

# Northern Colorado **BUSINESS REPORT**

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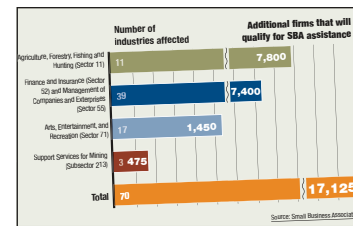
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Volume 18 | Issue 22 | July 12 - 25, 2013

# Loveland homebuilding fees lead NoCo

*Cities plan major revisions in fee structure and cost*

BY MOLLY ARMBRISTER  
marmbrister@ncbr.com

Building fees in Loveland and Greeley are more than twice as high as those in Fort Collins, but that may

change as Loveland and Fort Collins embark on extensive reviews of the fees they charge developers and builders.

Building fees for a home in Loveland are \$20,139, compared with \$19,920 in Greeley and \$9,102 in Fort Collins, according to a Business Report analysis. Developers and builders pay the fees when building permits are purchased.

Loveland was the first city in

Northern Colorado to institute the fees in the early 1980s after its city council decided that new development should have to pay for services to support extra people, according to Don Marostica, a longtime Loveland developer.

Having lower fees is not necessarily the best thing, Marostica said, because the cities could be criticized for not making developers pay enough when they build in a community.

In the end, though, it is not the developers who pay the price but the consumers, because the added cost that comes along with paying development fees eventually is passed on to the home buyer, Marostica said.

Capital expansion fees go by a different name in every city, and cities charge different fees, depending on their policy objectives.

Loveland, for instance, charges

► See **Fees, 20**



JONATHAN CASTNER

Laboratory technician Sue Varela checks the viability of a sample of corn at the National Center for Genetic Resources Preservation in Fort Collins. Viability tests are done on all incoming samples and regularly on stored samples to make sure the seeds are biologically active and able to germinate properly.

## Local facility didn't house suspect wheat

BY STEVE LYNN  
slynn@ncbr.com

FORT COLLINS – Experimental genetically modified wheat sus-

pected to have contaminated an Oregon field did not come from the National Center for Genetic Resources Preservation in Fort Collins, according to the U.S. Depart-

ment of Agriculture.

The federal agriculture department accounted for all of the approximately 1,500 pounds of the

► See **Wheat, 13**

# Gas pact dispute continues

*DCP Midstream suing Anadarko as industry watches*

BY STEVE LYNN  
slynn@ncbr.com

GREELEY – DCP Midstream (NYSE: DPM) and Anadarko Petroleum Corp. (NYSE: APC) are embroiled in a lawsuit that has spanned more than two years, including a recent ruling by the Colorado Supreme Court in the case.

DCP, which operates gas processing plants throughout Northern Colorado, is alleging that Anadarko, one of the largest oil and gas producers in the region, violated contracts by diverting DCP gas to Anadarko's subsidiary, Kerr-McGee Gathering LLC, another gas transporter. DCP filed

► See **Gas, 14**

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# Monfort dean says no to secession study

BY STEVE LYNN  
slynn@ncbr.com

GREELEY – The head of the University of Northern Colorado's Monfort College of Business says the college will not participate in a study looking at the financial feasibility of a proposal by Weld County to secede from Colorado.

Dean Don Gudmundson told the Business Report that commissioners had approached him asking about a study, but he said that it did not fit with the business college's mission.

"If somebody's doing it on the side, I don't know about that," Gudmundson said. "From an official standpoint for the university, it's not happening."

Neither state of Colorado nor Weld County officials have done a comprehensive review of the financial details of the proposed secession.

The revelation by the College of Business comes after Weld County Commissioner Sean Conway told the Business Report last month that commissioners were discussing with the UNC business school an economic study that would look into the question of financial viability of the proposed new state and

the "financial benefits and challenges the 10 counties expressing interest would face," Conway said. Conway made a similar statement in public during a meeting of elected officials from 10 northeastern Colorado counties at the Washington County Fairgrounds in Akron last month.

Responding to Gudmundson's statement about not participating in the study, Conway said in an email it was "news to me" and that discussions with Gudmundson were "ongoing" on what the study would entail and who at the college would conduct it.



Conway

Conway said a meeting with Gudmundson in June "went well."

"If UNC does not want to do (the) study – then I am sure we will have

other options from other academic institutions," Conway said. "But at this point until I hear directly from him (that) the school of business is not interested in doing such a study, we will continue to have the study we have been discussing completed

“From an official standpoint for the university, it's not happening.”

**Don Gudmundson**  
DEAN  
UNIVERSITY OF NORTHERN COLORADO'S  
MONFORT COLLEGE OF BUSINESS

by UNC.”

Weld commissioners say they have not asked staff members to study the plan but are trying to gather the information through independent organizations.

Gudmundson said the business college considers projects on which its students can work, but that this one "didn't fit into our curriculum." Such an analysis would be better suited for economists, he said. UNC's department of economics is in the College of Humanities and Social Sciences.

The business college isn't the only entity to shy away from such a study. Gov. John Hickenlooper's administration also has no plans to study the financial impact of secession, Hickenlooper spokesman Eric Brown said in an email.

The lack of financial data comes as commissioners from other coun-

ties have questioned whether so-called "North Colorado" would be on solid financial footing.

"We're cautious because we don't have a lot of extra oil and gas revenue lying around," Morgan County Commissioner Laura Teague told Weld commissioners at the June 24 meeting in Akron.

Weld commissioners argue that they could fund a new state through the county's oil wealth.

"We give more than we get," Commissioner Barbara Kirkmeyer said at the meeting.

All five Weld commissioners are attempting to persuade commissioners from nine other rural Colorado counties to back Weld's proposal to create a new U.S. state. They also planned to include in the discussion elected leaders from other parts of Colorado as well as from portions of Kansas and Nebraska. Weld commissioners say elected leaders from those areas also have expressed interest in the proposal.

Weld 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.

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# Rules targeting risky loans spark worry

BY MOLLY ARMBRISTER  
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New banking rules set to take effect next year will require banks to boost their capital reserves and build new buffers if they choose to make certain types of high-risk commercial loans.

The new regulations stem from an international effort to strengthen the financial industry worldwide. Basel III, named after the Swiss city in which the idea was conceived, was passed down by the Federal Reserve

Bank on July 2, and includes several provisions that will impact community banks when the phase-in of the rule begins on Jan. 1, 2015.

The rules mean all banks — large international as well as small community lenders — will be required to boost capital levels from 4 percent to 6 percent and keep more cash on hand to offset the risk associated with certain high-risk commercial real estate loans.

The extensive set of rules has raised concern among community banks, which feel the regulatory bur-

den will be too great.

Community bankers long have been perplexed about why a set of international banking rules meant to reign in banks that span multiple countries also is applicable to community banks with less than \$50 billion in assets.

"These rules add more regulation and confusion," said Mark Bower, chief financial officer of Loveland-based Home State Bank. "They should only be applied to international banks."

The Fed did, however, make some

concessions to community banks, Bower said, including allowing them to continue using something called trust-preferred securities. These securities count on a bank's balance sheet as a form of capital.

The new rules mean many banks likely will have to raise new capital, according to James Kendrick, vice president for accounting and capital policy at the Independent Bankers Association. This could mean going to current and potential shareholders to raise common equity, which isn't

► See **Banking, 8**

## Catch escaping gas, but for whom?

*Bill may clear way for Denver firm's technology*

BY STEVE LYNN  
slynn@ncbr.com

GREELEY — EcoVapor Recovery Systems hopes its new technology will revolutionize efforts to capture methane that escapes from oil and gas wells, but accounting for the escaping gas and tracking who owns how much of it has proved difficult.

This summer a Colorado lawmaker and industry officials are working on a piece of legislation they believe will make it easier to track the gas, removing one of the last hurdles to implementing the new technology.

EcoVapor, founded in 2007 by Hans Mueller and led by chief executive Mark Gorham, recovers methane, a key component of natural gas and a potent greenhouse gas. The company's "vapor recovery module" collects gas escaping from oil storage tanks. Collecting and reusing the methane means less escapes, reducing the heat the atmosphere traps.

EcoVapor installs and operates the devices for free and aims to generate revenue by selling the methane it recovers. Oil companies will benefit because the technology helps them meet state emission-reduction requirements, Mueller said.

EcoVapor is based in Denver and has a field office in Greeley, where it employs seven of its eight workers. Mueller, chief technical officer, developed the technology as a mechanical engineering student at Colorado School of Mines.

Oil and gas companies typically burn escaping gas, losing as much as 10 percent of minerals as they escape from groups of oil storage tanks, he said.

"I thought, this is a waste," he said. "It turns out the emissions that are

► See **EcoVapor, 12**



JONATHAN CASTNER

EcoVapor Recovery Systems founder Hans Mueller shows off the company's "vapor recovery module" for collecting gas escaping from oil storage tanks.

## Water firm taps \$8.47M in capital

Armada Water Assets Inc., a Fort Collins startup serving the oil drilling business, has raised \$8.47 million in investment capital during the first half of the year, according to a new report by the Cleantech Group, a San Francisco-based marketing firm.

The firm tracked \$45.2 million in investment in Colorado's clean-tech sector through the second quarter of 2013.

Armada does a significant portion of its business by selling fresh water used for fracking, but this doesn't mean it isn't a clean-tech company.

Troy Ault, senior analyst for Cleantech Group, said the company's other offerings include treatment and remediation of produced water at frack sites.

"It does this with an eye toward alleviating the environmental stresses associated with produced water," Ault said.

### NCBR EYE

Cleantech Group realizes that many in its audience were confused by its inclusion of many fossil fuel industries and technologies in its clean-tech report.

"But there are many innovators out there aiming to clean up conventional fuels, and the importance of doing so cannot be understated when one considers the slow pace at which truly sustainable alternatives are displacing conventional energy," he said.

Armada sells fresh water in the Permian Basin in West Texas for hydraulic fracturing, a drilling technique that involves pumping millions of gallons of water into a drilled hole to release oil and natural-gas

► See **The Eye, 37**



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# Local hospitals' charges lower than state median

BY MOLLY ARMBRISTER

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Charges at different hospitals in Northern Colorado vary widely for the same procedures, but all four of the hospitals have lower prices than the state median.

In general, North Colorado Medical Center in Greeley charges the most of the four hospitals, while McKee Medical Center in Loveland is consistently the least expensive hospital in the region, according to data released in May by the Centers for Medicare and Medicaid Services.

Charges for different procedures vary across the board, but statistics compiled by the Colorado Center on Law and Policy based on the CMS data show that all four Northern Colorado hospitals are more affordable than most in the state.

NCMC charges 12 percent less than the state median, while McKee charges 32 percent less. Poudre Valley Hospital in Fort Collins and Medical Center of the Rockies in Loveland charge 22 percent and 20 percent less than the state median, respectively.

In general in Colorado, hospitals in urban areas charged more than did those in rural areas, but even within the same areas, such as Northern Colorado, there is a great deal of variation, according to Kyle Brown, senior health policy analyst at the Colorado Center on Law and Policy, but there's not a good explanation why.

"We don't know why Colorado hospitals vary so dramatically," Brown said. "This data is really important for starting a conversation about the differences in charges."

For example, the charge for a spinal

fusion – except one involving the neck and without major complication – at NCMC is \$121,336, but at PVH it's \$64,562. MCR and McKee fall in the middle at \$82,983 and \$99,370, respectively.

With other conditions, the cost range is smaller and the hospitals fall in a different order. To treat a respiratory infection with inflammation and major complications, MCR is the most expensive, at \$59,798, with PVH at \$42,218, NCMC at \$39,642 and McKee at \$26,938.

Some of the variation can be explained by the way Medicare charges are paid, according to Julian Kesner, spokesman for the Colorado Hospital Association. Neither Medicare nor Medicaid pays the full cost of the care provided, which then can impact the amount a hospital charges.

In 2011, Colorado hospitals received from Medicare 75 cents for every \$1 spent on care for Medicare patients. In order to cover the cost of caring for governmentally insured patients, some hospitals bump up their charges, especially if they have high numbers of patients using Medicare and Medicaid, Kesner said.

Other factors, such as the size of the hospital or the presence of special care facilities such as trauma or burn units, can also impact charges, Kesner said. Beyond that, no two patient outcomes are the same, and patients with the same condition often require different care because of factors such as age, gender or other illness or injury. All of these factors affect charges.

Even taking these things into consideration, not all of the difference in charges can be explained, he said.

With the upcoming implementa-

► See **Charges, 34**

## CORRECTIONS

Due to an editing error, in the News Maker Q&A published in our June 28 edition, the university associated with a new business incubator was misidentified in the first paragraph. The incubator is at the University of Northern Colorado.

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](mailto:jsmith@ncbr.com).

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# Resilient region climbs out of recession's crevasse

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

Over the course of six months, Leadership Northern Colorado class members have learned about each other, their region and the pieces of Northern Colorado that make it what it is, from its arts community to manufacturing.

The class's final session was dedicated to the bits of Northern Colorado that didn't fit into any of the other classes, including such sectors as police, fire and philanthropy.

Sectors such as these often are less visible than other parts of our economy, but are essential nonetheless. The community foundations that serve Larimer and Weld counties, as well as private donors and organizations, such as the Success Foundation benefiting the RE-6 school district in Greeley, are responsible for distributing millions of dollars every year to institutions and causes that keep our arts, education, human services and science programs running.

Meanwhile, police and fire

districts are protecting Northern Colorado residents while providing examples of regional cooperation with the establishment of the Northern Colorado Regional Crime Lab and the combination of the Johnstown and Milliken fire protection districts.

The class was able to hear about these efforts and meet the people behind them, including Milliken and Johnstown fire chief Ron Bateman, who was a key figure in the combination of the two districts.

Other visitors to the class on its final day included Greeley Downtown Development Authority President Pam Bricker, who is spearheading the effort to bring Greeley's downtown area out of the recession and into prosperity, and Walter Wilson of Vertikle Enterprises, a prosthetics manufacturer that won the 2013 Monfort College of Business Entrepreneurial Challenge, providing it with capital to help keep its innovations going.

All of these speakers provided



**LEADERSHIP NORTHERN COLORADO**

Molly Armbrister

a different look at the stories that make up Northern Colorado as a region and as a growing economic player, even as other parts of the state continue to struggle with the fallout of the recession.

But of all the speakers on the final day of class, no one's story kept people on the edge of their seats like Jim Davidson's.

Davidson is a Fort Collins resident with a story of survival that involves an 80-foot fall into a glacial crevasse on Mount Rainier in Washington, an avalanche and the details of climbing back out of the crevasse that took the life of his climbing partner, Mike Price.

Since Davidson's ordeal 21 years ago, he has built an empire on teaching lessons learned on various climbing adventures, including the day on Mount Rainier that taught him the lesson he passes on to audiences across the nation: resilience.

Davidson co-authored a book, "The Ledge," with journalist Kevin Vaughan that teaches "leadership from the ledge," a concept he conveyed to Leadership Northern Colorado class members just before their graduation, encompassing not only the importance of resilience, but also of determination, initiative and perseverance.

Of course, the members of the

class are unlikely ever to face a challenge as dramatic or life-threatening as the one Davidson endured, but the principles he taught apply to everyday situations and challenges that we face as a region.

Northern Colorado has demonstrated its own resilience as it moves out of recession and into economic recovery while other parts of the state and nation continue to deal with depressed home prices and higher unemployment rates.

Some of the credit for this recovery goes to those assets the region has had all along, such as its universities, and some assets that have been more recently discovered, such as the job engine that is the Niobrara shale play in Weld County.

For these things, we have our Northern Colorado predecessors and a little bit of luck to thank.

But other parts of the region's recovery are the result of the hard work and determination of the people who live here. The businesses and supporting institutions that have endured are backed by people who developed their own brand of resilience.

Even with the good news coming out of our region, there is still work to be done. Many here are still unemployed or under-employed,

► See **Leadership, 27**



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## BUSINESS NEWS DIGEST

What follows is a compilation of online news reported in the Northern Colorado Business Report for the period June 26-July 9. Find the full stories at [ncbr.com](http://ncbr.com) by typing the headline into the search window at the top of the homepage.

### WaterPik ownership changes announced

FORT COLLINS – Water Pik Inc. closed a deal to change its ownership to an investor group led by New York City-based private equity firm MidOcean Partners, chief executive Richard Bisson said. The ownership change came after EG Capital and the Carlyle Group decided to divest their ownership stakes of Water Pik, which makes dental water jets and showerheads. The MidOcean-led investor group, which includes private equity firm Vulcan Capital, headed by Microsoft co-founder Paul Allen, now own privately held Water Pik. Water Pik's 162 employees, including management, also will remain with the company, Bisson said. Terms of the deal were not disclosed.

Posted July 8

### Loveland's CADEKA bought by Exar

LOVELAND – Fremont, Calif.-based Exar Corp. (Nasdaq: EXAR) said it bought Loveland's CADEKA Microcircuits for \$29 million in cash and stock. CADEKA, which makes integrated-circuit semiconductors, specializes in technology used in security cameras and medical devices. Formed in 2003, CADEKA has two sales offices in China. The deal may include additional sums for CADEKA if the company meets certain revenue targets. Terms of that part of the deal were not disclosed.

Posted July 8

### Greeley home prices up 17%

Median home prices in Greeley and Evans continued their dramatic upward swing in June, increasing by 17.4 percent year-over-year to \$176,950, according to the latest data from Information and Real Estate Services. The Greeley market has seen double-digit increases in home prices in four of the last six months, building on large jumps in the second half of 2012. In June 2012, the median home price was more than \$25,000 lower. The Fort Collins and Loveland markets also

saw improvements in June, with median price increases of 9.1 percent and 7.9 percent respectively. In Fort Collins, the median price in June was \$274,000, up from June 2012 when it was \$251,200. Median prices in Loveland increased from \$240,891 to \$260,000 year-over-year in June.

