner? How many years have the references used the CPA? Ask the references what they think is the best asset of the CPA; there may be points you haven't thought about.

Members of the Colorado Society of CPAs who perform audits are required to participate in a practice-monitoring peer-review program to assure quality of accounting and auditing services. In addition, all members must meet continuing education requirements.

Scott E. Bush, CPA, CVA is the 2013-2014 Past Chair of the Board for the Colorado Society of CPAs. He is a practicing CPA and partner with the Fort Collins firm of Soukup Bush & Associates, CPAs, P.C. You can contact Scott at scott@soukupbush.com.



ANDERSON & WHITNEY

Certified Public Accountants

Our business is to care for your business.



- Financial statement audit reporting and accounting
- Tax reporting and planning
- Business support and consulting
- Estate and Retirement Planning

You're busy running your business – let us run the numbers. At Anderson & Whitney, you'll find large accounting firm expertise delivered with the comfort and value of working with a local company.

Call today about a complimentary Java Review – share your needs and we'll show you how we can help.

Real Relationships. Real Results.

5801 W. 11th St., Suite 300 Greeley, CO 80634-4813
www.awhitney.com p 970.352.7990

Keep checklists in mind when borrowing for capital

Despite efforts to the contrary, banks and lending institutions continue to hear small businesses complain they don't have access to capital.

Bank of America has hired 1,000 bankers to serve small businesses. Wells Fargo is increasing its marketing and outreach to female small-business owners to increase lending to them. Citi said in March it had surpassed its 2012 small business lending goal by \$1.6 billion. But banks are also concerned about the risks involved in lending to small businesses, so they add requirements to loans.



BUSINESS LOANS

Amanda Averch

Therefore, that desired "yes" often remains more elusive than lenders or borrowers might like, for a multitude of reasons. Some potential borrowers might have personal credit history struggles, while others withdraw from the process, assuming they will get turned down. But the most common problem, lender say, is business owners' lack of understanding about the process.

Many business owners might think they can approach a bank or other lending institution, fill out an application and voila, get approved for a loan. In fact, that's a good way to get turned down.

Before a small business owner seeks funding for his or her small business, it is important that he or she is aware of the personal elements lenders consider. **Banks, for example, will typically use the following Five C's:**

CREDIT – Does the business owner have a successful financial track record, or is he or she working to improve? Community Credit Counseling Services will provide owners with tools and expertise to address any credit issues they might have.

COLLATERAL – Does the owner have assets to secure the loan?

CHARACTER – Does the owner display professionalism and follow up in a timely manner?

CASH FLOW – Can the owner demonstrate ability to repay the loan?

CONDITIONS – Examines the environment in which the business owner will be operating.

Owners should definitely keep this checklist handy when preparing a loan proposal.

Banks are looking for the following:

- Strong management
- Significant experience
- Thorough understanding of the marketplace

Relevant financial information:

- Net worth
- Sales projections
- Ability to repay the loan

Information on:

- Suppliers
- Distributors
- Employees

ADDITIONAL RESOURCES:

U.S. SMALL BUSINESS ADMINISTRATION:

www.sba.gov

COLORADO LENDING SOURCE:

www.coloradolendingsource.org/

THE SMALL BUSINESS LENDING FUND:

www.treasury.gov

- Manufacturing relationships

Once they have completed their personal preparation, small business owners are urged to do what they did before starting their businesses: have a ready business plan in place before meeting with bankers or

► See **Bank Loans, 8B**



Every business needs a dream...

We can help make that dream come true.

At Points West Community Bank, we have the strength and stability to help make your business dreams a reality.

www.pwcbank.com

1291 Main St.
Windsor, CO 80550
(970) 686-0878

8100 6th St.
Wellington, CO 80549
(970) 568-3250

355 Eastman Park Dr.
Windsor, CO 80550
(970) 674-3600

6801 West 20th St.
Greeley, CO 80634
(970) 330-1200



A New Direction in Banking



WE SALUTE SMALL BUSINESS.

Businesses are as different as the people who run them. Whether you're right where you want to be, or ready to expand, our experienced business bankers build solutions from the drawing board to the boardroom. We offer unique advice, products and services for your business, because we know one size doesn't fit all.

Member FDIC | 1stnationalbank.com/business
970.495.9450 | 800.883.8773

First National Bank is a Preferred SBA Lender.
First National Bank, a division of First National Bank of Omaha.

CHECKING | SAVINGS | LOANS | MORTGAGE | CREDIT CARDS
SMALL BUSINESS | WEALTH MANAGEMENT | CORPORATE BANKING



1 First National Bank
One with You.®

Millennials: Smart, savvy, socially responsible

Companies have begun hiring as a result of recent economic growth. Although they are somewhat conservative in the rate at which they are ramping up, due to investment vs. return issues, we are optimistic regarding the near future. As companies look to future hiring, they will experience increasing retirements of their baby boomer employees. The impact of retiring 'boomers' is creating a need for a pool of productive and skilled workers.

Much has been written about post 'boomer' generations. A significant group of people born between 1980 and 1999 are called the millennials and they warrant attention. They are now the largest generation in U.S. history, currently numbering 80 million. This is the population from which companies are hiring new talent. Recognizing that stereotyping is always an issue with 'generations,' much has been written about this group.