Posted July 8

### City Council approves fees for charging stations

FORT COLLINS – The city should establish user fees for public use of new electric vehicle charging stations, the Fort Collins City Council decided. About \$125,000 is budgeted for the program. The council approved the first reading of an ordinance for the city to charge \$1 per hour fees for its charging stations. A more powerful charging station installed at the Fort Collins Museum of Discovery will cost electric car owners \$3 per session. About \$100,000 for the electric vehicle charging stations comes from the city's capital projects fund, and another \$25,000 comes from a state grant, said Tom Vosburg, policy and project manager for the city of Fort Collins.

Posted July 3

### Windsor wins grant for flood prevention

WINDSOR – The town of Windsor has received a \$1,540,736 competitive grant from the U.S. Department of Homeland Security's Federal Emergency Management Agency to reduce the frequency of flooding, U.S. Sen. Michael Bennet announced. The Pre-Disaster Mitigation grant will support the installation of twin concrete box culverts under existing roadways to mitigate the flood hazard associated with the John Law Ditch. The improvement will reduce the flood risk to homes and roadways, according to a press statement from Bennet's office. The federal grant will fund 69 percent of the total project cost.

Posted July 3

### CoverColorado's closure to impact 1,700 in area

When high-risk insurer CoverColorado ceases operations on Jan. 1, more than 1,750 residents of Larimer and Weld counties will have to find insurance elsewhere. CoverColorado was created by the state Legislature in 1991, but because of elements of the Patient Protection and Affordable Care

Act, the organization's creation was repealed in February. In Larimer County, 1,178 people receive coverage from CoverColorado, while 574 Weld County residents are covered by the program.

Posted July 2

### JBS USA contests alleged OSHA violations

GREELEY – JBS USA in Greeley is contesting 20 health and safety violations alleged by the Occupational Safety and Health Administration (OSHA), a spokesman for the federal agency said. JBS USA faces \$83,000 in fines from OSHA in 11 "serious," eight "other-than-serious" and one "repeat" violation, according to OSHA. JBS USA workers at the company's Greeley beef plant were exposed to unsafe working conditions that could lead to possible amputations and fall hazards, OSHA said earlier this month. They also allegedly were exposed to high noise levels, high concentrations of carbon dioxide, an exposed electrical box and an unsafe ladder, among other hazards. The OSHA Review Commission will decide on the case, although no hearing date or location has been set.

Posted June 28

### Motherlove organic product maker expands

FORT COLLINS – Laporte-based organic product manufacturer Motherlove Herbal Co. will expand into a facility at 1420 Riverside Ave. in Fort Collins. Motherlove produces organic products for pregnant and breastfeeding women. The company was founded 22 years ago in Laporte but has outgrown its space at 3101 Kintzley Court, Suite S. At 13,125 square feet, the building Motherlove bought is more than twice the size of the company's current space. The company sells some of its products online, but mostly provides them nationwide to stores such as Whole Foods. Fifteen people are currently employed at Motherlove, and exactly how many will be added with the expansion is not yet clear. The building was purchased for about \$1.1 million.

Posted June 28

### Matthews House moves to Mason Street North

FORT COLLINS – The Mason Street North mixed-use neighborhood center has reached 100 percent occupancy, both for residen-

tial and commercial spaces. The final 680-square-foot vacancy was leased to The Matthews House, a nonprofit organization based in Fort Collins. The new location will provide increased office space, while allowing it to stay on the north side of Fort Collins. Mason Street North's proximity to a terminal for the new MAX Bus Rapid Transit System was helpful in filling vacancies at the development, according to Chrisland Commercial Real Estate advisor Jake Hallauer.

Posted June 27

### ARCADIS donates \$200,000 to CSU

FORT COLLINS – ARCADIS donated \$200,000 to Colorado State University to establish a center focusing on groundwater restoration research that will have applications in the mining, and oil and gas industries. CSU said it will use the gift from the Highlands Ranch-based engineering firm to create the ARCADIS-CSU Center for Excellence in Remediation Hydrogeology in the College of Engineering. The gift will fund several aspects of the center, including scholarships for graduate students, technical support, research and an adjunct faculty position within the engineering college. The gift will also support the annual Steven B. Blake Water Resources Lecture Series. Blake graduated from CSU and recently retired from his position as CEO of ARCADIS.

Posted June 27

### Program targeting North College blight

FORT COLLINS – Businesses on North College Avenue will get help from the city to improve their storefronts as part of the area's status as a tax-increment finance district. Businesses in the North College Urban Renewal Area will be eligible for \$25,000 this year and \$50,000 for improvements to their storefronts next year, following City Council approval of the program. The funding comes from property taxes captured by the city during a period of 25 years to reinvest in the area. The city would reimburse property owners or tenants to the tune of 50 percent of the total project cost with as much as \$5,000 for improvements to a commercial building on and near College Avenue north of Vine Drive. Businesses must apply by Sept. 15 for funding this year.

Posted June 26



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# BANKING & FINANCE

9-10 | Banks List

FOCUS: FEDERAL REGULATIONS

## New rules expand definition of 'small business'

BY TAYLOR REED  
news@ncbr.com

Small is getting bigger, especially if you're a small business.

The Small Business Administration is revamping its size guidelines, which means thousands of companies that were too large to qualify for SBA loans and federal contracting opportunities now will qualify.

More than 17,000 businesses nationwide that are currently ineligible for SBA assistance, will qualify for benefits when the changes go into effect July 22.

Four major industry sectors – agriculture, finance, management, and arts and entertainment – are being re-evaluated now, with more to follow in subsequent years.

The basic factors that determine if a business qualifies for SBA assistance are revenues and employees, and in some cases assets, according to the SBA.

For example, under the new guidelines, cattle feedlots now can have revenue of up to \$7 million and still qualify for assistance, up from \$2 million previously. Commercial banks now can hold up to \$500 million in assets, up from \$175 million previously. Museums now can earn revenue of up to \$25.5 million in assets, up from \$7 million before.

The new changes in SBA size standards should have an impact on Northern Colorado communities,

experts said.

There are nearly 531,000 small businesses in Colorado, according to the SBA, and thousands operate in Northern Colorado. How many new companies will be defined as small isn't clear yet.

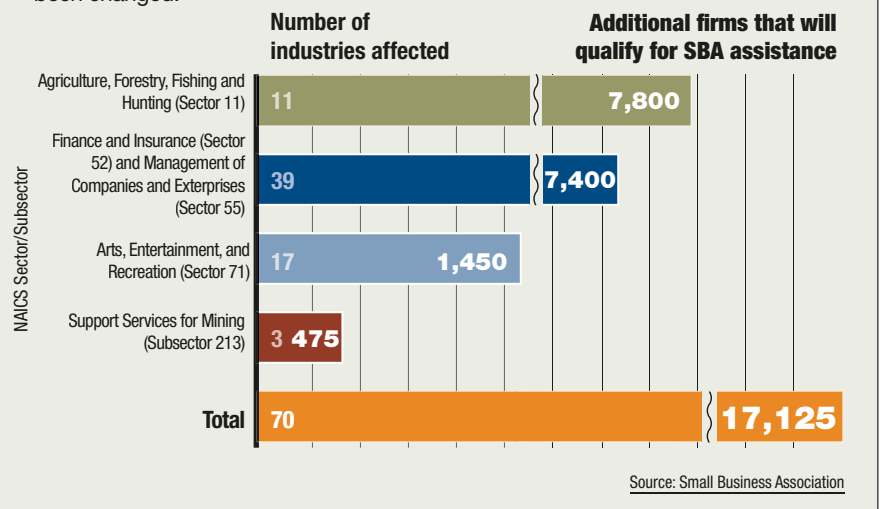
"Northern Colorado is primarily comprised of small businesses that are already eligible for SBA funding and government contracting," said Nelia Harper, business consultant and instructor at the Larimer Small Business Development Center. "The new size criteria actually increases the number of business that are now eligible for funding and contract opportunities."

The Larimer SBDC provides start-up businesses with education, training and consulting in Larimer County. It also works with existing businesses in sales, marketing, pricing and financial management.

The review of SBA size standards will continue during the next several

### Size Standards Increasing

Under the Small Business Jobs Act of 2010, the SBA is required to review size standards across dozens of industries. The process is underway. Below are the industry segments in which size standards for revenue and employees have already been changed.

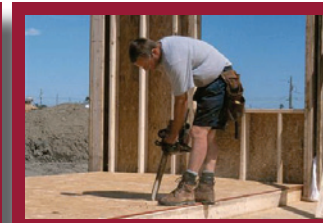


years as part of the Small Business Jobs Act of 2010.

"This is part of a relatively new and ongoing process to review and update

standards," said Matt Varilek, regional administrator for region 8 of the SBA in Denver. Region 8 covers six western states, including Colorado.

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**APRIL HENNIG**  
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**BANKING** from 3

always easy, Kendrick said, especially now as the nation struggles to recover from the Great Recession.

"We're in a difficult environment for raising equity," Kendrick said.

Tier 1 capital, often considered the best indicator of a bank's health, combines common equity and retained earnings, as well as other assets such as trust-preferred securities. The minimum ratio allowed for Tier 1 capital is currently 4 percent, but Basel III will raise it to 6 percent.

On top of the new capital requirements, Basel III also mandates a never-before-used "capital conservation buffer," which adds another 2.5 percent to nearly every type of capital ratio at every bank nationwide, according to Kendrick.

This means that the new 6 percent Tier 1 capital ratio effectively will be raised to 8.5 percent, according to Kendrick.

In spite of the large increase, most community banks' capital ratios are high enough to accommodate the change, Kendrick said.

Bower's Home State Bank is one such institution, with a Tier 1 capital ratio of 8.63 percent as of March 31, according to the bank's quarterly regulatory filing.

But Bower said he still is concerned about the tougher commercial lending standards.

In an effort to rein in lending that

regulators deem risky, certain types of commercial real estate loans will require that banks maintain a 50 percent higher capital ratio.

This subset of loans finances the acquisition, development or construction of large speculative commercial and residential projects. Exceptions apply for one- to four-family residential properties, certain community development projects and agricultural land, among others.

Requirements such as this could affect developers if banks shy away from these kinds of loans, according to Don Childears, Colorado Bankers Association president and chief executive.

The new rules may also mean that banks will have to charge more for these riskier loans to cover their capital costs, according to Mark Driscoll, president of First National Bank.

The timing for these changes is "terrible," Driscoll said, because community banks have made it through the recession and are trying to grow again.

In spite of the changes, community bankers are thankful that the Fed heeded some of their requests.

"Community banks wanted outright exemption from Basel III," Kendrick said. "Community banks did achieve some big victories that shouldn't be understated. The harshest pieces of Basel III were scaled back."



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## Fort Collins Utilities' Commercial Rates Reminder



Summer is here and that typically means higher utility bills based on seasonal rates, [fcgov.com/commercial-rates](http://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](http://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](http://fcgov.com/efficiency-grant).

  
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# BUSINESS REPORT LIST Largest Banks in Northern Colorado

Ranked by deposits in market

RANK	Bank	Deposits (000s) in market June 30, 2012 Market share June 30, 2012	Assets (000s) Dec. 31, 2012 Assets (000s) Dec. 31, 2011	Phone Website	Person in charge Title Year founded
1	<b>WELLS FARGO BANK</b> 101 N. Phillips Ave. Sioux Falls, SD 57104	\$1,398,389 16.84%	\$1,266,125,000 \$1,161,490,000	800-956-4442 www.wellsfargo.com	John G. Stumpf chairman and CEO 1852
2	<b>FIRST NATIONAL BANK OF OMAHA</b> 1620 Dodge St. Omaha, NE 68197	\$1,383,544 16.66%	\$14,500,067 \$13,433,098	888-530-3626 www.firstnational.com	Bruce Lauritzen chairman 1857
3	<b>FIRSTBANK</b> 10403 W. Colfax Ave. Lakewood, CO 80215	\$617,216 7.43%	\$12,844,855 \$11,597,148	800-964-3444 www.efirstbank.com	John Ikard president and CEO 1963
4	<b>JPMORGAN CHASE BANK</b> 1111 Polaris Parkway Columbus, OH 43240	\$576,836 6.95%	\$1,896,773,000 \$1,811,678,000	312-732-4000 www.jpmorganchase.com	James Dimon chairman and CEO 1824
5	<b>HOME STATE BANK</b> 2695 W. Eisenhower Blvd. Loveland, CO 80537	\$543,860 6.55%	\$677,521 \$599,068	970-203-6100 www.homestatebank.com	Harry J. Devereaux president 1950
6	<b>BANK OF COLORADO</b> 1609 E. Harmony Road Fort Collins, CO 80525	\$506,596 6.10%	\$2,345,845 \$2,140,697	970-206-1160 www.bankofcolorado.com	Shawn Osthoff president 1900
7	<b>NBH BANK, NATIONAL ASSOCIATION DBA COMMUNITY BANKS OF COLORADO</b> 1111 Main St., Suite 2800 Kansas City, MO 64105	\$312,817 3.77%	\$5,302,932 \$6,236,548	888-237-3111 www.nationalbankholdings.com	G. Timothy Laney president, CEO 2010
8	<b>U.S. BANK</b> 425 Walnut St. Cincinnati, OH 45202	\$280,507 3.38%	\$345,088,616 \$330,470,810	513-632-4036 www.usbank.com	Richard K. Devis chairman, president and CEO 1863
9	<b>ADVANTAGE BANK</b> 1475 N. Denver Ave. Loveland, CO 80538	\$270,865 3.26%	\$270,261 \$347,684	970-613-1982 www.advantagebanks.com	Tom Chinook CEO 2000
10	<b>GUARANTY BANK &amp; TRUST CO.</b> 1331 17th St. Denver, CO 80202	\$268,335 3.23%	\$1,883,900 \$1,687,800	303-298-6977 www.guarantybankco.com	Paul W. Taylor CEO 1955
11	<b>FARMERS BANK</b> 119 First St. Ault, CO 80610	\$204,541 2.46%	\$235,909 \$233,531	970-834-2121 www.farmersbank-weld.com	Fred J. Bauer president 2001
12	<b>VERUS BANK OF COMMERCE</b> 3700 S. College Ave., Unit 102 Fort Collins, CO 80525	\$203,510 2.45%	\$267,095 \$249,275	970-267-6564 www.verusboc.com	Mark Kross Gerard Nalezny CEOs 2005
13	<b>COLORADO EAST BANK &amp; TRUST</b> 100 W. Pearl St. Lamar, CO 81052	\$194,991 2.35%	\$798,024 \$798,164	719-336-5200 www.coloeast.com	Steve Sherlock CEO 1905
14	<b>COLORADO COMMUNITY BANK</b> 615 W. Eighth St. Yuma, CO 80759	\$179,886 2.17%	\$508,343 \$528,539	970-848-3838 www.coloradocommunitybank.com	Jerry Bryant CEO 1982
15	<b>CACHE BANK AND TRUST</b> 4601 W. 20th St. Greeley, CO 80634	\$148,064 1.79%	\$161,351 \$167,295	970-351-8600 www.cachebankandtrust.com	Byron W. Bateman president 1996
16	<b>NEW WEST BANK I</b> 3459 W. 20th St., Suite 114 Greeley, CO 80634	\$146,744 1.77%	\$179,259 \$164,161	970-378-1800 www.bankofcolorado.com	2003
17	<b>POINTS WEST COMMUNITY BANK</b> 100 E. Third St. Julesburg, CO 80737	\$140,064 0.83%	\$201,998 \$197,142	970-474-3341 www.pwcbank.com	Tom Olson Jr. CEO 1906
18	<b>BANK OF THE WEST</b> 180 Montgomery St. San Francisco, CA 94104	\$139,103 1.67%	\$63,343,359 \$62,408,304	800-488-2265 www.bankofthewest.com	J. Michael Shepherd chairman, CEO 1986
19	<b>GREAT WESTERN BANK</b> 100 N. Phillips Ave. Sioux Falls, SD 57104	\$138,200 1.66%	\$9,077,575 \$8,458,002	605-886-8401 www.greatwesternbank.com	Ken Karels president and CEO 1935
20	<b>KEYBANK</b> 127 Public Square Cleveland, OH 44114	\$131,722 1.59%	\$87,043,364 \$86,198,836	216-689-3000 www.key.com	Christopher M. Gorman CEO 1849
21	<b>FIRST WESTERN TRUST BANK</b> 1200 17th St., Suite 2650 Denver, CO 80202	\$105,686 1.27%	\$683,306 \$625,063	877-505-1281 www.fwtb.com	Scott C. Wylie chairman, CEO 2004
22	<b>BANK OF ESTES PARK</b> 255 Park Lane Estes Park, CO 80517	\$87,695 1.06%	\$117,772 \$110,636	970-586-4485 www.bankofestespark.com	David G. Taylor president and CEO 1965
23	<b>VALLEY BANK AND TRUST CO. DBA WESTERN STATES BANK</b> 1701 First Ave. Scottsbluff, NE 69361	\$68,796 0.83%	\$331,272 \$323,021	308-632-7500 www.valleybankne.com	John P. Stinner president and CEO 1996
24	<b>FIRST FARBANK</b> 127 22nd St. Greeley, CO 80631	\$64,235 0.77%	\$84,474 \$78,012	970-346-7900 www.firstfarmbank.com	Daniel Allen president and CEO 2007
25	<b>BBVA COMPASS BANK</b> 15 S. 20th St. Birmingham, AL 35233	\$58,372 0.70%	\$69,076,722 \$63,106,987	800-239-1996 www.bbvacompass.com	Manolo Sanchez CEO 1964

Source: Federal Deposit Insurance Corp.

Researched by Mariah Gant

1 Acquired by Bank of Colorado May 2013.

Source: Business Report Survey

# Largest Banks in Northern Colorado

Ranked by deposits in market

RANK	Bank	Deposits (000s) in market June 30, 2012 Market share June 30, 2012	Assets (000s) Dec. 31, 2012 Assets (000s) Dec. 31, 2011	Phone Website	Person in charge Title Year founded
26	<b>ADAMS BANK &amp; TRUST</b> 315 N. Spruce St. Ogallala, NE 69153	\$54,901 0.66%	\$565,727 \$550,175	308-284-8401 www.abtbank.com	Todd Adams chairman and CEO 1916
27	<b>MILE HIGH BANKS</b> 1726 Hover St. Longmont, CO 80501	\$46,969 0.57%	\$821,980 \$960,473	303-684-7350 www.milehighbanks.com	Daniel Allen president 1919
28	<b>VALLEY BANK &amp; TRUST</b> 4900 E. Bromley Lane Brighton, CO 80601	\$38,558 0.46%	\$262,533 \$245,159	303-659-5450 www.valleybankandtrust.com	Donna J. O'Dell Petrocco CEO, president 1978
29	<b>FIRST NATIONAL BANK OF WYOMING DBA CAPITAL WEST NATIONAL BANK</b> 2020 E. Grand Ave. Laramie, WY 82070	\$18,425 0.22%	\$171,704 \$181,380	307-745-7351 www.fnbwyo.com	Doug Woods president 1964
30	<b>ACADEMY BANK</b> 2835 Briargate Blvd. Colorado Springs, CO 80920	\$10,309 0.12%	\$294,559 \$282,084	719-472-1090 www.academybankco.com	John Carmichael president 1966
31	<b>WRAY STATE BANK DBA WINDSOR STATE BANK</b> 300 Clay St. Wray, CO 80758	\$7,120 0.09%	\$104,026 \$94,077	970-332-4111 www.wraystatebank.com	Alan Wilson president 1977
32	<b>FMS BANK</b> 520 Sherman St. Fort Morgan, CO 80701	\$4,813 0.09%	\$133,240 \$101,269	970-867-3319 www.fmsbank.com	John Sneed president, CEO 1982
33	<b>SUMMIT BANK &amp; TRUST</b> 2002 E. Coalton Road Broomfield, CO 80027	\$4,323 0.05%	\$119,751 \$101,122	303-460-4718 www.summitbt.com	Frank E. Walter president and CEO 2006
34	<b>EQUITABLE SAVINGS &amp; LOAN ASSOCIATION</b> 221 N. Third St. Sterling, CO 80751	\$3,185 0.04%	\$175,128 NA	970-522-6522 www.equitable-savings.com	Donald "Skip" Koenig Jr. president and CEO 1921
35	<b>FIRST-CITIZENS BANK</b> 4400 Six Forks Road Raleigh, NC 27609	\$1,663 0.22%	\$20,908,181 \$20,571,750	888-323-4732 www.firstcitizens.com	Frank B. Holding Chairman, CEO 1898

Source: Federal Deposit Insurance Corp.

Researched by Mariah Gant

Source: Business Report Survey



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# Public relations: Different delivery, same clout

Do you wonder what a public relations agency could do for your business? Perhaps you haven't considered this tactic for your company at all. Maybe you don't even know what it truly is or lump it in with 'marketing' as a whole.

Here's my definition of public relations: It's hiring someone to communicate with editors or broadcasters – or, today, bloggers and podcasters – about your story. It's 'schmoozing' on an organized basis. It's accessing influential people who can promote to a broader audience than you might on your own.

In the "Mad Men" days, PR was done by those who had personality plus. It was almost a cliché how ingratiating the PR professional could be. They hobnobbed with editors, often over cocktails, to get their clients "ink." Their so-called friendships with the movers and shakers in media helped their clients gain prominence for their products. They also thought of "angles" to capture the imagination of those to whom they were "pitching" the news story. They were pejoratively called "spin-meisters" in the years leading up to the digital revolution and the democratization of media.

Things have radically changed. Goodbye 4 p.m. martini. Goodbye Rolodex. Even goodbye press release as we knew it.

For starters, technology has made the face-to-face meeting unnecessary. Public relations agencies don't have to be where the magazines and TV stations are anymore. The world is the PR agent's oyster. The blogger who wields the most influence in your industry can be in Abu Dhabi while your agent lives in Des Moines.

That PR agent in Des Moines has to build relationships on line with a far wider community of influencers. She's schmoozing in a whole different way than in the '60s. No more glad-handing and calling in favors to get a story placed by a single point of contact – the venerated editor. Her client's story now is told by bloggers and podcasters and online editors because it's made its way through preliminary conversations on Twitter or Facebook and organically shows up on the blogger's screen.

In this way, a story isn't placed so much as it's told – by an online community that essentially vets the news before it goes even bigger via bloggers with huge followings.

PR today requires being embedded in the community, and that community is online. Even if the news ends up in a print publication like this one, often the news starts spreading online first.

Today's PR agent represents the

client in multiple conversations online. There's not just one story in play; the PR agent is an incredibly smart resource for all sorts of relevant conversations, ones he or she actually initiated, or ones that he or she is weighing in on. E-users are in those conversations, something that never happened in the days of Mad Men PR. The layers are flattened. Everyone can speak to everyone and you can now activate your evangelists directly.

Just like the old days though, you need something newsworthy to talk about. Remember the adage that it's

not news when a dog bites a man but it is news when a man bites a dog? You have to have something special to say.

You can do public relations yourself if you purposefully cultivate your online audience. Pick your platforms, whether that's one of the social media ones or a blog – or both. Be active on other blogs in your industry. Seek out editors and bloggers who are smart about your field of business. Lurk for awhile, watching what's being said, someday chime in – and keep it up. You never know; this could lead to a role for your company as the subject-

matter experts who are called upon to answer questions and participate in forums, webinars and the like. That could lead to a sale or two!

Today it's not just your product. It's more your point of view! Build relationships, and over time you can speak about your product with ease.

If you want a more tangible result, hire a PR agency. It will come up with the story that sets you apart, will represent you in the online community and will be granular in its reporting about how they created "buzz."

► See **Marketing, 39**



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Northern Colorado **BUSINESS REPORT**

**ECOVAPOR** from 3

coming off those tanks are by far and away the richest: They burn about three times hotter than traditional natural gas does."

The company has installed 20 devices on tanks owned by Noble Energy Inc., one of the largest producers operating in Northern Colorado. EcoVapor has leased its technology to Noble Energy to recapture 233 million cubic feet of methane through the project, enough energy to heat 6,400 homes annually.

EcoVapor wants to expand its operations to additional oil and gas wells, but accounting for the gas, which comes from wells often owned by multiple people, has proved difficult.

Rep. Dave Young, D-Greeley, planned to introduce a bill late in the last legislative session that would simplify the accounting involved.

But he pulled House Bill 1322 when it became clear the bill hadn't addressed everyone's concerns. "It's kind of an accounting nightmare," Young said. "It's not clear who owns how much of all the recovered gas."

The problem: Mineral owners do not generate revenue from the gas because, up until now, it has not been saved, sold or taxed, said Peter Mueller, chairman of EcoVapor and Hans' Mueller's father.

"Now that we're recovering it... it does generate additional revenue," he said. "That's a good thing, but the

question is, whose gas is it?"

EcoVapor hopes any bill could waive accounting paperwork for oil companies instead of having to trace it to multiple wells, tanks and owners.

"By getting some flexibility from royalty owners and from the state, as well, on exactly how the gas gets allocated, that reduces the accounting burden on the operators, but yet results in more revenue for the royalty owners and the state," he said.

Colorado Department of Natural Resources supports efforts by companies such as EcoVapor to capture greenhouse gases. Oil and gas sources emitted 15,975 tons of pollutants in 2011, up from about 9,372 tons of pollutants in 2008, according to the state Air Pollution Control Division.

"If EcoVapor's technology or any other technology can reduce greenhouse gases while at the same time creating jobs and heating homes with gas that's currently just wasted, that's certainly a win-win-win situation," said Ginny Brannon, assistant director for water and energy at the Department of Natural Resources.

Oil companies seem to like the idea, but company representatives wanted to study the bill more before they get behind it, Brannon said.

"We're very much looking forward to working with the stakeholders through the summer and fall in anticipation of teeing up a vapor recovery bill in 2014," she said.



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**WHEAT** from 1

wheat seed developed by Monsanto Co. and stored in the facility for eight years, agriculture department spokesman Ed Curlett said in an email. Reuters first reported last month that the center had stored the unapproved, experimental seed, but new information from the USDA suggests that the genetically modified wheat found in the Oregon field did not originate from the facility.

"It did not come from there," Curlett said.

The facility received the wheat seed in December 2004, after Monsanto and the USDA's Agricultural Research Service reached an agreement to store the seed there, Curlett said. The facility, located on Colorado State University's Fort Collins campus, incinerated the last of the seed in January 2012.

"The seed was stored until Monsanto decided they need not have it stored anymore," Curlett said in an email. "All of the material was accounted for from the time it was received to the time it was incinerated."

The new information comes as the USDA investigates how the seed ended up in an Oregon field. Monsanto developed the wheat seed to withstand the company's glyphosate Roundup herbicide and tested it in 16 states including Colorado from 1998 to 2005, but the seed never reached the market. Monsanto says it discontinued the program in 2005 because of a decline in planted spring wheat acreage and "a lack of industry alignment at the time."

The wheat contained the same kind of Roundup-resistant genetic trait as corn and sugar beets commonly grown in Northern Colorado, and the Food and Drug Administration decided in 2004 that the wheat was safe to eat. However, no genetically modified wheat is authorized for planting or sale in any country, the USDA said.

Director David Dierig said the Fort Collins facility, one of the largest plant and animal-gene storage facilities in the world, typically stores varieties of plants for use by breeders and researchers. The facility contains almost 1 million kinds of plants in three 5,000-square-foot vaults guarded by steel doors accessible only by a handful of the facility's top administrators.

It also stores genetically modified seed from such companies as Monsanto, but does not distribute it.

Despite the lack of connection between the facility and the genetically modified wheat found in Oregon, Northern Colorado nonetheless influenced its development.

Early last decade, CSU researchers agreed to let Monsanto place its glyphosate-resistant genetic trait in the school's wheat varieties, said Scott Haley, professor and wheat breeder in the Soil and Crop Sciences Department.

CSU researchers simply gave Monsanto seed, he said. None of the



JONATHAN CASTNER

A sample of corn is ready for testing at the National Center for Genetic Resources Preservation in Fort Collins.

research took place on campus, nor did it occur in CSU greenhouses, laboratories and fields.

"It all took place through an arrangement we had with Monsanto

where they were doing the work at their facilities," he said.

CSU researchers didn't touch the Roundup-resistant wheat, but did test wheat with a drought-tolerant genetic trait.

From 2005 through 2007, CSU worked with Oklahoma State University to test spring wheat genetically modified to tolerate drought at CSU's Agricultural Research, Development and Education Center. Researchers found no improvement of the genetically engineered wheat over a standard variety of wheat, so they ended the program.

Researchers followed "an extreme-

ly rigid set of guidelines" to prevent the genetically modified wheat from entering surrounding farmland, said Patrick Byrne, professor in the Soil and Crop Sciences Department. Researchers checked the field for two years after each trial to make sure that no genetically modified wheat continued to grow there.

"I'm very certain that what happened in Oregon would not happen here," he said.

Today, CSU continues to study drought tolerance in non-genetically modified wheat. Its work includes finding what kinds of root structures and reproductive traits can resist drought.

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

# NORTHERN COLORADO CFO OF THE YEAR AWARDS

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

## Nominee Information

Nominate online  
NCBR.com

Nominee's first name \_\_\_\_\_ Last name \_\_\_\_\_

Nominee company's name \_\_\_\_\_

Nominee company address - Street \_\_\_\_\_

Nominee company address - City, state, zip code \_\_\_\_\_

Nominee email \_\_\_\_\_ Nominee telephone \_\_\_\_\_

Company CEO's or owner's name \_\_\_\_\_

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

## Nominator Information

Nominator's first name \_\_\_\_\_ Nominator's last name \_\_\_\_\_

Nominator's email \_\_\_\_\_ Nominator's telephone \_\_\_\_\_

Nominator's company's name \_\_\_\_\_

Nominator's company address - Street \_\_\_\_\_

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

**September 11, 2013 7:30-9:30 a.m.**  
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## 2013 CFO of the Year Nomination

**Nomination deadline: August 1, 2013**

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

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

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

## Award Categories:

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

### PRIVATE SECTOR

For-profit companies

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

Not-for-profit companies

- Human services
- Creative industries

### PUBLIC SECTOR

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

### DISTINCTIVE ACCOMPLISHMENTS

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

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

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

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

Mail nominations to:  
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CFO Nominations  
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Nominations may also be emailed to: [Events@NCBR.com](mailto:Events@NCBR.com).

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## GAS from 1

the lawsuit in Weld County District Court in March 2011.

DCP contends it had a "stable, productive" relationship with Kerr-McGee Oil and Gas Onshore LP for more than a decade. The companies had agreed to more than 50 gas purchase, gathering and processing agreements.

The relationship soured after Anadarko bought Kerr-McGee Oil and Gas in 2006. Since 2007, DCP contends, Anadarko has diverted gas from "at least" 900 wells into Kerr-McGee Gathering LLC, a DCP competitor. DCP says it has the contractual right to buy and sell that gas.

Anadarko denied DCP's allegations, saying DCP failed to identify which wells and agreements were at issue in the lawsuit.

"Without knowing which specific wells are subject to DCP's complaint ... defendants cannot locate and review the relevant documents for those particular contracts and wells," reads a response from Anadarko to DCP's complaint.

Representatives of Denver-based DCP and The Woodlands, Texas-based Anadarko declined to comment on the lawsuit. The case has drawn wide interest from industry representatives, with attorneys for the American Petroleum Association and Chevron Corp. (NYSE:CVX) filing friend-of-the-court briefs in the case. Those attorneys did not return phone calls placed by the Business Report.

DCP and Anadarko are major contenders in the Northern Colorado oil and gas patch.

DCP owns or leases about 60,000 miles of pipelines that move gas from wells to its processing plants nationwide, including 3,300 miles in the Wattenberg field, most of which runs through Weld County.

At the time the lawsuit was filed, DCP valued its assets in the Wattenberg field at more than \$500 million. The company has spent more than \$100 million annually to improve its facilities with plans to double gas-processing capacity in the Denver-Julesburg Basin, which includes parts of Colorado, Wyoming, Kansas and Nebraska, by the end of 2014. By that time, its transporting and processing capacity will reach around 800 million cubic feet of gas per day.

DCP reported \$10.2 billion in rev-

enue last year, up from \$9.6 billion the year before. It posted net income of \$583 million in 2012 versus \$924 million in 2011.

Anadarko, which plans to invest \$1.5 billion in Northern Colorado this year, set a record for average quarterly sales volumes of more than 113,000 barrels of oil equivalent per day from the Wattenberg during the first quarter. It posted 2012 net income of \$2.4 billion, up from a loss of \$2.6 billion in 2011. It reported \$13.4 billion in revenue in 2012 versus \$14 billion in 2011.

The state Supreme Court has weighed in on the case, ruling last month that a Weld County District Court should take a more active role in determining whether Anadarko should release title opinions to DCP in the case. Anadarko had claimed that attorney-client privilege had protected its title opinions and that many requested by DCP were not relevant to the case.

Title opinions are important in oil and gas transactions because they show who owns the minerals that are being developed.

The district court ruled in favor of DCP without holding a hearing. The high court overturned the district court's decision, returning the case to the lower court for further analysis of whether Anadarko should release the title opinions.

David Neslin, partner in the law firm Davis Graham & Stubbs in Denver and former director of the Colorado Oil and Gas Conservation Commission, said the court ruling indicates that whether title opinions are protected by attorney-client privilege depends on the facts of an individual case.

"That's of wide interest because of the prevalence of title opinion in oil and gas," he said.

Jenna Keller, Steamboat-based attorney for Otis, Coan & Peters LLC, said oil companies strongly value title opinions, which are attorneys' evaluations of property ownership that give oil companies an advantage in "most any setting, but especially in litigation."

"The good news for anyone on the opposing side of an oil and gas company is that there is no automatic protection for those title opinions," Keller said, "but rather it will be viewed case by case by each court and each situation."

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# Take careful job-hunt path to find position that fits

Successfully moving through the recruitment process and landing an offer is no easy feat in today's competitive job market. We continually hear about highly qualified people struggling to find good jobs. The idea that we should be selective when considering employers often runs counter to our survival instincts.



**CAREERS**  
Carrie Pinsky

Depending on your personal situation, you may have no choice but to take the first offer you get. Most people want to avoid landing in a toxic workplace, but this attitude sets the bar too low. Survival is key, but ultimately we want opportunities that allow us to grow and thrive.

We know that companies are looking for "fit." Job searchers get so busy selling themselves that they forget that they should be equally concerned with finding the right fit. As you consider which applications to fill out and which offers to accept, ask yourself, "Would I be fulfilled and engaged working at this company every day?" The following ideas can help you determine if a position is a good match for your needs and desires.

To begin, adopt a mindset that you deserve to work for an organization that values you, that allows you to use the talents and skills you most enjoy using, and whose operational values complement your own. Regardless of how desperate you may feel, it is vital that you exude a strong sense of self-confidence and worth. If you don't value yourself, how likely is it that an employer will see the unique value you can provide?

The next step is to identify and clarify your own personal values. If you are an avid recycler with a passion for environmental sustainability, it is unlikely that you would be happy working for a company that leaves a big negative footprint on the planet. If you place a high value on work-life balance, you won't last long in a position that offers limited flexibility and demands long hours and extensive travel.

Make a list of your top seven or eight personal values. Values tend to shift over time. It is important to evaluate opportunities in terms of who we are and what we need today. Changes in our family structure, personal health, financial needs or goals, or even in our attitudes about life can cause a shift in values and influence our career goals.

As you consider opportunities, rank them against your value list. A ranking matrix helps you avoid losing sight of what matters most to you during the hiring process.