Millennials in general have taken a bad rap for allegedly being coddled by helicopter parents and for resulting narcissistic, lazy and self-absorbed behaviors. A variety of authors have postulated that it is the worthless generation. Even if some of their accusations may be

stereotypically true, the real story about this generation is playing out in universities and in the workplace in a much different way. Millennials are also creative, entrepreneurial, and socially responsible. They are a 'can-do' group, inspired by and masters of technology to increase productivity and affect change. Millennials are less concerned about conventions and institutions; more concerned about making a difference. They are pragmatic and generally do not perceive barriers to discarding what does not work. They are interested in building new institutions and infrastructure that will allow us to tackle long standing problems around the globe. And for the most part, they are patient, unless there is a need for alarming swiftness - to overturn authoritarian regimes or sway an election. With lightning speed, they can inexpensively mobilize vast resources using social networks, influencing populations without relying on traditional institutions.



HIRING
Susan Schell

In the College of Business at Colorado State University, we are seeing businesses in the hiring process that are extremely impressed with the knowledge, abilities, and engagement of our millennial grads. They are pleasantly surprised by our student's dedication to social responsibility, ethics and the environment. The questions that students ask potential employers relate less to salary and more to work/life balance, community service, working remotely and job security. After all, this is the generation that watched their parents devote themselves to employers and institutions who released them for 'bottom line,' short term gains. The resulting recession, unemployment and foreclosures created the need for huge student loans. Stability is a new focus.

We see our students contributing to businesses in numerous ways. We are witnessing the reshaping of the previous order. Hallmarks of the millennials are their respect for elders (particularly their parents), their desire to share, their openness and acceptance of new technologies, and their lack of affinity to anything just because "it has always been this way." But rather than exhibiting the dissident behaviors of the baby

boomers against traditional 19th century and 20th century norms, they are building on the old, and quietly moving residual mountains to create their desired changes.

The College of Business at Colorado State University is very proud to state that the job offer rate to our graduates, within 90 days of graduation, is 90 percent. This fact speaks volumes about the quality of our students, our professors, and our program. Employers value our graduates. We read and are told that millennials impress preceding generations in the workplace by being team players, by helping to teach others about technology, by being fearless in their endeavors, and by bringing a "sanity check" to how business is being done. Although they are constantly 'socio-technologically' connected, they value work/life balance, giving back to the community, and evidence strong family values. And what can be wrong with that?

To inquire about our business alliances and for assistance with hiring interns or graduates in our undergraduate and graduate programs, please contact Susan Schell, Director of the COB Career Management Center, 970-491-4834.

GUESS WHY THEY CALL US A COMMUNITY BANK?



BECAUSE WE ARE PART
OF THIS GREAT COMMUNITY!

We're your friends, family & neighbors. Stop by today & you'll see we have a lot more than money invested in this community.

VERUS Bank of Commerce

3700 S. College Ave. Unit 102
Fort Collins, CO 80525

102 E. 29th St.
Loveland, CO 80538

www.verusboc.com



FEATURED ARTICLE REPRINTS



See something you like in
the Business Report?

Available now in print,
PDF and on CD-ROM

Northern Colorado
**BUSINESS
REPORT**

970-221-5400
www.NCBR.com

Exchange to offer competing options

Nearly every small business in the country will have to deal with some kind of change as a result of the Patient Protection and Affordable Care Act, and one of the biggest changes will be how employers purchase insurance plans for their employees.

The Affordable Care Act mandates health insurance exchanges, which are meant to function like marketplaces where consumers can shop and compare insurance plans. The Small Business Health Options Program, or SHOP, exchange is set up specifically for small business.



AFFORDABLE CARE ACT
Molly Armbrister

The exchange has a lot of work left to do before October, but because Colorado was one of the first six states to get federal approval for its health insurance exchange, officials here have a leg up on most other states' exchanges.

Officials with the Obama administration said earlier this year that SHOP exchanges would open in 2015, one year after their originally-projected launch date, but Colorado's will launch on-time, and begin offering plans in October, with those plans becoming effective on Jan. 1, 2014.

The SHOP exchange will operate under the umbrella of the state's exchange, known as Connect for Health Colorado. But the SHOP exchange will include two major advantages for small business that the conventional exchange does not offer, according to Jim Sugden, Small Business Marketplace Manager for Colorado's insurance exchange, formally called Connect for Health Colorado.

One is a special tax credit, available only to those small businesses that purchase insurance through SHOP. The credit is worth up to 50 percent of the employer's contribution to coverage, according to Sugden.

A second feature allows employers options for offering insurance to employees, Sugden said. Employers will be able to offer just one plan, offer several plans from one carrier, or offer plans from a number of different carriers.

"This (option) means that employees will be able to choose exactly the right plan at the right price to fit their health care needs and their family budget," Sugden said. "In states where this has been offered privately, up to 33 percent

Q & A

Q: WHAT IS THE SMALL BUSINESS HEALTH OPTIONS PROGRAM? IS IT DIFFERENT FROM THE COLORADO HEALTH INSURANCE EXCHANGE?

A: The Small Business Health Options Program, or SHOP, is part of Colorado's health insurance exchange, which is officially called Connect for Health Colorado. SHOP is specifically for businesses with 50 or fewer employers and offers some unique benefits for these companies, such as a tax credit and more options for insurance plans.

Q: HOW CAN I ACCESS THE SHOP EXCHANGE?

A: SHOP will have a Web page that operates under the Connect for Health Colorado website where small business owners can go to look up information about SHOP, and eventually, shop for insurance plans to offer to employees.

Q: WHEN WILL THE SHOP EXCHANGE OPEN FOR BUSINESS?

A: The SHOP exchange, just like the rest of the Colorado insurance exchange, will make its plans available in October 2013. Plans purchased through the exchange will take effect on Jan. 1, 2014. Colorado is one of the few states that will be able to open its SHOP exchange on-time.

Q: WHAT PLANS WILL BE AVAILABLE ON THE SHOP EXCHANGE?

A: The Division of Insurance is still evaluating plans submitted by insurance carriers in May. Regulators must make sure that the new plans adhere to the provision in the Affordable Care Act, but preliminary data show that more plans were submitted for inclusion in the exchange than expected.

of employers have elected for this expanded choice option."

Employers will be able to write one check to the SHOP exchange, which will then distribute the money to the applicable carriers, Gaudette said. Those employers who choose the multi-carrier option will be able to use "one-stop service" for all the plans with a certified broker or the Connect for Health Colorado customer service department, Sugden said.

Many small business owners in Colorado like what they've heard about health care reform, according to Tim Gaudette, outreach manager for the Denver-based Colorado Small Business Majority, a small business advocacy and research group.

Though the exchange is scheduled to begin offering plans in October, many small business owners still don't have all of the facts, according to Gaudette.

Small businesses are interested in the increased competitiveness and choices the SHOP exchange will offer, but feel that education and outreach are important.

Some business owners feel that

► See **Affordable**, 11B

Congratulations on 90 years of

"Wranglin"

Good Times!

- Tax Planning/Preparation
- Bank Financing
- CFO Consulting
- Cash Flow Management
- Reviews - Compilations
- New Business Formation
- Strategic Business Planning
- Small Business Accounting
- Internal Controls
- QuickBooks Services

970 351-7480

6500 29th St., Suite 260 • Greeley, CO, 80634

SUPPORT LOCAL BUSINESS!

At Farmers Bank, all deposits and money stay here to support and fund other local businesses. These people are your customers, your neighbors and your friends. Can the "Mega" banks in town say that?

713 S. Lemay Ave., • Ft. Collins CO • 970.221.2020
119 First St., Ault CO • 970.834.2121 • 800.241.4440
www.farmersbank-weld.com

Make Banking a SNAP!

**Download the Adams Bank & Trust App today!
Deposit checks from your smartphone with Snaposit.**

Message & Data Rates May Apply. Some Restrictions May Apply.

ADAMS BANK & TRUST

A Family Owned Regional Bank

Where your business and personal banking belong.

7800 S. Highway 287, Fort Collins • 970-667-4308
8308 Colorado Blvd., Firestone • 303-833-3575
1201 Lake Ave., Berthoud • 970-532-1800
10 Ken Pratt Blvd., Longmont • 303-651-9053

www.abtbank.com

FC-0000367964

BANK LOANS from 5B

other potential lenders. That business plan should clearly describe the company, analyze the market, explain products and services, and explain how the business owner intends to operate.

Additionally, there are four questions that should be addressed in a business plan. First, WHO are the owners? A complete profile of a business should be provided. Secondly, HOW much money does the business need? Third, HOW will the loan be repaid? And finally, WHAT will happen if the business can't repay the loan?

Business owners should also

include all financial documents:

- Personal Financial Statement
- The owner's personal financial situation
- Balance Sheet
- A "snapshot" of the business
- Income Statement
- A "report card" for the business over a period of time
- Cash Flow Statement
- The money coming in, and the money going out

Once prepared, owners may work through the application process with one or more banks. How can they improve their chances of getting a loan? Con-

sider these tips:

Tailor the loan request to each specific lender.

Cultivate a relationship before requesting a loan. Consider becoming a deposit customer.

Remember ratios! Calculate the ratios a lender says are important.

Be visual! Photos, charts, graphs and color will make a proposal stand out

Believe in the plan. If the business owner doesn't believe in his or her plan, the lender certainly won't.

Enlist help – there are many resources out there to assist bor-

IF THE APPLICATION

wasn't approved, small business owners should neither give up, nor lose hope.

rowers with crafting your business plan and loan proposal. Use them! Organizations like the Small Business Administration, SCORE, and local Small Business Development Centers have experts who are willing to help guide business owners and provide feedback.

Be prepared, be specific and be realistic.

If the application wasn't approved, small business owners should neither give up, nor lose hope. Instead, they are urged to go back and ask their banker these questions:

Why was the loan request denied?

What specific elements of the business (and business plan) presented challenges to the loan opportunity?

What specifically about them, the principal in the business, presented challenges to the loan opportunity?