A value match does not guarantee

that you will mesh well in the culture. Every organization has a unique culture, and it can be difficult to get a feel for a company's vibe until you are actually in a position. To assess the culture, look at the artwork on the walls, drive by the office at 7 p.m. and count the cars in the parking lot, and pay close attention to how you are treated during the recruitment process.

You also can think back to when you were really engaged and happy at work as well as when you were miserable. Ask colleagues to give you feedback on your personal style of working. How does this information compare with what you know about a company culture you are considering?

Beyond culture and values, assess the position for skill fit. Take an 80/20 approach. Ideally, you want to be using your top strengths, talents and skills at least 80 percent of the time. No job is perfect and you cannot expect to relish every task. The goal, however, is to find a position that will allow you to shine.

While candidates should be genuinely interested in the position they are applying for, it is also important to understand how an opportunity supports your long-term career goals. What skills do you hope to gain or refine? How would this opportunity help you gain a competitive edge in your industry?

Determining fit begins by knowing ourselves and then assessing the employers we are considering. Carefully review the company website, the job posting and description, and industry news about the organization. Talk to current or former employees, recruiters, customers, and vendors. Visit Glassdoor at [www.glassdoor.com](http://www.glassdoor.com) in order to get an inside look at an organization.

Don't be afraid to ask serious questions during interviews. Ask the hiring team to explain what they like about working at the company. Find out how this position helps the company accomplish its mission. Inquire about opportunities for training or advancement. Ask about the style of management and how the company trains and evaluates leaders.

It is vital to ask the right questions and then pay close attention to the responses you get. For example, notice the body language of the hiring team when you ask about the culture. Are they open to your inquiries or do they rush you out the door? Don't ignore red flags! Take a holistic approach and consider all the information and insights you receive to make the best decision possible.

Ideally, companies should be engaging candidates in an open dialogue throughout the hiring process. The best outcomes for everyone involved occur when companies can be honest about what they can and cannot

► See **Careers**, 17

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with  
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**JK Joung**

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.

Joung is the recently-named Monfort Senior Executive in Residence Professor at the University of Northern Colorado's Monfort College of Business. He has been the lead negotiator in developing international joint ventures for 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.

CFO Award Nominations are Open  
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# Drive your deeper values; put intentions into action

Most for-profit companies exist to make a profit. To make money, they deliver a valuable product or service to an ever-growing customer base. They hire employees and spend money in order to provide that, but the name of the game is maximizing revenue and minimizing expense.

End of story, right?

Not exactly. Most business owners I work with have some deeper goals in mind – not

just to retire rich. The money isn't a bad thing, of course, but it's a poor measure of making an impact in the world.

If you want to drive day-to-day decisions from deeper goals and values, then you'll need some structure to make sure they don't get sacrificed over time.

Let's look at Sarah, a fictional business owner who runs a restaurant. Her deeper goal is to improve the lives of people in the community who can't afford three meals a day. The problem is that, normally, advisers would tend to steer her toward maximizing profit. Don't give food away, unless there's a direct benefit to attracting more income. Don't pay employees any more than you have to, because that eats into the margins.

If Sarah goes that direction, she's never going to improve the lives of the needy. Well, she could contribute to some charities, even in the name of the business, and that could generate some PR. But Sarah's not satisfied.

She needs to add a bit more structure to achieve this goal.

One possibility would be to position her restaurant prominently as "the one which gives back." I've been incredibly surprised by the quantity and quality of bread and pastries that some local bakeries contribute to Food Bank of Larimer County – even though most customers are unaware. But they've built it into their business model that they bake more than enough every day, and the overage directly benefits those who need it



**SMALL BUSINESS ADVISER**

*Carl Dierschow*

most. We're not talking about past-expiration cans: this is great food.

Sarah also could look at totally different business models, such as the pay-what-you-can restaurants opening up across the country. It's amazing how people's generosity can open up when they connect with a deep need in the community.

Sarah might also be passionate about giving jobs to people in need. We've seen examples of companies which specifically hire veterans or the handicapped – even the homeless. It presents challenges, of course, but can make for a uniquely fulfilling business.

When you incorporate your goals and values into the structure of the company, you'll make larger strides and be less prone to sacrifice them for short-term profit.

Let's look at another example. Federico is another fictional business owner, the head of a small accounting firm.

Being an immigrant, Fed has a soft spot in his heart for people who are struggling with learning English. So his first move was to offer his services in English and Spanish, which then expanded to three other languages because he discovered what a great niche this could be.

It still wasn't enough, though, because he only had a chance to serve people who had needs for accounting services – and the opportunity to employ a few people with language skills.

He's looked to the next step, which is to work with the local community college to sponsor ESL classes for people interested in learning business skills. This builds a valuable base for referrals, connections to potential future customers and a reputation for contributing to the community.

Where else could it go? Perhaps into other business alliances with companies that would like to serve the same people. If he's ambitious, he could even help out people who haven't yet immigrated to the United States.

When you build that vision into the structure of your company, you'll have much more impact – for many more years.

*Carl Dierschow is a Small Fish Business Coach based in Fort Collins. His website is [www.smallfish.us](http://www.smallfish.us).*

## CAREERS from 15

offer and candidates can do the same. There are no perfect companies and no perfect candidates. The goal is to find the best match possible.

You accomplish several goals by being forthright and self-confident. You are probing for information beyond what you learned from studying the website and your other research. You stand out as a serious candidate in search of a good fit. You show that you

value yourself enough to question the real worth of an opportunity.

Discerning candidates send a clear message that employers need to earn their interest and respect. Get out of survival mode. It's time to thrive. You deserve to work in a way that truly sustains your life.

*Carrie Pinsky is a freelance writer, job-search coach and training specialist.*

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Ranked by total dollar volume brokered in 2011

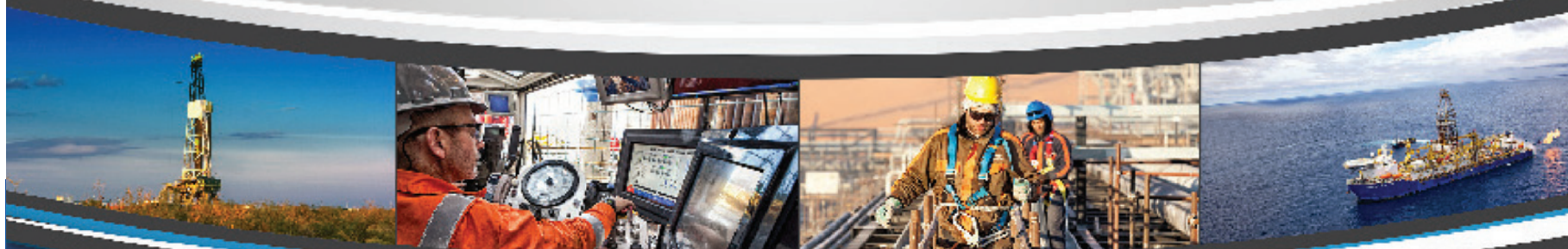
RANK	Company	Total \$ Volume Brokered 2012	Office Sq. Ft. Leased 2012 Office Sq. Ft. Sold 2012	Industrial Sq. Ft. Leased 2012 Industrial Sq. Ft. Sold 2012	Retail Sq. Ft. Leased 2012 Retail Sq. Ft. Sold 2012	Phone E-mail Website	Person in charge Year founded
1	<b>CASSIDY TURLEY</b> 772 Whalers Way, Suite 200 Fort Collins, CO 80525	\$140,282,112	91,932 104,891	172,453 157,996	111,784 144,184	970-776-3900 greg.morris@cassidyturley.com www.cassidyturley.com/colorado	Greg Morris president 2011
2	<b>SPERRY VAN NESS/THE GROUP COMMERCIAL LLC</b> 2020 Caribou Drive, Suite 201 Fort Collins, CO 80525	\$96,633,869	154,011 302,814	231,818 302,814	64,858 109,277	970-207-0700 steve.kawulok@svn.com www.svnco.com	Steve Kawulok managing director 2008
3	<b>REALTEC COMMERCIAL REAL ESTATE SERVICES INC.</b> 400 E. Horsetooth Road, Suite 100 Fort Collins, CO 80525	\$91,965,245	332,430 154,345	227,419 210,900	101,360 146,724	970-229-9900 realtec@realtec.com www.realtec.com	Steve Stansfield president 1989
4	<b>BRINKMAN PARTNERS LLC</b> 3003 E. Harmony Road, Suite 300 Fort Collins, CO 80528	\$22,478,571	45,664 31,550	61,090 8,000	34,792 20,990	970-267-0954 kate.baker@brinkmanpartners.com www.brinkmanpartners.com	Paul Brinkman Kevin Brinkman founding partners 2005
5	<b>THE W.W. REYNOLDS COS.</b> 1600 Specht Point Road, Suite 123 Fort Collins, CO 80525	\$13,400,000	N/A N/A	N/A N/A	N/A N/A	970-482-4800 johns@wreynolds.com www.wreynolds.com	John G. Slack asset manager 1980
6	<b>RE/MAX EAGLE ROCK - COMMERCIAL DIVISION</b> 6028 Stallion Drive Loveland, CO 80538	\$8,414,608	10,200 0	12,500 105,000	5,400 9,800	970-593-0999 rbach@remax.net www.nocommercial.com	Ryan Bach owner 2011
7	<b>LOVELAND COMMERCIAL LLC</b> 1043 Eagle Drive Loveland, CO 80537	\$8,297,132	11,752 6,104	6,195 19,083	38,134 27,400	970-667-7000 lovelandcommercial@gmail.com www.lovelandcommercial.com	Nathan Klein partner 1996
8	<b>LIVINGSTON REAL ESTATE &amp; DEVELOPMENT</b> 736 Whalers Way, Bldg. G, Suite 201 Fort Collins, CO 80525	\$8,094,290	38,000 6,000	9,000 0	4,000 5,000	970-266-0333 tom@tomlrd.com tomlrd.com	Thomas Clark Livingston owner 2005
9	<b>INVESTORS PROPERTIES OF COLORADO LLC</b> 2850 McClelland Drive, Suite 1600 Fort Collins, CO 80525	\$2,028,204	22,980 N/A	N/A N/A	33,359 N/A	970-226-2600 mark@investors-usa.com www.investors-usa.com	Mark Lockwood principal broker 2005
10	<b>Z CORP REAL ESTATE</b> 2601 Lemay Ave., Suite 7103 Fort Collins, CO 80525	\$1,500,000	N/A N/A	N/A N/A	N/A N/A	970-482-8877 johnzell@zcorprealstate.com www.zcorprealstate.com	John Zell president 2002

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

Researched by Mariah Tauer

Source: Business Report Survey  
Individual realty numbers are self-reported.

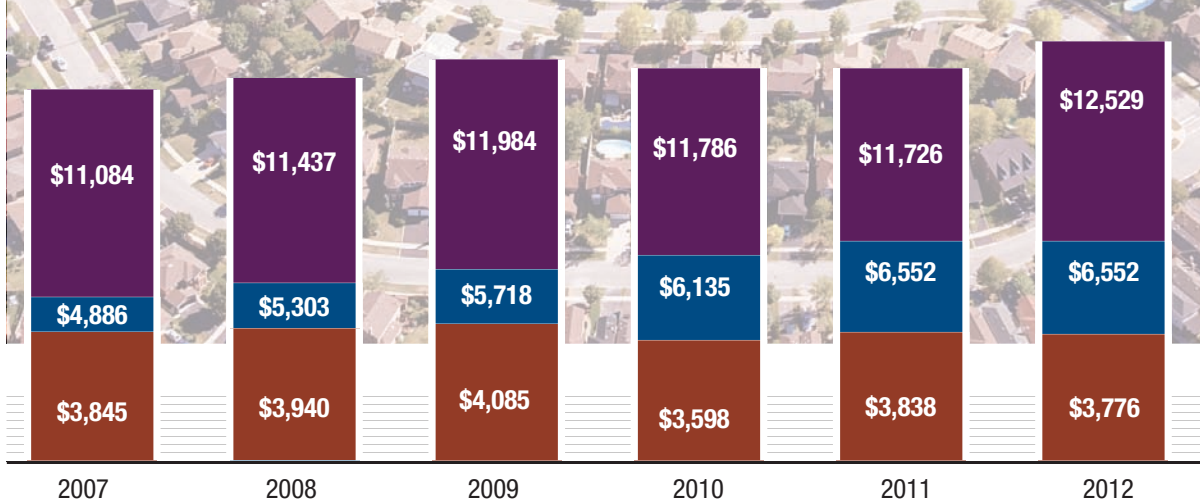
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### Residential Building Fees

Capital expansion fees for residential development vary greatly between Northern Colorado cities, with both Loveland and Fort Collins retooling the way their fees are charged for the coming years.

- Loveland
  - Greeley
  - Fort Collins\*
- \*1201-1700 square foot house range

	TAP & SEWER FEES	TOTAL
Loveland	\$12,959	+ \$4,170 = <b>\$20,139</b>
Greeley	\$4,920	
Fort Collins	\$4,932	+ \$15,000 = <b>\$19,920</b>
Loveland	\$4,170	
Fort Collins	\$4,170	= <b>\$9,102</b>

Sources: Business Report Research; Cities of Loveland, Greeley, Fort Collins; Image Business Report File Photo

### FEES from 1

\$602 per home to help support its museums, but Greeley doesn't charge a museum fee. And fees for similar services vary dramatically. Greeley has the priciest water taps of the three cities, charging \$10,100, while Loveland and Fort Collins charge \$4,670 and \$730 respectively.

This summer, as part of its re-examination of building fees, Fort Collins will decide whether to add a new trail fee to its development charges.

The idea behind the fees is to help cities and counties pay for new police and firefighters, as well as roads and parks that are required as new development takes place. The fees help keep cities safe and maintain quality of life, but also affect home-buying markets.

"In the months following a government's decision to implement fees on new homes, the prices on the existing for-sale housing stock increases," said Steve Spanjer, founding principal of Spanjer Homes, a Fort Collins-based home builder.

"This is a just a normal economic market cycle," Spanjer said. "The consequence is inflation of the housing stock and the result is more and more buyers cannot qualify for home loans."

Loveland's fees cover the widest range of services, from transportation and police to the museum and library. This, combined with the fact that Love-

land's fees were first instituted in the early 1980s, is one reason fees are higher there, according to Alan Krcmarik, executive financial adviser for the city of Loveland. Most cities did not begin using capital expansion fees until the mid-1990s, Krcmarik said.

The way Loveland configures its capital expansion fees may soon change.

Loveland is moving from a fee system based on current costs to a system which sets fees based on how much the city will need over the long term. Loveland departments that collect capital expansion fees are completing 25-year master plans that will outline their needs for years to come. These plans are expected to be complete at the end of the year, according to Krcmarik.

Then, the city will spend 2014 determining how to adjust the fee schedule, and the fee changes will be implemented in 2015. Departments affected include parks and recreation, trails, open lands, police, fire and rescue, the library and museum, streets and general government.

The fee changes also will apply to commercial development, Krcmarik said. In Loveland, it costs \$1.08 per square foot for commercial properties, slightly more than the \$1.07 the city charged in 2011.

Loveland charges the same fee – \$12,959 per

home, regardless of home size. In 2012 the city charged slightly less, \$12,529.

Add in fees for water and sewer taps – \$7,180 – and the total per-dwelling capital expansion fee for a new house in Loveland in 2013 is \$20,139.

Following Loveland closely in terms of cost is Greeley, where the bulk of fees come from water and sewer tap charges. Of the total \$19,920 in fees, which are called "development impact fees" in Greeley, \$15,000 comes from water and sewer fees, leaving \$4,920 for other city services, including fire and rescue, police, trails, storm drainage, transportation and parks. The \$15,000 includes \$10,100 for water and \$4,900 for sewer.

Greeley charges more for its water and sewer taps, in part, because it has to transport its water farther, according to Erik Dial, the city's water and sewer budget analyst. The city gets its water from the mouth of Poudre Canyon northwest of Fort Collins and Boyd Lake in Loveland – both far west of the Greeley city limits.

Greeley completed an assessment of its fees in 2011, said Bruce Biggi, economic development manager. The city uses a different formula than many cities to decide how much to charge developers, Biggi said. For three of its departments – transportation, storm drainage and trails – the city uses a

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**2013 Residential development fees for City of Loveland**

Type of fee	Amount per dwelling unit
Fire protection	\$888
Law enforcement	\$874
Library	\$722
Museum	\$602
General government	\$1,083
Parks	\$3,528
Recreation	\$1,572
Trails	\$527
Open lands	\$884
Streets	\$2,279
Tap	\$4,670
Sewer	\$2,510
<b>TOTAL</b>	<b>\$20,139</b>

**2013 Residential development fees for City of Greeley**

Type of fee	Amount per dwelling unit
Community park	\$1,783
Fire and rescue	\$275
Police	\$133
Storm drainage	\$325
Transportation	\$2,085
Trails	\$319
Tap	\$10,100
Sewer	\$4,900
<b>TOTAL</b>	<b>\$19,920</b>

**2013 Residential development fees for City of Fort Collins (homes 1,201 to 1,700 square feet)**

Type of fee	Amount per dwelling unit
Community parkland	\$1,735
Neighborhood parkland	\$1,599
Stormwater	
Fire	\$186
General government services	\$201
Police	\$129
Tap	\$730
Sewer	\$3,440
<b>TOTAL</b>	<b>\$9,102</b>



**Commercial Building Fees 2013 (per sf)**

Commercial developments are also subject to fees charged to maintain city services and amenities. These fees will also be subject to changes as development fee structures are revamped.

<b>Loveland</b>	<b>\$1.08</b>
<b>Greeley**</b>	<b>\$8.01</b>
<b>Fort Collins</b>	<b>\$0.65</b>

Sources: Business Report Research; Cities of Loveland, Greeley, Fort Collins; Image Business Report File Photo

\*\*50,001-100,000 square foot house range

methodology that takes into account factors such as the health of the overall market and unemployment.

In 2012, the first year Greeley used this method, the total development impact fees decreased slightly, before increasing by 1.2 percent in 2013 to \$4,920, Biggi said.

Commercial development fees in Greeley are determined by the size and type of the building. Retail developments cost \$7.85 to \$8.15 per square foot, not including water and sewer plant investment fees.

In February, Fort Collins completed a re-evaluation of its fees for the first time in 16 years. Except for annual updates for inflation and sporadic updates to accommodate new requirements stemming from the Americans with Disabilities Act, no comprehensive study of the fees had been done since they were adopted in June 1996, according to city documents.

The study outlines options that include slight increases in all existing fees and the possible addition of a trails fee.

Different types of development result in different demands on services, according to the report. For example, residential development typically results in higher use of parks services. For this reason, Fort Collins charges from \$1,041 to \$2,428 per

dwelling unit for the "community parkland" fund, but does not charge a community parkland fee for commercial development.

Fort Collins' fees are based upon the size of the development. Residential properties are charged in 500-square-foot increments. Commercial properties are charged per square foot.

For residential properties in 2013, capital-expansion improvement fees totaled \$4,932 for a home between 1,201 and 1,700 square feet.

In Fort Collins in 2013, commercial developers are required to pay 65 cents per square foot to the fire, general governmental services and police funds.

In 2012, commercial fees were 63 cents per square foot in Fort Collins.

The biggest potential change heading for Fort Collins' fee structure is the addition of a dedicated trail fee, according to Jessica Ping-Small, revenue and project manager for the city. The city council held a work session July 9 to discuss whether to establish a fee that would go toward expanding the trail system in Fort Collins, she said.

If the trail fee is imposed, it could mean an extra \$672 for an average-sized residential dwelling, between 1,200 and 1,700 square feet. This

would mean total fees per dwelling unit of that size adding up to about \$4,727, compared with \$4,055 without the trail fee. A final decision on the trail fee is expected in August.

The Fort Collins Board of Realtors has been monitoring the situation, according to its president, Clint Skutchan, but has not yet taken an official position. Realtors are concerned about how the fees fit into other costs associated with development, Skutchan said.

For example, the city is considering instituting a new fee for affordable housing, and the green building standards imposed by the city in early 2012 also add costs, he said.

All of these costs ultimately are passed on to the consumer, Skutchan said, so it is important to determine how they fit together and what the bigger picture is.

If new fees are imposed, the FCBR would like the city to use a phased approach that does not shock builders and homebuyers, rather than imposing the full fee increase all at once.

Still, real estate agents understand the importance of keeping up the city's trail system, Skutchan said.

"Quality of life sells homes as much as the home itself sometimes," he said.

**Report Events**

for business information, celebration. at NCBR.com.

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the winners' circle. of budgets there is an event package ing relationships and creating business , NCBR sales director, or.com.



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Ranked by total dollar volume of local sales in 2011

RANK	Company	Dollar Volume of Sales 2012 Dollar Volume of Sales 2011	No. Sales Closed 2012 No. Sales Closed 2011	E-mail Website	Person in charge Year founded
1	<b>THE GROUP INC. REAL ESTATE</b> 375 E. Horsetooth Road Fort Collins, CO 80525 970-223-0700/970-223-2999	\$1,085,011,830 \$871,752,956	4,199 3,471	contactus@thegroupinc.com www.thegroupinc.com	Eric Thompson, president Susie Ewing, broker manager, partner 1976
2	<b>RE/MAX ALLIANCE</b> 4703A Boardwalk Drive Fort Collins, CO 80525 970-226-3990/970-225-0118	\$738,473,242 \$474,062,192	3,085 2,105	patriciastreeter@remax.net www.homesincolorado.com	Gene Vaughan, broker/owner 1985
3	<b>COLDWELL BANKER RESIDENTIAL BROKERAGE</b> 702 W. Drake Road, Building A Fort Collins, CO 80526 970-223-6500/970-223-6933	\$668,133,672 \$531,660,884	2,884 2,430	N/A www.coloradohomes.com	Chris Mygatt, COO, president 1905
4	<b>SEARS REAL ESTATE</b> 2021 Clubhouse Drive Greeley, CO 80634 970-330-7700/970-330-4766	\$217,694,481 \$141,784,721	955 619	homes@searsrealestate.com www.searsrealestate.com	Chalice Springfield, CEO 1972
5	<b>RE/MAX ADVANCED INC.</b> 1018 Centre Ave. Fort Collins, CO 80526 970-221-5995/970-221-5999	\$136,083,037 \$110,192,000	611 535	fran@ftcollinhomes.com www.ftcollinhomes.com	Frances Hardman, broker 1993
6	<b>ERA HERMAN GROUP REAL ESTATE</b> 112 E. Olive St. Fort Collins, CO 80524 970-224-9336/970-224-9342	\$65,236,873 \$60,499,151	276 274	charity@hermangroup.net www.erahermangrouppnorthernco.com	Charity Vermeer Cornelison, managing broker 2010
7	<b>FIRST COLORADO REALTY</b> 523 Saint Vrain Lane Estes Park, CO 80517 970-586-3333/970-586-1665	\$52,000,000 \$48,000,000	156 146	mtnproperty@aol.com www.firstcoloradorealty.com	Christian Collinet, owner/managing broker 1995
8	<b>1ST CHOICE REALTORS</b> 1661 N. Estrella Ave. Loveland, CO 80538 970-669-9696/970-669-7428	\$21,391,712 \$25,074,803	119 155	1st.Choice@1stChoiceRealtors.net www.1stChoiceRealtors.net	Cathy Forsythe, broker 1993
9	<b>AUSTIN &amp; AUSTIN REAL ESTATE</b> 1823 65th Ave., Suite 2 Greeley, CO 80634-7944 970-353-0790/970-353-0799	\$15,670,935 \$10,117,401	79 69	austinandustin@greeley-homes.com www.greeley-homes.com	Bruce W. Willard, broker 1903
10	<b>THE GROUP INC.</b> 5401 Stone Creek Circle Loveland, CO 80538 970-613-0700/970-667-7955	N/A N/A	N/A N/A	jsimmons@thegroupinc.com www.JSimmonsRealEstate.com	Ceri Anderson, Managing broker, partner 1976

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

Researched by Mariah Tauer

Source: Business Report Survey



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Forbes Guthrie, Stewart Environmental  
Doug White, High Sierra  
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# Downtown Loveland has a historic opportunity

BY MAGGIE SHAFER  
news@ncbr.com

The State Historical Fund awarded the city of Loveland a grant of \$12,161 in June to move forward with its nomination application for the National Register of Historic Places, a list of the nation's historic sites deemed worthy of preservation and public support to protect and maintain. We caught up with Bethany Clark, the city planning technician and staff liaison to the Historic Preservation Commission, to find out how the status would affect Loveland business and why it costs so much just to apply.

## NEWSMAKER Q&A

**Question:** What would getting on the National Register of Historic Places mean for the city of Loveland and how will the designation benefit

the Loveland business owners and residents?

**Answer:** The city believes that inclusion on the National Register of Historic Places will attract further investment downtown and encourage rehabilitation of properties through incentives made available with a National designation. We hope these incentives, and pride in ownership of a historic building, will encourage ongoing maintenance.

The city also believes creation of a National Register Historic District on downtown Fourth Street will further the city's efforts to market the downtown as a destination. The city has a number of ongoing efforts to help revitalize and



BETHANY CLARK

position downtown as an active, commercially viable downtown. The city has created a Downtown Strategic Plan, is working to develop way-finding signage along major corridors, has a façade improvement program to incentivize renovations of building facades and improve the appearance of downtown, regularly partners with a nonprofit focusing on community events and actively works to attract new businesses downtown. In addition, the city has created a Streetscape Master Plan and has developed a new set of design guidelines for business improvements in the public right-of-way. A historic district is the next step in creating an attractive, marketable downtown.

There are long-recognized benefits of historic designation. Heritage tourism is a growing industry and studies have shown that heritage tourists spend more and stay longer compared to other leisure tourists. Historic designation also encourages private investment in rehabilitation projects, generating jobs and having both direct and indirect impacts on our economy.

► See **NewsMaker, 29**

# Latest in 'smart' technology is all in your HUD

About a year ago, I looked into "smart watches," wrist-wearable interfaces to your smartphone that helped to minimize some moronic incidents. These devices allow you to see who is calling, read and send texts and emails, check your calendar and, of course, tell you the time. Smart watches are Dick Tracy technology finally coming into being.

It couldn't possibly get any cooler than that, could it?

Oh, it could – and it has. Introducing personal heads-up display (HUD).

Imagine a pair of glasses that contain a tiny display monitor that only the wearer can see, and that monitor projects information from a smartphone, the web or the local environ-

ment to the user without compromising his or her forward vision. This is the same technology used in military aircraft. Imagine that: jet fighter technology for your face! It's so Mission Impossible!



**GEEK CHIC**  
Michael Wailes

Google's Google Glass is the device in the spotlight right now: A lightweight eyeglass-like "frame" that contains an integrated camera, display and microphone.

So how do you use these integrated components as a whole, you

might ask? Good question.

Google hasn't been really clear on what exactly Google Glass can/should do. They show a lot of videos of people taking pictures and shooting video via voice commands. There are some folks in these videos receiving directions via a mapping interface, others are safely at home watching the live feed from a friend's unit as he ventures out into what appears to be some sort of ticker-tape celebration. (For clarification, these people are not geeks, they are nerds.) And then there is a guy who is looking for a Thai translation so that he can complete a purchase of local produce in a remote market in Thailand, because who would travel to rural Thailand with pockets full of American dollars and not have a rudimentary grasp of

the local dialect?

The tech specs on Google Glass are pretty basic – for a wearable "smart" device, anyway. The device supports connectivity via Wi-Fi and Bluetooth, and the camera will shoot a 5MP image and video at 720p, however there are rumors that video capture is limited to 10-second clips. The device includes 12 gigabytes of internal storage and will sync up with Google's cloud storage product, Google Drive.

Google Glass is designed to function to its fullest potential with an Android device, but will actually work with any Bluetooth-compatible phone, albeit with limited functionality. However the companion app, MyGlass, is Android native (sorry,

► See **Geek, 28**

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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  
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**BUSINESS  
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**ON THE JOB**

**BANKING**

Houston-based BBVA Compass named **Jordan Butts** assistant vice president and relationship manager for the bank's commercial clients in the Fort Collins area. Butts has more than six years' experience in the financial-services industry, most recently as an associate for Wells Fargo Securities in Charlotte, N.C.



Butts

ate and partners. Irvin is working in the firm's Centerra office in Loveland, and Duggar is at the Mulberry office in Fort Collins. Irvin relocated to Northern Colorado from The Woodlands, Texas, and has experience in the oil and gas industry managing databases for seismic exploration as well as negotiating easements to support operation and construction of pipelines for projects in Colorado. Duigar has experience in sales and customer service.

**NONPROFITS**

**Marisa Martinez** was named executive director at the Alliance for Suicide Prevention of Larimer County, and her former position as program assistant and RAPP (Raising Awareness of Personal Power) coordinator was filled by **Kalie McMonagle**. The alliance works to prevent suicide by raising awareness, educating and training youth and adults about depression and suicide, and providing resources and support to those who have been impacted.



Martinez



McMonagle

**BIOTECHNOLOGY**

**David Cox** was named vice president for regulatory, clinical and quality at Fort Collins-based CHD Bioscience. Cox will report to chief executive Mike Handley and be responsible for driving the regulatory strategy for CHD's multiple product platforms based upon its first antimicrobial technology, Veriox. He also will oversee the company's quality system and any clinical work that will be required for product approvals. Cox has more than 20 years' experience working with medical technologies.



Irvin



Duggar

**REAL ESTATE**

**Cary Irvin** and **Brent Duggar** joined The Group, Inc., Real Estate as broker associ-

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

**LEADERSHIP** from 5

and credit remains tight for new developments that could help support growth in coming years.

The last six months taught the class where the region's strengths lie, but we also learned where there is room for improvement.

Statewide, our school systems, particularly higher education, are approaching a funding crisis that has the potential to cripple universities unless action is taken in the short term, and uncertainty over the impacts of oil and gas drilling remains a contentious issue for many in Northern

Colorado, while others rely on the energy industry for their livelihoods.

The answers to these and other problems still are unclear, but the overarching message of Leadership Northern Colorado, cooperation and collaboration across the region, just might be the key.

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

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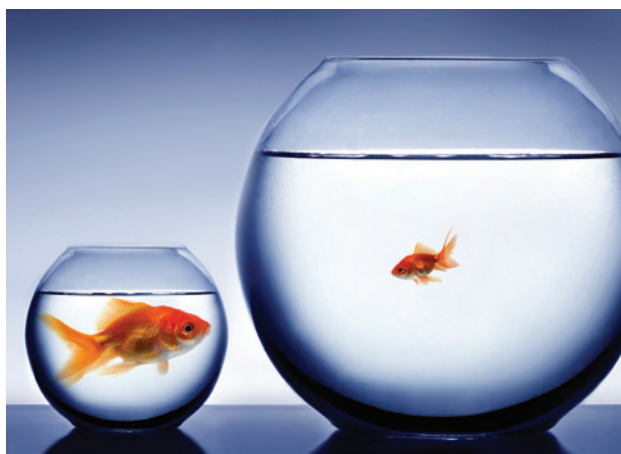
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**GEEK** from 25

iPhone users). In mid-April, Google did release the API (Application Programming Interface) so more apps should be flooding the market on multiple devices once the actual product is released.

That brings up another issue with the product. No one is really quite sure when Google Glass is going to be available to the general public.

Earlier this year, Google announced the Google Glass Explorer Program, an event that lasted seven days during February and was open to the general public. "Winners" of the program would receive "early-adopter" versions of Google Glass, cleverly named the "Explorer Edition."

Application into the program was simple: Post a message of 50 words or less (including the hashtag #ifIhad-glass) to either Google+ or Twitter, explaining what you would do if you had the device. Sounded like a pretty simple way to score a pair of high-tech-specs, right? Wrong.

The contest stipulated that selected applicants were required to attend a special gathering in either Los Angeles, New York, or San Francisco. In addition, those lucky enough to get to pay for a trip to one of these exotic locales also had to pony up \$1,500 for the device which has significantly fewer features than the actual consumer production model. Apparently the

response was overwhelming – something about fools and their money.

As I said before, no specific date has been set for product launch, but there are hints that it could happen by late this year.

A number of the gadgetry giants – Apple and Sony – are making plans to develop similar products, but one smaller company already has announced a product to be available by the end of the year.

Recon Instruments of Vancouver, British Columbia, is currently taking orders on its Jet glasses – a serious functionality rival for the Google Glass.

Recon isn't new to the HUD game. Their current product, Snow, is a HUD

device that is built into many name-brand ski goggles to provide skiers with real-time data such as elevation, angle of descent, speed, buddy-location and navigation.

Recon's Jet isn't so far removed from its high-country sibling. The device primarily is targeted to the action-oriented outdoorsy type. Looking at the athletic prowess of Recon's management team it is easy to see why; most of the top brass competed at the collegiate level in at least one sport.

Where the Google Glass lacks any onboard sensors, the Jet has six: accelerometer, gyroscope, magnetometer, altitude and barometric pressure, temperature and global positioning (GPS). In addition to a built-in camera capable of shooting both photo and video (same specs as the Glass), it also supports the wireless connection of up to 8 ANT+ peripherals such as music devices, body function monitors and bicycle computers. All those extras must take up a little space; the Jet's internal storage is a paltry 8 gigabytes.

Like the Google Glass, applications for the Recon Jet initially are going to be Android based. That isn't to say you won't be able to use your iOS device with these products, just at a very limited level, such as basic phone functions and some GPS data.

Even though these personal HUD devices should limit random acts of stupidity, they aren't being met with fanfare everywhere.

Because personal HUD devices have the ability to take photos and record video, there are plenty of places you just wouldn't want to wear the glasses: first dates, the local pool, and the locker room, for starters. Casinos and strip clubs always have banned the use of recording devices and many of both types of establishments have explicitly banned the use of Google Glass.

So Nevada is out.

Privacy concerns surrounding Smart Glasses are among the obstacles that need to be overcome. Imagine how creepy-cool it would be to scan a crowd of people and, by utilizing a facial recognition app, identify those people you know. That type of technology is here now, and it is making quite a few people very uncomfortable. Put a pair of Google Glass on a police officer working crowd control and you can only imagine the outcry from privacy advocacy groups.

These issues aside, I'm actually kind of excited about what these devices will be able to do and how they might actually help me to work and play smarter than I am right now. Plus, if I can stream Netflix into these bad boys while sitting through another boring meeting, sign me up right now.

Until next time: Cogito. Lego. Diligo.

*Michael D. Wailes is an interactive developer at Burns Marketing and Communications in Johnstown. If you have questions or would like to suggest a topic for a future Geek Chic column, email him at news@ncbr.com.*

## Meet the 2013 Biggest Winners



# BizFit

## CHALLENGE

**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.**



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Event Architect and Producer



Register for **BizFit Power Lunch 2013**  
 online at [www.NCbr.com](http://www.NCbr.com).  
 Click on Events.

**NEWSMAKER** from 25

**Q: If Loveland does receive the designation, will property owners within the district be kept from expanding/remodeling/renovating? Why would the owner of a building in the district want to support the application?**

**A:** National Register Historic District Designation does not limit property owners' rights. Property owners are free to maintain, manage or dispose of their properties as they choose, unless there is Federal involvement (such as in federal money, use of historic preservation tax credits, etc.). Designation also does not restrict the use of your property; property owners can alter or demolish a National Register listed property without approval. However, properties that are also on the Loveland Historic Register (there are a few in the proposed district boundaries) are required to adhere to local regulations for historic landmark properties.