What resources exist in the community to help the business owner enhance his or her ability to be successful with a loan application?

If the lender were in his or her shoes, what course of action would they take?

Given the business type, focus and sector, can the lender provide leads on other lenders focusing on that business type?

Based on the answers to these questions, business owners should consider addressing any issues that have come to light. Once they have re-worked their plan or addressed other issues that concerned potential lenders, banking options should be reviewed and another appointment with a lender should be scheduled.

It is important to note that business owners can freely access information from small business support organizations designed to give them the best chance for business success, many of which can be found at www.smallbizlending.org.

Amanda Averch is the director of communications for the Colorado Bankers Association and she manages www.SmallBizLending.org. She can be contacted at Averch@coloradobankers.org.



..... JAN
**A DIFFERENT
 RELATIONSHIP MANAGER
 EVERY
 SIX MONTHS
 ISN'T A
 RELATIONSHIP.**

At Community Banks of Colorado, we offer a full range of Commercial Banking products and services, including a wide variety of loan and deposit products, cash management, and more. Our dedicated team of Relationship Managers use their vast experience to go above and beyond to help your business reach your goals. Experience the difference common sense can make for your company. To find out more, contact Nan Hinton at 720-529-3341, nhinton@cobnks.com or Matt Cassell at 303-892-8718, mcassell@cobnks.com.

COMMERCIAL BANKING by



**Community Banks
 of Colorado**

Where common sense lives.™
A division of NBH Bank, N.A., Member FDIC.

cobnks.com

Community Banks of Colorado is a division of NBH Bank, N.A., Member FDIC.

How to navigate commercial leases

Ideally, we would like to live by one of the golden rules, “do unto others as you wish to be done unto you.” However, in the context of business lease agreements for office space, following this golden rule is a naive approach which can lead to devastating consequences not only for your business but also for you personally. Below are some common mistakes to avoid, negotiation tactics, and ways to protect yourself from personal liability.



COMMERCIAL LEASES
Robert Herrera

Common mistakes

COMMON MISTAKE 1 - Failing to recognize that a commercial lease agreement is a legal document which has real consequences.

At the very least you need to carefully read the agreement to recognize what you do not understand. Once you have done this you can seek clarification from the landlord, or better yet, an attorney, to explain the provisions of the agreement so that you are completely familiar with what you are being asked to commit to. Often times the commercial landlord is using the same general commercial lease agreement that they have used for years and may have little to no understanding of it other than its duration and the monthly payment amount. By simply recognizing what you do not know about the agreement and educating yourself about the consequences of the contained provisions, you will have a distinct advantage during the negotiation of the terms.

COMMON MISTAKE 2 - Believing the commercial lease is a take it or leave it proposition.

Everything is negotiable. Given the economic climate and vast quantity of commercial office space available, the lessee sits in a greater position of bargaining strength than ever before. Monthly payments, tenant finishes, lease duration, and renewal options, once ironclad terms of a commercial lease agreement proposal, are now bargaining chips to be negotiated and often times side in favor of the lessee.

COMMON MISTAKE 3 - Signing the commercial lease as an individual rather than a representative of the business.

As stated earlier, the commercial lease offered by the landlord is often times a general form that has been used by the landlord for as long as he

or she has owned the property. As such, the landlord will simply input the name of the person entering into the commercial lease agreement, for example “Jane Doe or John Doe hereinafter referred to as lessee.” The signature line will also provide for Jane or John Doe’s signature.

For example,

/s/ __Jane Doe _____
Jane Doe

Having your individual name listed as the lessee and signing the agreement in your individual capacity is a crucial misstep exposing you to personal liability under the agreement. The commercial lease agreement should have your business listed as the lessee and a space for your signature as a representative of your company. For example, the commercial lease agreement should reflect “(Your Company Name Here), hereinafter referred to as lessee.” Also, under the commercial lease agreement you should always sign as a representative of the company and not as an individual.

For example,

YOUR COMPANY NAME
HERE

/s/ _Jane Doe _____
Jane Doe, President

ADDITIONAL RESOURCES:

- U.S. SMALL BUSINESS ADMINISTRATION ON LEASING COMMERCIAL SPACE:** www.sba.gov/content/leasing-commercial-space
- NOLO'S COMMON COMMERCIAL LEASE TERMS:** www.nolo.com
- FINDLAW'S COMMERCIAL LEASE AGREEMENT OVERVIEW:** smallbusiness.findlaw.com

By listing your company as the “lessee” and signing the contract as a representative for your company, the landlord’s only recourse in the case of default under the lease agreement would be limited to pursuit of your company’s assets. Your personal assets, such as your automobile, home, and personal bank accounts would be protected.

COMMON MISTAKE 4 - Beware of the personal guarantee.

Typically you have spent a great deal of time and money setting up some form of business entity for your business, whether it is an LLC, S Corp, or C Corp to shield your personal assets from business liabilities. Often times commercial lease agreements ask the business owner to sign a personal guarantee in addition to, or as a part of, the

► See **Leases, 11B**

Full Service, with a Personal Local Touch

TLC PAYROLL
*Plus Merchant & Insurance Services

- **Guaranteed 20-50% savings** when compared to our competitors
- **Insured and Bonded for your Trust and Protection**

(970) 568-8613

223 Linden St., Suite #200
Fort Collins, CO 80524

www.TLCPayroll.com

Greeley Stampede
June 27-July 7, 2013

Friday, June 28
GMC
Josh Turner - 8 p.m. with Morgan Frazier

Saturday, June 29
JBS
PRCA Rodeo - 1 p.m. First Responders Day - FREE park admission & rodeo ticket with verification. Presented by Agfinity
Live MMA - 3 p.m. Extreme Fighting. Presented by Sparta Combat League.
Lynrd Skynrd - 8 p.m. with Drivin' N' Cryin'

Sunday, June 30
Cowboy Church - 9 a.m.
PRCA Rodeo - 1 p.m. School Spirit Day - FREE park admission & rodeo ticket with verification.
Los Lonely Boys, Los Lobos & Alejandro Escovedo - 8 p.m.

970.356.7787 ★ GreeleyStampede.org TicketsWest 600 North 14th Avenue Greeley, CO 80631

Providing Integrity, Value & Outstanding Service Since 1986.

Gregory Electric Inc.

Loveland (970) 669-7609
Fort Collins (970) 224-3242
Granby (970) 531-0960

3317 North Lincoln Avenue
Loveland, CO 80538

www.gregoryelectricinc.com

Meet the 2013 Biggest Winners



Power Lunch:

September 11, 2013

11:30 a.m. - 1:30 p.m.

During Bixpo 2013 at the Embassy Suites

Susie Wargin: welcome back to Northern Colorado!



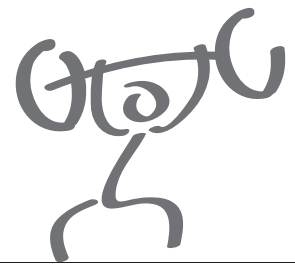
Susie Wargin began her communications career in Fort Collins as an intern in radio, while attending Colorado State University. After graduation she was hired to push buttons for syndicated broadcasts while dreaming of a career as an FM disk jockey. A true sports enthusiast Susie went from disk jockey to sports jock as the first female sports reporter for 850-KOA after 9 years of “Rocking the Rockies” on KOA.

Today, Susie Wargin is the morning weekday sports anchor for 9NEWS. Perfect to speak at the BizFit Challenge Power Lunch, she enjoys the competitive challenge of triathlons as well as running or biking events and just-for-fun skiing with her family.

Come hear Susie Wargin speak about “Unlocking Success” at the 2013 BizFit Challenge Power Lunch.

Join the BizFit celebration

See who is the biggest winner and hear recaps of team challenges and successes.
 Tickets - \$39 including a healthy lunch.



Title Sponsor



Speaker Sponsor



Presenting Sponsor



Mentoring Sponsor



Marketing Sponsors



Event Architect and Producer



Register for **BizFit Power Lunch 2013** online at www.NCBR.com.
 Click on Events.

AFFORDABLE from 7B

there aren't yet enough resources available for them and other consumers on the topic of health care reform.

"From a PR and marketing perspective, I'm shocked with how little resources are available for small businesses, and consumers alike," said Kristin Gollither, founder and CEO of WildRock Public Relations and Marketing.

Gollither, whose firm is about 18 months old, doesn't provide health insurance to her employees, giving them a reimbursement to help cover the cost instead. She said it's unclear whether the new small business exchange will allow her to offer insurance.

But an additional \$125 million in grant funding requested by Connect for Health Colorado from the federal government could help with the information dearth.

"The \$125 million will certainly need to be invested wisely in education and outreach initiatives," Gollither said.

Connect for Health Colorado submitted the grant request to the

U.S. Department of Health and Human Services in May. A large portion of the grant would go to establishing the technological infrastructure needed to support the Connect for Health Colorado website.

SHOP will have its own section of the Connect for Health Colorado website, Sugden said, where employers will be able to purchase plans directly from the exchange's customer service department or purchase them through a broker. The site will also give employers access to navigators, a group of people dedicated to explaining the exchange process to customers.

Another important feature of the website will allow employers to set their cost preferences in one of two ways. Small business owners can offer a "menu" of plans that fit within their assigned budget, or they can set a maximum contribution level per employee on the SHOP system and allow employees to select a plan of their choice, Sugden said.

LEASES from 9B

commercial lease agreement. The personal guarantee overcomes the personal asset protections of using a business entity. By signing the personal guarantee you literally guarantee that if the business is unable to pay or defaults on the commercial lease agreement, you, in your individual capacity will make the payment or cure the default. If you or your company are unable to cure the default the landlord can now go after the assets of the business as well as your personal assets to satisfy the default provisions of the commercial lease agreement. It is highly recommended to negotiate the removal of the personal guarantee. This may be accomplished by putting

down a larger security deposit, agreeing to a slightly higher monthly payment, or agreeing to a longer term lease agreement. It is advisable that if removal of the personal guarantee is not an option then attempt to limit the duration of the personal guarantee in relation to the commercial lease agreement. If the commercial lease agreement is for five years, negotiate to have the personal guarantee in effect for the first two or three years of the lease. After the personal guarantee expires the landlord's only recourse in a default situation would be limited to the assets of the business, insulating your personal assets as you originally intended.