As previously mentioned, owners of a property in a National Register Historic District are eligible for tax credits for rehabilitation projects. This can include both interior and exterior work. Designation also makes a property eligible to compete for grants from the State Historical Fund and makes owners eligible to put a historic easement on their property for tax benefit purposes. Historic Districts honor an area's importance to its community, state or the nation and help create a sense of community pride.

**Q: What has changed since the failed 2007 application that will make getting downtown Loveland on the register more viable?**

**A:** In 2008, the city of Loveland received a grant award from the SHF for the nomination of downtown Loveland to the National Register of Historic Places. However, at the time the city was making plans for future streetscape improvement projects that could potentially involve federal pass-through funds; there were concerns about the reviews that would be required due to the involvement of historically designated properties and that a higher level of scrutiny would be applied, increasing the review time, so the grant award was respectfully declined at that time. No application for designation was submitted. Since the city has launched this project once again, we have investigated the processes that caused these initial concerns and alleviated those concerns. We now have full support from our internal stakeholders.

**Q: How will the awarded grant be used?**

**A:** The grant award will be used to hire a consultant to conduct the research, facilitate the public outreach and prepare the nomina-

tion of the district for the National Register of Historic Places.

**Q: Why was it necessary to hire an outside consultant and why did the city choose Carl McWilliams for that role?**

**A:** The city does not have the staff or expertise to conduct the fieldwork and prepare a nomination application for a National Register Historic District. As part of the grant application, the city solicited quotes through an RFQ process from several well-qualified historic consultants. Mr. McWilliams was selected as the lowest responsible bidder per the city's requirements.

**Q: What does the application process entail? When can we expect to know whether or not Loveland will be added to the register?**

**A:** The application itself requires research and in-depth historic background narratives and construction histories for each of the buildings. It also requires a determination of whether the building would be a contributing feature (the property adds to the historical integrity or architectural qualities that make the district historic) or non-contributing feature (the property does not contribute to the qualities that make the district historic), as well as photographic documentation of each feature.

Through this process, the city and the consultant will hold open houses to introduce the project, present the benefits of developing a National Register Historic District, alleviate any fears about property restrictions and try to garner support for the designation. The success of a National Register Historic District lies with the support of property owners, as a district cannot be designated if a majority of the property owners object.

A National Register Nomination Form is expected to be submitted in May for a final determination at the State Review Board meeting in September 2014.

## Like Horseshoes, Only Cornier!

# 2nd Annual Awesome Toss Em!

Saturday, August 3  
1 p.m. - 5 p.m.  
Civic Center Park,  
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Cornhole Festival!

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/AwesomeTossEmCornholeFestival

Register Online at:  
**AwesomeTossEm.com**

For more info call:  
**970.567.0885**

Bring your lawn chairs!

Sponsored By:

**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](http://www.larimerSBDC.org). The workshops are sponsored by Front Range Community College, First National Bank, rfi Marketing, RLR, LLP, and Capital West Bank.

**JULY 15: REALITIES CUP GOLF**

Proceeds from the **Realities Cup Invitational Golf Tournament**, to be held at Ptarmigan Country Club in Windsor, will benefit Realities for Children's emergency charity fund for Larimer County children who have been abused or neglected or are at risk. The event will include caddies, lunch on the patio, live musicians, putting and chipping contests and giveaways. Register at [www.realities-cup.com](http://www.realities-cup.com).

**JULY 16: FUTURE OF HEALTH CARE**

Marilyn Schock, chief executive of McKee Medical Center in Loveland, will speak and answer at a free public seminar, "**Navigating the Future of Health Care**," from 3 to 5 p.m. in the Friends Room at McKee Conference and Wellness Center, 2000 Boise Ave. Space is limited to 120 people, and no goods or services will be solicited. For reservations or more information, contact Bill Miller at 970-635-4001 or [bill.miller@bannerhealth.com](mailto:bill.miller@bannerhealth.com).

**JULY 17: FOR THE SELF-EMPLOYED**

The **Larimer County Workforce Center** will offer a workshop for freelancers, independent contractors and the self-employed from 8:30 a.m. to 12:30 at 200 W. Oak St., Suite 500, Fort Collins. The class will cover marketing a business, benefits of being an independent contractor and how to protect the business with insurance and a solid independent contractor's agreement. Fee is \$79. Register at [www.larimerworkforce.org/workshops](http://www.larimerworkforce.org/workshops).

**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. Registrations are \$75 for an individual or \$490 for a table of 10; registration closes July 17. For more information, contact Diana Roberts McKinney at 970-667-0646 or [diana@mckinneyentertainment.com](mailto: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](http://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](mailto:dheltzell@ncbr.com) with "Calendar" as subject.*

**TIME OUT**



COURTESY GREELEY CHMBER OF COMMERCE

Kevin Mullin from the Weld Food Bank presents a gift to Michael Lappi, manager of Kenny's Steak House, during a recent Business Walk organized by the Greeley Chamber of Commerce and sponsored by Ghent Chevrolet-Cadillac of Greeley. During the event, chamber volunteers and staff contacted approximately 500 businesses to thank them for doing business in Greeley. Each volunteer presented a small gift and a list of resources to the business, and asked for feedback on a survey related to business conditions in Greeley.

*Email your event photos to Dallas Heltzell, [dheltzell@bcbr.com](mailto:dheltzell@bcbr.com). Include complete identification of individuals.*



Bringing experts and **verifiable** facts to **Colorado's** energy discussion

# Hydraulic Fracturing: Separating Myth from Facts

**Myth:** Hydraulic Fracturing contaminates groundwater

**Fact:** Hydraulic fracturing has never been shown to impact groundwater.

**Studies by the Environmental Protection Agency (EPA) and the Ground Water Protection Council (GWPC) have confirmed no direct link between hydraulic fracturing operations and groundwater contamination.<sup>1</sup>**

**What are others saying?**

*"We've tested 6,000 water wells (in the state), 650 oil wells, and we can't find frack fluid in the water."*

*Governor John Hickenlooper, Denver Business Journal, August 15, 2012*

*"I believe it's [hydraulic fracturing is] a safe technology....It's resulted in a lot of home-grown energy being produced."*

*Senator Mark Udall, Post Independent, Glenwood Springs, August 11, 2012*

1. Energy Tomorrow. [energytomorrow.org](http://energytomorrow.org)

## The Value of Hydraulic Fracturing to Colorado

- Economic Security.** Generating jobs and revenue.
- Energy Security.** Increased domestic oil and natural gas resources.
- National Security.** Securing our energy and economic interests.

[www.RockyMountainEnergyForum.com](http://www.RockyMountainEnergyForum.com)

September 11, 2013

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**BRIEF CASE**

**VOLUNTEER**



COURTESY NORTH COLORADO MEDICAL CENTER

The North Colorado Medical Center recently awarded \$33,500 in scholarships to 10 high school and college students who have made a valuable contribution to the community through their volunteer service at the hospital in Greeley. Back row from left: Brian Dauner, Diego Buitron, Laura Parson, Sam MacDonald and Steve Marcantonio. Front row from left: Gerica Helton, Ana Caudillo, Kristen Yoshimura, Jennifer Wax and Amber Gray. Dr. Phyllis Drennan Memorial Scholarships for \$4,000 were presented to University of Northern Colorado students Wax of Boulder, Parson of Littleton, Caudillo of Greeley and MacDonald of Fort Collins, and to Gray and Yoshimura, both of Greeley. Jan Harimon Memorial Scholarships for \$3,000 were awarded to Helton of Greeley West High School, Buitron of Greeley Central High School and Dauner, a UNC student from Fort Collins. The Bob Wolf Memorial Scholarship was awarded to Steve Marcantonio of Greeley West. Marcantonio already has been named a Daniels Fund Scholar for a full-ride scholarship. The volunteers honored him with a \$500 award. These students volunteered in a variety of assignments including information desk, emergency department, patient discharges, gift shop, lactation clinic, cardiac rehab, chaplaincy, and the CardioVascular Institute cath lab. To be eligible for a NCMC volunteer scholarship, individuals must give at least 125 hours of volunteer service.

**DEADLINES**

The Loveland Chamber of Commerce will accept applications through 5 p.m. Aug. 2 for the 2013-14 **Leadership Loveland** class. Applications are available online at [www.loveland.org](http://www.loveland.org).

Leadership Loveland is designed to develop emerging leaders in order to supplement and encourage high-quality local leadership. For more information, contact Mindy McCloughan at 970-744-4791.

The Fort Collins Area Chamber of Commerce will accept applications through 5 p.m. Aug. 12 for the 2013-14 **Leadership Fort Collins** class. Founded in 1981, the class informs participants about the history, government, economy, social issues, needs and opportunity in the city. Thirty current and emerging leaders will be selected to participate in the day-long programs, which will be held on the second Thursday of each month from September through May, Tuition is \$550 and includes all meals, session materials and graduation recognition. Applications are available at the Chamber or online at [www.FortCollinsChamber.com](http://www.FortCollinsChamber.com), and can be sent by fax to 970-482-3774 or by mail or delivery to the Chamber office at 225 S. Meldrum St., Fort Collins, CO 80521. For more information, contact Ann Hutchison at 970-482-3746 or [ahutchison@fcchamber.org](mailto:ahutchison@fcchamber.org).

The **Women's Fund of Weld County** is accepting applications through Sept. 1 for grants to fund programs that address unmet needs of women and girls in the county. Groups, agencies and nonprofit organizations are encouraged to apply for grants which meet the criteria and would fund a new project. Grant amounts may be requested up to \$5,000. To apply for a grant or to learn more about the organization and the grant process, visit [www.weldwomensfund.org](http://www.weldwomensfund.org) or its page on Facebook.

The deadline is Oct. 1 to enter any of three contests – on writing, book design or innovation thinking – sponsored by **Quid Novi Innovations**, part of Fort Collins-based **Griggs Achievement Training and Retreats**. Winners will be announced at the fourth annual Quid Novi Conference and Festival, to be held Oct. 19 at Colorado State University's Drake Center, 802 W. Drake Road, Fort Collins. Fee for first entry is \$25; get full details on fees for additional entries at 970-267-0959 or [quidnovi@griggscreative.com](mailto:quidnovi@griggscreative.com). More information at [www.quidnovifestival.com](http://www.quidnovifestival.com).

**GOOD DEEDS**

**OtterBox** and **Walmart** are teaming up to support the Wounded Warrior Project through sales of limited-edition OtterBox Defender Series Wounded Warrior Project cases for Apple iPhone 4/4S and iPhone 5. Fort Collins-based OtterBox will donate 5 percent of the purchase price of each case sold through March 31 to the cause, with a minimum contribution of \$150,000. The cases are available at select Walmart stores or online for \$59.95 at [www.otterbox.com](http://www.otterbox.com).

**KUDOS**

The fourth Leadership Northern Colorado class completed its six month program June 25 at Austin's Homestead in Windsor. The 30 participants were recognized at a graduation event sponsored by Public Service Credit

Union and Austin's Homestead. Leadership Northern Colorado has now graduated 115 participants. The 2013 grads are: **Molly Armbrister** of the Northern Colorado Business Report, **Mary Atchison** of Kaiser Permanente, **Tana Atwood** of the Bohemian Foundation, **Bruce Beardsley** and **John Hutson** of Aims Community College, **Kendra Bigsby** of Colorado State University, **Sarah Boyd** of the City of Greeley, **Michal Connors** of the Windsor Chamber of Commerce, **Helen Davis** of Colorado Non-profit Development Center, **Beth Edens** of Re/Max Advanced Inc., **Maggie Flanagan** of Rocky Mountain Innosphere, **Betsy Gammon** of Emergency Physicians of the Rockies, **Leslie Gann-Exner** of Banner Health/North Colorado Medical Center, **Erica Herman** of Wells Fargo Bank, **Daman Holland** of Ripley Design Inc., **Allison King** of Pfizer, **Steven Lukowski** of the City of Fort Collins, **Tracy Mead** of Education & LifeTraining Center, **Constance O'Brien** of KIRA Inc., **Abby Powell** of The Ranch Events Complex, **Michelle Provaznik** of the Gardens on Spring Creek, **Christy Ricks**, **Jeremy Rose** of Rose Law PC, **Conrad Schaefer** of GOAL Academy, **Derek Spinuzzi** of RLH Engineering Inc., **Gretchen Stanford** of City of Loveland Water and Power, **Patricia Tessari** of Allnutt Funeral Service, **Matt Thompson** of The Group Real Estate, **Kimberly Vecchio** of Poudre Valley Hospital/Medical Center of the Rockies and **Bruce Walthers** of Front Range Community College.

The **city of Fort Collins' sustainability efforts** have received national awards from Office Depot and the Transforming Local Government conference. Office Depot selected the city in June as one of 30 customers out of 17,000 to receive the company's 2013 Leadership in Greener Purchasing Award, which singles out customers who spent more on green products than their counterparts. In April, the city received the Robert Havlick Award for Innovation in Local Government at the Transforming Local Government Conference for creating one of the nation's first municipal sustainability services divisions.

**MOVES**

**Fort Collins Digital Workshop LLC** moved from its Howes Street location to 324 Remington St., Suite 130, Fort Collins. The new space boasts two renovated classrooms that are available for rent, 16 workstations and seating for 30, high-speed Internet and online class offerings.

**NEW PRODUCTS AND SERVICES**

Bellvue-based **Noosa Finest Yoghurt** introduced a lemon flavor, which is available at retailers across Colorado including King Soopers, Safeway, Whole Foods Market, Vitamin Cottage and a number of independent retailers. Noosa's products are made on-site at the family-owned Morning Fresh Dairy in Bellvue.

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[www.pvrea.com](http://www.pvrea.com)



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## FOR THE RECORD

**BANKRUPTCIES**

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

This information is obtained from SKLD Information Services.