PISACKA, BAKER & ASSOCIATES, LLC

- Tax Planning/Preparation •
- QuickBooks Services •
- Reviews - Compilations •
- Cash Flow Management •
- Estate Planning •
- Business Valuation •
- Strategic Business Planning •
- Succession Planning •
- New Business Formation •

375 East Horsetooth Road, Shores 2, Suite 201, Fort Collins 80525

www.pisackabaker.com 970-488-1888 • 970-776-4344



Life is Busy!!

Who has time to run payroll when you have a business to run?

- Frustrated with poor customer service from large payroll companies
- Irritated with the amount of time it takes to do payroll yourself
- Upset about paying penalties from miscalculations or late filings

Why Choose Payroll Vault?

- Personalized payroll specialists to answer your questions
- Compliance is guaranteed....we handle the reporting
- Convenience of online access to payroll records



Locally Owned and Operated

Fort Collins Location: 970-682-6603
Sales101@payrollvault.com

Greeley Location: 970-353-0170
dean.rodahl@payrollvault.com

www.payrollvault.com

Betcha never thought of bankers like this before.



FMS Bank
Banking Made Simple.®

Meet Patty, Darrell and Tracy, Greeley's FMS banking team. They deliver customer service that some call revolutionary. We're talking go-the-extra-mile VIP care, right down to visiting your business.

As a 30-year-old Northern Colorado-owned and managed bank, we offer you simplicity and sophistication for your banking needs. Our commitment to Northern Colorado, our local expertise and our in-town decision-making set us apart from the other guys.

Make a radical change for the better – call us today.

Banking made simple.

2425 35th Avenue | Greeley, CO 80634 | 970-673-4501 | www.fmsbank.com
520 Sherman St | Fort Morgan, CO 80701 | 970-867-3319

 Member FDIC

Friday, June 28
GMC Josh Turner - 8 p.m. with Morgan Frazier

Saturday, June 29
JBS PRCA Rodeo - 1 p.m. First Responders Day - FREE park admission & rodeo ticket with verification. Presented by **Agfinity**
 Live MMA - 3 p.m. Extreme Fighting. Presented by Sparta Combat League.
 Lynnyrd Skynyrd - 8 p.m. with Drivin' N' Cryin'

Sunday, June 30
University of Northern Colorado
golf Cowboy Church - 9 a.m.
 PRCA Rodeo - 1 p.m. School Spirit Day - FREE park admission & rodeo ticket with verification.
 Los Lonely Boys, Los Lobos & Alejandro Escovedo - 8 p.m.

970.356.7787 ★ GreeleyStampede.org TicketsWest 600 North 14th Avenue Greeley, CO 80631

Stop hijackers of your domain

What would you do if one day you arrive at work, click on your company's website and discover it's been replaced by unsavory messaging? That happened to a Wyoming Better Business Bureau-accredited business some years back, and it continues to happen on a regular basis across the United States and globally. It's called domain hijacking, and it works like this: A company fails to register its domain name before it expires. When the registration expires, another entity steps in and purchases it and holds the domain name ransom, demanding payment of thousands of dollars in order to return it. Often the hijacker starts redirecting it to its own websites and even redirects traffic to explicit websites, both for shock value and for profit.



CYBER SECURITY
Pam King

Online interactions are a vital part of today's business blueprint and domain hijacking, along with other cybersecurity threats, are both time-consuming and costly. According to the National Cyber Security Alliance's 2012 National Small Business Study, 66 percent of businesses state that their product or service depends on the Internet for day-to-day operations; 38 percent characterize it as very dependent, and 67 percent say they have become more dependent on the Internet in the past 12 months.

The study also indicates that only 52 percent have a plan or strategic approach in place for keeping their businesses cyber secure.

Keeping your business presence strong and secure online is critical to protecting your company's good

ADDITIONAL RESOURCES:

- INTERNET CRIME COMPLAINT CENTER:** www.ic3.gov
- BETTER BUSINESS BUREAU DATA SECURITY GUIDE:** www.bbb.org/data-security
- NATIONAL CYBER SECURITY ALLIANCE:** www.staysafeonline.org
- FEDERAL COMMUNICATIONS COMMISSION:** www.fcc.gov/cyberforsmallbiz
- FEDERAL TRADE COMMISSION:** www.business.ftc.gov

name. Your BBB recommends: Keep your website's registration up to date. Keep track of your domain names' expiration dates and keep your contact information and that of the website domain company, web host and web developer handy at all times. Most registrars no longer send out renewal notices via snail mail. This means that if your email address is not current, you will not receive renewal notices, nor will you receive notices about potential domain deletions.

Be careful when using free email addresses. Many free email services automatically suspend or delete your account if you do not log in frequently enough, according to Better-Whois.com. Once your email account is deleted, a domain hijacker can sign up for your same email address and use it to give permission to transfer your domains.

Monitor your website and other websites with names or spellings similar to your business. Be alert to unanticipated dips or spikes in website visits.