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

**LAURA G PAYTON**, 3051 SAGE CREEK RD #D23, FORT COLLINS; CASE #2013-20388, DATE FILED: 6/19/2013

**DAVID DEAN POST**, 4420 ROSE-GATE COURT, FORT COLLINS; CASE #2013-20435, DATE FILED: 6/19/2013

**THERESA ANN MCCARTHY**, 4740 PARACHUTE CIR, LOVELAND; CASE #2013-20459, DATE FILED: 6/19/2013

**KEVIN SCOTT AULDRIDGE**, 705 14TH STREET SE #205, LOVELAND; CASE #2013-20522, DATE FILED: 6/20/2013

**TIMOTHY FLOYD OBERT**, 1107 W OLIVE STREET, FORT COLLINS; CASE #2013-20527, DATE FILED: 6/20/2013

**MICHAEL S RAMSEY**, 2502 BEGONIA CT, LOVELAND; CASE #2013-20579, DATE FILED: 6/21/2013

**AMY CATHERINE OLINGER**, 2032 VISTA DR, LOVELAND; CASE #2013-20610, DATE FILED: 6/21/2013

**ARLENE JOYCE AMUNDSON**, 604 EAST 41 STREET, LOVELAND; CASE #2013-20666, DATE FILED: 6/22/2013

**KENDRA ROSE HARMON**, 4915 LUCERNE AVE UNIT 304, LOVELAND; CASE #2013-20672, DATE FILED: 6/22/2013

**MICHELLE DECKARD**, 809 PARKVIEW DR, FORT COLLINS; CASE #2013-20682, DATE FILED: 6/22/2013

**ROGER WAYNE RIGGINS**, 740 SAGE PLACE, BERTHOUD; CASE #2013-20712, DATE FILED: 6/22/2013

**MICHAEL THOMAS SCHAFMAN**, 670 LITTLE PROSPECT, ESTES PARK; CASE #2013-20715, DATE FILED: 6/22/2013

**RICHARD J DAVIS**, 4005 FLORENCE DRIVE, LOVELAND; CASE #2013-20750, DATE FILED: 6/25/2013

**JOSEPH JAMES HERRERA**, 420 E 57TH #112, LOVELAND; CASE #2013-20776, DATE FILED: 6/25/2013

**RYAN NORTON KROETSCH**, 906 LITTLE COURT, LOVELAND; CASE #2013-20804, DATE FILED: 6/26/2013

**JOHN BERNARD EISERT**, 928 EAST 8TH STREET, LOVELAND; CASE #2013-20820, DATE FILED: 6/26/2013

**MUNSON BALDWIN**, PO BOX 3987, ESTES PARK; CASE #2013-20891, DATE FILED: 6/26/2013

**SUSAN ROSEMARY NASH**, 150 CIRCLE DR, FORT COLLINS; CASE #2013-20911, DATE FILED: 6/26/2013

**SOPHIA TORRES**, 457 KNOBCONE DR, LOVELAND; CASE #2013-20913, DATE FILED: 6/26/2013

**SHAWNA MARIE TURNER**, 1509 E 4TH STREET, LOVELAND; CASE #2013-20915, DATE FILED: 6/26/2013

**FORECLOSURES**

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

**STATE TAX LIENS**

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

**JOEL JAMES WERNER**, 307 VICTORIA STREET, BERTHOUD; CASE #2013-20924, DATE FILED: 6/27/2013

**AARON TURNQUIST**, 1065 BANYAN CT, LOVELAND; CASE #2013-21005, DATE FILED: 6/28/2013

**NANCY EILEEN BIRKMAN**, PO BOX 3464, ESTES PARK; CASE #2013-21007, DATE FILED: 6/28/2013

**SYED TUSEEF RAZA NAQVI**, 1440 EDORA ROAD U8, FORT COLLINS; CASE #2013-21049, DATE FILED: 6/28/2013

**JEFFREY WILLIAM CONKLIN**, 1706 ALBANY AVE, LOVELAND; CASE #2013-21056, DATE FILED: 6/28/2013

**Chapter 13**

**JOHN MARK BOHANNON**, 2661 E REDBUD DR, LOVELAND; CASE #2013-20401, DATE FILED: 6/19/2013

**ABEL CUEVAS**, 3337 THUNDERING HERD WAY, WELLINGTON; CASE #2013-20438, DATE FILED: 6/19/2013

**DORA ELIZABETH MEDELLIN**, 2431 CLEARVIEW AVE, FORT COLLINS; CASE #2013-20585, DATE FILED: 6/21/2013

**JESSINA MARIA TRYON**, 4915 LUCERNE AVE #302, LOVELAND; CASE #2013-20793, DATE FILED: 6/25/2013

**JON ERIC IRWIN**, 1437 DENVER AVE STE 245, LOVELAND; CASE #2013-20852, DATE FILED: 6/26/2013

**Weld County****Chapter 7**

**MARIE ANTIONETTE CARRANZA**, 6607 W 3RD STREET UNIT 1413, GREELEY; CASE #2013-20432, DATE FILED: 6/19/2017. Weld 7

**VIRGILIO ESTRADA BLAS**, 2036 1ST AVENUE LOT #260, GREELEY; CASE #2013-20445, DATE FILED: 6/19/2013

**RICHARD J MCCUTCHEON**, 11000 EAST 153RD DRIVE, BRIGHTON; CASE #2013-20449, DATE FILED: 6/19/2013

**MARIA MAGDALENA MCKENZIE**, 308 WAGON WHEEL DR, FORT LUPTON; CASE #2013-20463, DATE FILED: 6/19/2013

**MARIA CELIKA MARESMARQUEZ**, 125 NORTH 10TH, BRIGHTON; CASE #2013-20502, DATE FILED: 6/20/2013

**TARA S BEALS**, 4817 W 7TH STREET, GREELEY; CASE #2013-20511, DATE FILED: 6/20/2013

**KATHLEEN ROSE LEBRUN**, 4024 MALLARD AVE, EVANS; CASE #2013-20530, DATE FILED: 6/20/2013

**KRISTIN LUANN ARNOLD**, PO BOX 14, FORT LUPTON; CASE #2013-20537, DATE FILED: 6/20/2013

**TAYLOR M MARTIN**, 3770 W 24TH ST # H35, GREELEY; CASE #2013-20615, DATE FILED: 6/21/2013

**RICKY LAWRENCE SISLER**, 803 DOVE AVE, BRIGHTON; CASE #2013-20637, DATE FILED: 6/21/2013

**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.

**COREY YSIDRO PISANO**, 4212 W 31ST STREET, GREELEY; CASE #2013-20678, DATE FILED: 6/22/2013

**ROBERT LEE SR GLASER**, 3502 CODY AVE, EVANS; CASE #2013-20708, DATE FILED: 6/22/2013

**PALOMA NEAVEZ**, 101 21ST AVE #37, GREELEY; CASE #2013-20743, DATE FILED: 6/25/2013

**CURTIS L BRAUCHER**, 7232 WEST 21ST STREET, GREELEY; CASE #2013-20758, DATE FILED: 6/25/2013

**JONATHAN ERIC BAILEY**, 653 HAYLOFT WAY, BRIGHTON; CASE #2013-20778, DATE FILED: 6/25/2013

**DAVID JOSEPH FARMER**, 1130 34TH AVENUE, GREELEY; CASE #2013-20786, DATE FILED: 6/25/2013

**NICOLE LEA AMOS**, 1329 7TH STREET #3, GREELEY; CASE #2013-20824, DATE FILED: 6/26/2013

**MATTHEW DOUGLAS LAW**, 1617 FAIRACRES RD, GREELEY; CASE #2013-20864, DATE FILED: 6/26/2013

**MATTHEW S ATKINS**, 8260 E 124TH PL, BRIGHTON; CASE #2013-20869, DATE FILED: 6/26/2013

**JEREMY CRAIG MCGUIRE**, 513 9TH AVENUE, GREELEY; CASE #2013-20879, DATE FILED: 6/26/2013

**ERMA MAE VANBARRIGER**, 1910 17TH STREET, GREELEY; CASE #2013-20881, DATE FILED: 6/26/2013

**BRIAN FREDERICK MARTINEZ**, 315 13TH AVENUE, GREELEY; CASE #2013-20887, DATE FILED: 6/26/2013

**STEVEN BARRY SATLER**, 1716 BLUEBELL DR, BRIGHTON; CASE #2013-20888, DATE FILED: 6/26/2013

**IVA MARY EVANSSUTTER**, 3060 E BRIDGE ST LOT 238, BRIGHTON; CASE #2013-20896, DATE FILED: 6/26/2013

**OFELIA MARES SERVIN**, 1138 26TH STREET, GREELEY; CASE #2013-20917, DATE FILED: 6/26/2013

**ROBERTO NACIS MURILLO**, 10643 BARRON CIR, FIRESTONE; CASE #2013-20956, DATE FILED: 6/27/2013

**RUSSELL BEYDLER**, 449 STEVENS CIRCLE, PLATTEVILLE; CASE #2013-21010, DATE FILED: 6/28/2013

**SANDRA JO STEPP**, 290 S 11TH AVE, BRIGHTON; CASE #2013-21063, DATE FILED: 6/28/2013

**ROBERT ISAIAH JR SIPRES**, 605 S MILLER AVE APT A, BRIGHTON; CASE #2013-21081, DATE FILED: 6/28/2013

**NASIR MOHAMED AWILL**, 2727 ARBOR DR, EVANS; CASE #2013-21098, DATE FILED: 6/28/2013

**Chapter 13**

**JONATHAN JAY PERRY**, 7981 EMERSON AVE, FREDERICK; CASE #2013-20687, DATE FILED: 6/22/2013

**YASHKA KRISTIN HALLEIN**, 2569 CHERRY CIRCLE, BRIGHTON; CASE #2013-20760, DATE FILED: 6/25/2013

**KENNETH ALLEN AUSTIN**, 16101 GINGER AVENUE, MEAD; CASE #2013-20882, DATE FILED: 6/26/2013

**JOAN M HEIDEMAN**, PO BOX 1, HUDSON; CASE #2013-20921, DATE FILED: 6/27/2013

**EVERETT LEE KOBEL**, PO BOX 770, FORT LUPTON; CASE #2013-20929, DATE FILED: 6/27/2013

**RICHARD BYRON BURRELL**, 1203 MACKAY CT, DACONO; CASE #2013-21101, DATE FILED: 6/28/2013

**FORECLOSURES****Larimer County**

**BORROWER**: LARRY G & BEVERLY J FENDERSON, 317 E 50TH ST, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$148622. CASE #43582. 6/10/2013

**BORROWER**: MATTHEW FLYNN, 3112 LONGHORN CT, FORT COLLINS. LENDER: US BANK, AMOUNT DUE: \$175775. CASE #43973. 6/11/2013

**BORROWER**: JOHN G & RENEE V GILBERT, 857 PTARMIGAN CIR, LOVELAND. LENDER: BANK AMERICA, AMOUNT DUE: \$239826. CASE #43974. 6/11/2013

**BORROWER**: ROYCE M HOPKINS, 768 42ND ST SW # 1/2, LOVELAND. LENDER: PINETREE PARTNERS LLC, AMOUNT DUE: \$50256. CASE #43975. 6/11/2013

**BORROWER**: RYAN HEAGNEY, 3210 W CNTY R 52, LAPORTE. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$97276. CASE #44450. 6/12/2013

**BORROWER**: PATRICIA JOYCE LOWERY, 551 CORA PL, LOVELAND. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$88840. CASE #44451. 6/12/2013

**BORROWER**: ROBERT V & LAURA K HUFF, 2216 NORTHRIDGE CT, FORT COLLINS. LENDER: HSBC BANK USA, AMOUNT DUE: \$576660. CASE #44452. 6/12/2013

**BORROWER**: REBECCA L BOWER, 1440 WARBLER ST, LOVELAND. LENDER: US BANK, AMOUNT DUE: \$148400. CASE #44555. 6/12/2013

**BORROWER**: BRIGITTE OHLER, 1046 TRANQUIL LN, ESTES PARK. LENDER: BANK NEW YORK MELLON, AMOUNT DUE: \$224338. CASE #45658. 6/17/2013

**BORROWER**: LAUREL M WANGNILD, 276 KATHRYN DR, LOVELAND. LENDER: FRONT RANGE BANK, AMOUNT DUE: \$63703. CASE #46080. 6/18/2013

**BORROWER**: STEVE R & JERRI J HOWE, 1400 RICHARDS LAKE RD, FORT COLLINS. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$898466. CASE #46473. 6/19/2013

**BORROWER**: DAVID L & DEBRA K GLADGO, 5922 NEPTUNE DR, FORT COLLINS. LENDER: BANK AMERICA, AMOUNT DUE: \$181199. CASE #46474. 6/19/2013

**BORROWER**: TERRANCE F PORTER, 1234 4TH ST SE, LOVELAND. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$203320. CASE #46475. 6/19/2013

**BORROWER**: JASON KERBS, 856 21ST ST SW, LOVELAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$155647. CASE #46476. 6/19/2013

**BORROWER**: CHARLENE K TURANO, 801 S COUNTY ROAD 21, BERTHOUD. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$387687. CASE #46477. 6/19/2013

**BORROWER**: ALAN P DAVIS, 2808 ALAN ST, FORT COLLINS. LENDER: BANK NEW YORK MELLON, AMOUNT DUE: \$119445. CASE #46484. 6/19/2013

**BORROWER**: ANNE & RUTH HOWLEY, 1925 WATERS EDGE ST UNIT C, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$58553. CASE #46485. 6/19/2013

**BORROWER**: GARY L JR BRAY, 621 E 41ST ST, LOVELAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$174227. CASE #46486. 6/19/2013

**BORROWER**: ALBERT L & WANDA DIANE FORSYTH, 2009 S CHAPARRO CIR, BERTHOUD. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$312925. CASE #47259. 6/21/2013

**BORROWER**: ALBERT L & WANDA DIANE FORSYTH, 2009 S CHAPARRO CIR, BERTHOUD. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$312925. CASE #47329. 6/21/2013

**Weld County**

**BORROWER**: TAMMY L WEESE, 445 ASPEN CIR, FREDERICK. LENDER: BK AM, AMOUNT DUE: \$150800. CASE #3938821. 6/10/2013

**BORROWER**: ARVIEL LEE BREAKFIELD, 443 LINDEN ST, EATON. LENDER: WELLS FARGO BK, AMOUNT DUE: \$49772. CASE #3938822. 6/10/2013

**BORROWER**: JERRY & TERRY J SPARLING, 7116 HAROLD ST, FORT LUPTON. LENDER: BENEFICIAL FIN INC, AMOUNT DUE: \$183919. CASE #3939238. 6/11/2013

**BORROWER**: JOSEPH L VIEYRA, 508 CAMPBELL, KERSEY. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$142449. CASE #3939239. 6/11/2013

**BORROWER**: MICHAEL J & MELANIE L PAVEK, 621 N 30TH AVE, GREELEY. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$161824. CASE #3939240. 6/11/2013

**BORROWER**: ROBERT J WHITE, 705 BUCKHORN MOUNTAIN CT, WINDSOR. LENDER: US BK, AMOUNT DUE: \$21041. CASE #3939241. 6/11/2013

**BORROWER**: MICHAEL D & PATRICI MEISENHEIMER, 1049 JUNIPER DR, WINDSOR. LENDER: BK AM, AMOUNT DUE: \$165641. CASE #3939561. 6/12/2013

**BORROWER**: KEVIN J & MIKAL L PAUGH, 10191 DRESDEN ST, FIRESTONE. LENDER: ONEWEST BK, AMOUNT DUE: \$204823. CASE #3939562. 6/12/2013

**BORROWER**: AMBER & JONATHAN BANZA, 5810 W 16TH STREET LN, GREELEY. LENDER: BK AM, AMOUNT DUE: \$171048. CASE #3939563. 6/12/2013

**BORROWER**: LARRY G HOYT, 6361 AUDUBON ST, FREDERICK. LENDER: FIRST BK, AMOUNT DUE: \$61122. CASE #3939564. 6/12/2013

**BORROWER**: BRADLEY G & MELINDA DANGERFIELD, 242 WYSS ST, JOHNSTOWN. LENDER: WELLS FARGO BK, AMOUNT DUE: \$298158. CASE #3939565. 6/12/2013

**BORROWER**: GALE G & GAY LYNN SCHICK, 706 PARKVIEW MOUNTAIN DR, WINDSOR. LENDER: WELLS FARGO BK, AMOUNT DUE: \$169788. CASE #3939800. 6/13/2013

**BORROWER**: CODY J & JAIME E WEESE, 6399 UNION AVE, FIRESTONE. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$237570. CASE #3939801. 6/13/2013

**BORROWER**: SCOTT R & ALLISON F HAW, 307 12TH ST, GILCREST. LENDER: WELLS FARGO BK, AMOUNT DUE: \$129687. CASE #3939802. 6/13/2013

**BORROWER**: DAVID P & SHERRI L LAMB, 7241 FOREST DR, FREDERICK. LENDER: BK AM, AMOUNT DUE: \$223427. CASE #3939803. 6/13/2013

**BORROWER**: BERT O JR & BRENDA THOMAS, 3329 34TH ST, GREELEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$181661. CASE #3939804. 6/13/2013

**BORROWER**: DAVID M BOWYER, 510 PARKWOOD DR, WINDSOR. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$79315. CASE #3940145. 6/14/2013

**BORROWER**: KEVIN & LORETTA COOPER, 40 CHERRY AVE, EATON. LENDER: RAND A PETERSON, AMOUNT DUE: \$33250. CASE #3940158. 6/14/2013

**BORROWER**: JOHN SOCIA, 621 N 1ST ST, JOHNSTOWN. LENDER: HSBC BK USA, AMOUNT DUE: \$120051. CASE #3940892. 6/18/2013

**BORROWER**: THOMAS G FRANCIS, 35520 COUNTY ROAD 21, WINDSOR. LENDER: COLO COMMUNITY BK, AMOUNT DUE: \$633852. CASE #3940893. 6/18/2013

**BORROWER**: JOSEPH G & SANDY C CARDENAS, 725 PLOWSHARE LN, PLATTEVILLE. LENDER: BK AM, AMOUNT DUE: \$146414. CASE #3940894. 6/18/2013

**BORROWER**: SIMEON P MORGANTE, 10574 BUTTE DR, LONGMONT. LENDER: FREEDOM MTG CORP, AMOUNT DUE: \$187809. CASE #3940895. 6/18/2013

**JUDGMENTS****Larimer County**

**DEBTOR: ROBERT M & KIMBERLY R SMITH**, CREDITOR: US BK. AMOUNT: \$78640.0. CASE #D-12CV1875. DATE: 6/21/2013

**DEBTOR: MELISSA D HUNT**, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$1713.81. CASE #C-13C-030219. DATE: 6/10/2013

**DEBTOR: THOMAS & MELISSA JACOB**, CREDITOR: DRAKE MANOR MANAGEMENT. AMOUNT: \$4072.37. CASE #C-13C-031455. DATE: 6/10/2013

**DEBTOR: ROBERT E DINKEL**, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$3964.37. CASE #C-13C-031289. DATE: 6/10/2013

**DEBTOR: HATTIE FITZPATRICK**, CREDITOR: PUBLIC SERVICE CREDIT UNION. AMOUNT: \$23712.57. CASE #D-10CV-000759. DATE: 6/11/2013

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## FOR THE RECORD

**DEBTOR: ALEXANDER C & CECILIA COOKE**, CREDITOR: CARMEL H & ANDREW CATINELLA. AMOUNT: \$606083.82. CASE #D-13CV-030689. DATE: 6/18/2013

**DEBTOR: JAMES COWAN**, CREDITOR: CACH LLC. AMOUNT: \$2040.7. CASE #C-13C-030114. DATE: 6/19/2013

**DEBTOR: LORETTA S LEUNG**, CREDITOR: CACH LLC. AMOUNT: \$3292.6. CASE #C-13C-030809. DATE: 6/19/2013

**DEBTOR: JOANN JOHNSTON**, CREDITOR: NATL BOARD CHIROPRACTIC EXAMIN. AMOUNT: \$52932.59. CASE #D-12CV-000428. DATE: 6/20/2013

**DEBTOR: GEORGE E & GEORGE NORDSTROM**, CREDITOR: WELLS FARGO BK. AMOUNT: \$17289.84. CASE #D-13CV-030455. DATE: 6/20/2013

**DEBTOR: JAYNE REYNOLDS ERNST**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1361.4. CASE #C-12C-002200. DATE: 6/20/2013

**DEBTOR: TEAM PANELS INTNL INC**, CREDITOR: APEX TRANSPORTATION INC. AMOUNT: \$284056.31. CASE #D-13CV-000518. DATE: 6/21/2013

**DEBTOR: MICHAEL A GONZALES**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$600.47. CASE #C-11C-002543. DATE: 6/10/2013

**DEBTOR: BLANE BEADNELL**, CREDITOR: ENGINEERING ANALYTICS INC. AMOUNT: \$8001.0. CASE #C-12C-010531. DATE: 6/10/2013

**DEBTOR: TIFFANY A MCRAE**, CREDITOR: COLO ST REVENUE. AMOUNT: \$294.0. CASE #D-D352013CV800325. DATE: 6/11/2013

**DEBTOR: NEIL MARTIN FORCIER**, CREDITOR: JENNIFER LYNN BABIN. AMOUNT: \$1215.0. CASE #D-09JV-000436. DATE: 6/11/2013

**DEBTOR: NEIL MARTIN FORCIER**, CREDITOR: LARIMER CNTY DEPT SOCIAL SERVI. AMOUNT: \$162.0. CASE #D-09JV-000436. DATE: 6/11/2013

**DEBTOR: MYNDIE & RICHARD NEECE**, CREDITOR: ALFORD MEADOWS COMMUNITY ASSN. AMOUNT: \$1697.93. CASE #C-11C3600. DATE: 6/12/2013