Consider placing a registrar lock on your domain. This will lock your domain record at the registry level and prevent it from being transferred, modified or deleted by a third party.

Pam King is president and chief executive of the Better Business Bureau Serving Northern Colorado and Wyoming.

OTIS, COAN & PETERS, LLC
 Attorneys and Counselors at Law
 Denver | Fort Collins | Greeley | Steamboat Springs
 www.nocolegal.com

Topics covered include:

- Commercial Real Estate Contracts: Negotiation through Interpretation
- The Life and Death of a Real Estate Loan
- Maximizing the Ability to Transfer Wealth in Real Property
- New Laws Every Real Estate Professional Should Know
- Case Law Update for Real Estate Professionals

This event is sponsored by:

Also sponsored by: Shannon & Associates Real Estate Appraisers & Consultants, Farmers Bank

Otis, Coan & Peters is pleased to present the fourth annual
Real Estate Law Update
 Friday, August 9, 2013
 7:30 a.m. to 12:30 p.m.
 Embassy Suites Hotel & Conference Center
 4705 Clydesdale Parkway
 Loveland, Colorado
 Register at: www.nocolegal.com/events or call Bibi Thomas at (970) 330-6700

When you're ready to grow, we're ready to help.

At First FarmBank, we offer a full range of banking services for the businesses that make Northern Colorado a great place to live and work. Whether you need a loan, Remote Deposit services or Merchant Card, we're here for you.

FIRST FARM Bank
Hometown values. Hometown strong.

www.firstfarmbank.com
 127 22nd St., just off Hwy. 85
 970-346-7900
 Greeley, CO

Primary non-contributory Completed operations
 Co-Insurance Retention TIV
 Subrogation Retro Date
 Deductible Claim ITV
 Enrollment Indemnification

Do you speak insurance?

At Brown & Brown we not only speak insurance, but we know insurance. Our experienced team of translators can help you and your business secure the right coverage at the right price.

4532 Boardwalk Drive, Suite 200
 Fort Collins, CO 80525
 (970) 482-7747
 www.bbcolorado.com

Commercial Property & Casualty
Workers Compensation
Employee Benefits
Contract Bonds
Personal Lines



Bravo Entrepreneurs Lifetime Achievement 1998-2013

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

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

— Loren Maxey
Lifetime Achievement 2013



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

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

SAVE THE DATE
March 25, 2014
Embassy Suites-Loveland

Northern Colorado
**BUSINESS
REPORT**

**Entrepreneurs make
a difference.**



BUSINESS REPORT LIST Largest SBA Lenders

Ranked by gross amount of SBA loans made in Northern Colorado

RANK	Lender	Larimer/Weld Dollar Amount 2012 Total No. of Larimer/Weld County Loans 2012	Larimer County Loans Weld County Loans	National Headquarters Website Year Founded
1	WELLS FARGO 401 S. College Ave. Fort Collins, CO 80524 970-490-6275	\$5,556,500 19	\$2,298,900 \$3,257,600	Sioux Falls, S.D. www.wellsfargo.com 1852
2	KEYBANK, NATIONAL ASSOCIATION 100 E. Drake Road Fort Collins, CO 80525 970-494-2480	\$2,978,000 7	\$1,165,000 \$1,813,000	Cleveland, Ohio www.keybank.com 1849
3	BBCN BANK 3731 Wilshire Blvd., Suite 1000 Los Angeles, CA 90010 213-639-1700/213-235-3033	\$2,330,000 2	N/A \$2,330,000	Los Angeles www.bbcnbank.com 1986
4	U.S. BANK, NATIONAL ASSOCIATION 2845 Linden Court Loveland, CO 80538 970-669-5172/970-669-0553	\$2,103,000 7	\$25,000 \$2,078,000	Cincinnati, Ohio www.usbank.com 1863
5	GREAT WESTERN BANK 151 S. College Ave. Fort Collins, CO 80524 970-226-1080/970-225-4905	\$2,046,000 5	\$1,650,000 \$396,000	Sioux Falls, S.D. www.greatwesternbank.com 1935
6	WILSHIRE STATE BANK 3200 Wilshire Blvd., 14th Floor Los Angeles, CA 90010 213-387-3200/213-427-6562	\$2,023,000 4	N/A \$2,023,000	Los Angeles www.wilshirebank.com 1980
7	HOME STATE BANK 2695 W. Eisenhower Blvd. Loveland, CO 80537 970-203-6100/970-669-6228	\$1,736,100 4	\$1,736,100 N/A	Loveland www.homestatebank.com 1950
8	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION 822 Seventh St. Greeley, CO 80631 970-392-3203/970-395-7359	\$1,607,900 13	\$1,180,900 \$427,000	New York City www.chase.com 1824
9	LIVE OAK BANKING CO. 1741 Tiburon Drive Wilmington, NC 28403 910-790-5867/910-790-5868	\$1,594,000 2	\$248,000 \$1,346,000	Wilmington, N.C. www.liveoakbank.com 2007
10	BANK OF THE WEST 1075 W. Horsetooth Road Fort Collins, CO 80526 970-267-2200/970-223-7438	\$1,418,200 3	\$452,500 \$965,700	Fargo, N.D. www.bankofthewest.com 2000
11	CAPITALSPRING SBLC LLC 950 Third Ave. New York, NY 10022 212-981-0140	\$1,416,000 1	\$1,416,000 N/A	New York City www.capitalspring.com 2005
12	PACIFIC CITY BANK 3701 Wilshire Blvd., Suite 402 Los Angeles, CA 90010 213-210-2000/213-210-2032	\$1,350,000 2	N/A \$1,350,000	Los Angeles www.paccitybank.net 2003
13	BBVA COMPASS BANK 3501 W. 12th St. Greeley, CO 80634 970-356-3760/970-356-7313	\$1,282,100 6	\$522,000 \$760,100	Birmingham, Ala. www.bbvacompass.com 1964
14	FIRST NATIONAL BANK 155 E. Boardwalk Drive Fort Collins, CO 80525 970-494-6020	\$1,159,200 7	\$1,079,200 \$80,000	Omaha, Neb. www.1stnationalbank.com 1865
15	FARMERS & MERCHANTS BANK 100 S. Main St. Breaux Bridge, LA 70517 337-332-4132	\$1,036,000 1	N/A \$1,036,000	Breaux Bridge, La. www.fmb.com 1906
16	VERUS BANK OF COMMERCE 3700 S. College Ave., Unit 102 Fort Collins, CO 80525 970-267-6564/970-204-1590	\$695,000 5	\$695,000 N/A	Fort Collins www.verusboc.com 2005
17	FIRSTBANK 2315 S. College Ave. Fort Collins, CO 80525 970-493-1700	\$624,000 3	\$624,000 N/A	Lakewood www.efirstbank.com 1963
18	COMMUNITY REINVESTMENT FUND USA 801 Nicollet Mall, Suite 1700 Minneapolis, MN 55402 612-338-3050/612-338-3236	\$600,000 1	\$600,000 N/A	Minneapolis www.crfusa.com 1988
19	VISION ONE CREDIT UNION P.O. Box 277637 Sacramento, CA 95827 800-327-2628/916-363-4298	\$550,000 2	N/A \$550,000	Sacramento, Calif. www.visionone.org 1951
20	ADVANTAGE BANK 1475 N. Denver Ave. Loveland, CO 80538 970-613-1982/970-613-1853	\$465,000 1	N/A \$465,000	Loveland www.advantagebanks.com 2000
21	ADAMS BANK & TRUST 7800 S. College Ave. Fort Collins, CO 80525 970-667-4308/970-667-4398	\$240,000 1	\$240,000 N/A	Ogallala, Neb. www.abtbank.com 1916
22	FIRST NATIONAL BANK OF WYOMING DBA CAPITAL WEST NATIONAL BANK 2020 E. Grand Ave. Laramie, WY 82070 307-745-7351	\$150,000 1	\$150,000 N/A	Laramie, Wyo. www.fnbwyo.com 1964
23	NEW WEST BANK 1 3459 W. 20th St., Suite 114 Greeley, CO 80634 970-378-1800/970-378-1801	\$150,000 1	N/A \$150,000	Fort Collins www.bankofcolorado.com 2003
24	BANK OF COLORADO 1609 E. Harmony Road Fort Collins, CO 80525 970-206-1160/970-206-1156	\$100,000 1	\$100,000 N/A	Fort Collins www.bankofcolorado.com 1900
25	SUPERIOR FINANCIAL GROUP LLC 165 Lennon Lane Walnut Creek, CA 94598 925-296-0500/925-296-0510	\$5,000 1	N/A \$5,000	Walnut Creek, Calif. www.superiorfg.com 2005

Source: Small Business Administration

Researched by Mariah Gant

1 Acquired by Bank of Colorado May 2013.

EVENT ARCHITECT

Northern Colorado
BUSINESS
REPORT



NORTHERN COLORADO WOMEN OF DISTINCTION

2013

AUGUST 7, 2013

7:30 - 9:30 AM

BREAKFAST EVENT

EMBASSY SUITES,
LOVELAND

CALL FOR NOMINATIONS

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

Nominations are due by July 1.

To become a Women of Distinction sponsor contact:

Sandy Powell,
NCBR Sales Director

spowell@ncbr.com
970-232-3144

Nomination forms available at NCBR.com.

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

Call for Nominations

Nomination forms available at NCBR.com.

TITLE SPONSOR



UNIVERSITY
of COLORADO HEALTH

WOMEN OF LEGACY SPONSOR



PRESENTING SPONSORS



CLEARLY DISTINCTIVE SPONSOR



SWAG BAG SPONSOR



HONOREE BREAKFAST SPONSOR



MARKETING AND MEDIA SPONSORS





Small Business LOANS

As a regional leader in SBA loans,

We'll help you
turn your
"bright idea"
into a
**SWEET
SUCCESS!**

Home State Bank
Your home for better banking.



MEMBER FDIC

www.homestatebank.com

970-203-6100 or 303-682-7100

*Locations in Loveland, Fort Collins, Windsor,
Berthoud, Longmont and Lafayette.*