**DEBTOR: DAVID M OBRIEN**, CREDITOR: COLO ST REVENUE. AMOUNT: \$2024.0. CASE #D-12CV-803379. DATE: 6/12/2013

**DEBTOR: TERRY B KNOCK**, CREDITOR: COLO ST REVENUE. AMOUNT: \$423.0. CASE #D-13CV-800662. DATE: 6/12/2013

**DEBTOR: LONNIE NOAH**, CREDITOR: COLO ST REVENUE. AMOUNT: \$368.26. CASE #D-10CV-800893. DATE: 6/13/2013

**DEBTOR: LONNIE NOAH**, CREDITOR: COLO ST REVENUE. AMOUNT: \$946.0. CASE #D-11CV-800978. DATE: 6/13/2013

**DEBTOR: CASEY E SHAW**, CREDITOR: COLO ST REVENUE. AMOUNT: \$305.83. CASE #D-13CV-800040. DATE: 6/14/2013

**DEBTOR: DEKE LETSON**, CREDITOR: MISTER MONEY USA FT COLLINS SO. AMOUNT: \$1136.35. CASE #C-12C-007323. DATE: 6/14/2013

**DEBTOR: MICHAEL S HOFFMAN**, CREDITOR: CITIBANK SOUTH DAKOTA. AMOUNT: \$10959.63. CASE #C-10C-009269. DATE: 6/17/2013

**DEBTOR: JASON R REIFF**, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1482.65. CASE #C-09C-003707. DATE: 6/17/2013

**DEBTOR: GWYN A TASH**, CREDITOR: COLO ST REVENUE. AMOUNT: \$260.0. CASE #D352012CV803320. DATE: 6/17/2013

**DEBTOR: JASON R REIFF**, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$5134.81. CASE #C-10C-001141. DATE: 6/19/2013

**DEBTOR: JASON R REIFF**, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$1192.84. CASE #C-11C-004546. DATE: 6/19/2013

**DEBTOR: MICHAEL HOFFMAN**, CREDITOR: ST FARM BK. AMOUNT: \$24253.14. CASE #D-11CV-001227. DATE: 6/19/2013

**DEBTOR: STEPHANIE C HOFFMAN**, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$16324.11. CASE #D-10CV-000130. DATE: 6/19/2013

**DEBTOR: MICHAEL S HOFFMAN**, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$30739.47. CASE #D-10CV-000412. DATE: 6/19/2013

**DEBTOR: MICHAEL HOFFMAN**, CREDITOR: AM EXPRESS BK. AMOUNT: \$17438.77. CASE #D-11CV-000955. DATE: 6/19/2013

**DEBTOR: CHERIE A & JUSTIN R DEMELLO**, CREDITOR: AM FAMILY MUT INS CO. AMOUNT: \$12116.96. CASE #C-08C-004805. DATE: 6/20/2013

**DEBTOR: RONALD L QUINN**, CREDITOR: CAPITAL ONE BK. AMOUNT: \$3328.69. CASE #C-07C-008035. DATE: 6/20/2013

**DEBTOR: SHERRIE L QUINN**, CREDITOR: CAPITAL ONE BK. AMOUNT: \$2078.98. CASE #C-07C-006646. DATE: 6/20/2013

**DEBTOR: RONALD L QUINN**, CREDITOR: CAPITAL ONE BK. AMOUNT: \$3199.06. CASE #C-07C-008034. DATE: 6/20/2013

**Weld County**  
**DEBTOR: WAYNE S & SHARI L WEYERMAN**, CREDITOR: DIANE MARY & GARY RIC COUNTERMAN. AMOUNT: \$0.0. CASE #12CV42. DATE: 6/18/2013

**DEBTOR: TRACEY HAMILTON**, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$4451.18. CASE #C-12C-010046. DATE: 6/10/2013

**DEBTOR: STEVEN & STEVEN P HINTON**, CREDITOR: ACTIVE COLLECTION AGENCY INC. AMOUNT: \$5780.48. CASE #D-12CV-000936. DATE: 6/10/2013

**DEBTOR: AMBER SIMKINS**, CREDITOR: PROFESSIONAL AFFILIATES CO. AMOUNT: \$1403.08. CASE #D-08C-005648. DATE: 6/10/2013

**DEBTOR: JASMINE GALLEGOS**, CREDITOR: AFFORDABLE COMMUNITY HOUSING T. AMOUNT:

\$647.04. CASE #C-13C-030761. DATE: 6/10/2013

**DEBTOR: MELISSA BLEDSOE**, CREDITOR: AFFORDABLE COMMUNITY HOUSING T. AMOUNT: \$852.4. CASE #C-13C-030727. DATE: 6/10/2013

**DEBTOR: MARIA GARCIA**, CREDITOR: DOLLARHIDE PROPERTY MANAGEMENT. AMOUNT: \$4300.0. CASE #C-11C-006097. DATE: 6/10/2013

**DEBTOR: MIGUEL & MINERVA ESCOBAR**, CREDITOR: ELEOS SENIOR SERVICES INC. AMOUNT: \$4887.95. CASE #C-10C-002502. DATE: 6/10/2013

**DEBTOR: QUICK PAWN INC**, CREDITOR: COLO COMMUNITY BK. AMOUNT: \$81225.47. CASE #D-12CV-000640. DATE: 6/13/2013

**DEBTOR: DINO P CLATHIS**, CREDITOR: CGI FIN INC. AMOUNT: \$48179.56. CASE #D-13CV-000065. DATE: 6/14/2013

**DEBTOR: JOSE ANGEL & DELFINA SOTO**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$8480.7. CASE #C-10C-003531. DATE: 6/14/2013

**DEBTOR: BRENDA HILL**, CREDITOR: AFFORDABLE CARPET CLEANERS. AMOUNT: \$499.01. CASE #C-12S-000225. DATE: 6/17/2013

**DEBTOR: ROCKYS PAINTING INC**, CREDITOR: BK WEST. AMOUNT: \$63463.03. CASE #D-13CV-000109. DATE: 6/17/2013

**DEBTOR: JANET SAXTON**, CREDITOR: BUDGET CONTROL SERVICES. AMOUNT: \$3578.36. CASE #C-12C-006673. DATE: 6/18/2013

**DEBTOR: TASHA M GUERRERO**, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$12608.39. CASE #C-13C-030613. DATE: 6/18/2013

**DEBTOR: DAVID B SALEEN**, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$9765.75. CASE #C-13C-031066. DATE: 6/18/2013

**DEBTOR: ADRIANA VALVERDE**, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2603.08. CASE #C-13C-030592. DATE: 6/18/2013

**DEBTOR: ANGELA J LAMPROS**, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$38048.75. CASE #D-13CV-00013. DATE: 6/18/2013

**DEBTOR: ADAM P MARKOTAY**, CREDITOR: COLO ST REVENUE. AMOUNT: \$1011.42. CASE #D-D622011CV803785. DATE: 6/10/2013

**DEBTOR: HECTOR ESTRADA**, CREDITOR: FATIMA D NUNEZ. AMOUNT: \$114.0. CASE #12JV000838. DATE: 6/10/2013

**DEBTOR: NANCY L MORGAN**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1314.33. CASE #C-12C-002231. DATE: 6/11/2013

**DEBTOR: NICOLAE TODERICA**, CREDITOR: STAR PRECISION LLC. AMOUNT: \$145000.0. CASE #D-07CV-003114. DATE: 6/11/2013

**DEBTOR: NICOLAE TODERICA**, CREDITOR: STAR PRECISION LLC. AMOUNT: \$375000.0. CASE #D-07CV-003114. DATE: 6/11/2013

**DEBTOR: MILLER DRIVE HOLDINGS INC**, CREDITOR: STAR PRECISION LLC. AMOUNT: \$7034822.84. CASE #D-07CV-003114. DATE: 6/11/2013

**DEBTOR: JOAN GUSTAFSON**, CREDITOR: US BK. AMOUNT: \$9816.82. CASE #C-08C-004533. DATE: 6/12/2013

**DEBTOR: MAC D NIXON**, CREDITOR: COLO ST REVENUE. AMOUNT: \$699.0. CASE #D-12CV-802298. DATE: 6/12/2013

**DEBTOR: LEE A WHITTE-MORE**, CREDITOR: COLO ST REVENUE. AMOUNT: \$102.0. CASE #D-D622012CV804531. DATE: 6/12/2013

**DEBTOR: HENRY D JR SISNEROS**, CREDITOR: COLO ST REVENUE. AMOUNT: \$392.0. CASE #D-D622011CV804865. DATE: 6/12/2013

**DEBTOR: JORGE A GARCIA**, CREDITOR: COLO ST REVENUE. AMOUNT: \$620.0. CASE #D-D622012CV804591. DATE: 6/13/2013

**DEBTOR: STEPHEN E WOOD**, CREDITOR: COLO ST REVENUE. AMOUNT: \$0.0. CASE #D-D622011CV804547. DATE: 6/14/2013

**DEBTOR: FRANKIE J CISNEROS**, CREDITOR: US INTERNAL REVENUE. AMOUNT: \$147.0. CASE #D-D622012CV804384. DATE: 6/17/2013

### RELEASE OF JUDGMENT

**Larimer County**  
**DEBTOR: STEVEN A & AMBER L LESTER**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 6/13/2013

**DEBTOR: HEIDI KERR**, CREDITOR: DISCOVER BK. AMOUNT: \$1000.0. CASE #C10C4539. DATE: 6/13/2013

**DEBTOR: JERRY JOSH**, CREDITOR: SPRINGCASTLE AM FUNDING TRUST. AMOUNT: \$0.0. CASE #. DATE: 6/14/2013

**DEBTOR: PNC MTG**, CREDITOR: MICHAEL F & ANNE C RICE. AMOUNT: \$0.0. CASE #. DATE: 6/14/2013

**DEBTOR: RECORD OWNER**, CREDITOR: INFIBANK. AMOUNT: \$0.0. CASE #. DATE: 6/17/2013

**Weld County**  
**DEBTOR: GERALD WARD**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 6/12/2013

**DEBTOR: PNC MTG**, CREDITOR: MICHAEL F & ANNE C RICE. AMOUNT: \$0.0. CASE #. DATE: 6/14/2013

**DEBTOR: WAYNE A & MARY E PFLEIGER**, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 6/14/2013

### STATE TAX LIENS

**Larimer County**  
**CERTIFIED REHAB SERVICES INC**, \$41448.72, CASE #45749, 6/17/2013.

**H2K LLC**, \$425.13, CASE #45751, 6/17/2013.

**HANLON BUSH INVEST LLC**, \$29236.63, CASE #45750, 6/17/2013.

**INVEST GROUP SERVICES L**, \$365.96, CASE #43435, 6/10/2013.

**JDDCT INC**, \$367.94, CASE #46830, 6/20/2013.

**Weld County**  
**SALON SUPERIOR**, \$362.1, CASE #3939634, 6/12/2013.

**SALON SUPERIOR**, \$292.3, CASE #3939635, 6/12/2013.

**SALON SUPERIOR**, \$1375.16, CASE #3939632, 6/12/2013.

**SALON SUPERIOR LLC**, \$392.3, CASE #3939633, 6/12/2013.

### RELEASE OF STATE TAX LIENS

**Larimer County**  
**WARNER CONCRETE LLC**, \$2201.14, CASE #43493, 6/10/2013.

**AOC INC**, \$1688.94, CASE #43496, 6/10/2013.

**AOC INC**, \$13338.79, CASE #43495, 6/10/2013.

**ARMOR ROOFING SYSTEMS INC**, \$0.0, CASE #44631, 6/12/2013.

**HOME TO HEAVEN INC**, \$1840.98, CASE #46831, 6/20/2013.

**INVESTMENT GROUP SERVICES L**, \$528.72, CASE #43494, 6/10/2013.

**LONNIE DAVID AGENCY INC**, \$0.0, CASE #43500, 6/10/2013.

**LONNIE DAVID AGENCY INC**, \$781.15, CASE #43497, 6/10/2013.

**LONNIE DAVID AGENCY INC**, \$1555.46, CASE #43499, 6/10/2013.

**LONNIE DAVID AGENCY INC**, \$1373.22, CASE #43498, 6/10/2013.

**URGENT CARE AT MIRAMONT LLC**, \$4831.0, CASE #44434, 6/12/2013.

### WARRANTY DEEDS

**Larimer County**  
**Seller:** J J CONSTRUCTION NORTHERN COLO  
**Buyer, Buyer's Address:** JILL GREEN, 4715 LAPORTE AVE  
**Address:** 4715 LAPORTE AVE, LOVELAND  
**Price:** \$225100  
**Date Closed:** 6/5/2013

**Seller:** J J CONSTRUCTION NORTHERN COLO  
**Buyer, Buyer's Address:** MARTIN D & KIMBERLY S BARMAN, 4920 BOCA DEL RIO DR  
**Address:** 4920 BOCA DEL RIO DR, FORT COLLINS  
**Price:** \$331600  
**Date Closed:** 6/6/2013

**Seller:** RENE B & KELLY FRAUENKNECHT  
**Buyer, Buyer's Address:** JAMES M RATH, 8475 SAND DOLLAR DR  
**Address:** 8475 SAND DOLLAR DR, WINDSOR  
**Price:** \$440000  
**Date Closed:** 6/9/2013

**Seller:** KIMBERLY A MCCARTHY  
**Buyer, Buyer's Address:** KENNETH L SORAK, 5615 CARDINAL FLOWER CT  
**Address:** 5615 CARDINAL FLOWER CT, FORT COLLINS  
**Price:** \$434000  
**Date Closed:** 6/9/2013

**Seller:** STEVEN L & DEBORAH M JEROSLOW  
**Buyer, Buyer's Address:** STEVEN L DEBORAH M JEROSLOW LI, 610 SUN VALLEY DR  
**Address:** 6150 PRONTO WY, LOVELAND  
**Price:** \$  
**Date Closed:** 6/9/2013

**Seller:** TREVA AUTUMN  
**Buyer, Buyer's Address:** BENJAMIN & MARY MESSERLY, 3501 WINSLOW DR  
**Address:** 3501 WINSLOW DR, FORT COLLINS  
**Price:** \$207500  
**Date Closed:** 6/9/2013

**Seller:** ALLEN L ROBINSON  
**Buyer, Buyer's Address:** SUE ELLEN KLEIN, 1317 W MOUNTAIN AVE  
**Address:** 1317 W MOUNTAIN AVE, FORT COLLINS  
**Price:** \$450000  
**Date Closed:** 6/9/2013

**Seller:** CHRISTOPHER JUDD DISCH  
**Buyer, Buyer's Address:** CARL J & DAVID W GALLAHER, 606 JUSTICE DR

**Address:** 606 JUSTICE DR, FORT COLLINS

**Price:** \$203500

**Date Closed:** 6/9/2013

**Seller:** MARK E & STEPHANIE J SILVERS  
**Buyer, Buyer's Address:** REBECCA L & ADRIAN B GILMORE, 954 BITTERBRUSH LN  
**Address:** 954 BITTERBRUSH LN, FORT COLLINS  
**Price:** \$201000  
**Date Closed:** 6/9/2013

**Seller:** ELIZABETH C BURNS  
**Buyer, Buyer's Address:** LAUREN KEARNS, 335 W 5TH ST  
**Address:** 335 W 5TH ST, LOVELAND  
**Price:** \$295000  
**Date Closed:** 6/9/2013

**Seller:** BT TEEPLES CORP  
**Buyer, Buyer's Address:** PHILGREEN CONSTRUCTION INC, 1414 BLUE SPRUCE DR STE B  
**Address:** 5708 AKSARBEN DR, WINDSOR  
**Price:** \$71500  
**Date Closed:** 6/9/2013

**Seller:** GISELLE MARIE & ARNAUD JEAN ARROSS  
**Buyer, Buyer's Address:** PENNY A MALSCHE, 2615 CLARION LN  
**Address:** 2615 CLARION LN, FORT COLLINS  
**Price:** \$260000  
**Date Closed:** 6/9/2013

**Seller:** ASPEN HOMES COLORADO INC  
**Buyer, Buyer's Address:** MICHAEL J MARZOLF, 1950 MISSISSIPPI ST  
**Address:** 1950 MISSISSIPPI ST, LOVELAND  
**Price:** \$271500  
**Date Closed:** 6/9/2013

**Seller:** DONALD P SWISHER  
**Buyer, Buyer's Address:** MATTHEW L & MELISSA M DIXON, 3868 DRAKE CT  
**Address:** 3868 DRAKE CT, LOVELAND  
**Price:** \$247000  
**Date Closed:** 6/9/2013

**Seller:** ZVI & STACI RUDAWSKY  
**Buyer, Buyer's Address:** DAWN M & ROBERT C SHARKEY, 2307 WESTVIEW RD  
**Address:** 720 CITY PARK AVE APT D433, FORT COLLINS  
**Price:** \$130000  
**Date Closed:** 6/9/2013

**Seller:** JERRY DURAN  
**Buyer, Buyer's Address:** TRAINKO ENTERPRISES INC, 729 E 4TH ST  
**Address:** 710 W MULBERRY ST, FORT COLLINS  
**Price:** \$172500  
**Date Closed:** 6/9/2013

**Seller:** FREDERICK H & JOAN D HENDERSON  
**Buyer, Buyer's Address:** STEPHEN D & JUDITH L MUSGRAVE, 5901 MEADOWHILL DR  
**Address:** 2121 FRIAR TUCK CT, FORT COLLINS  
**Price:** \$244000  
**Date Closed:** 6/9/2013

**Seller:** JOHN C KEGANS  
**Buyer, Buyer's Address:** KAREN S & THOMAS A MORDI, 7560 TAMARISK DR  
**Address:** 7560 TAMARISK DR, FORT COLLINS  
**Price:** \$292000  
**Date Closed:** 6/9/2013

**Seller:** DORIS N SCHMIDT  
**Buyer, Buyer's Address:** DORIS N SCHMIDT TRUST, 2524 S COLLEGE AVE  
**Address:** 2524 S COLLEGE AVE, FORT COLLINS  
**Price:** \$  
**Date Closed:** 6/9/2013

**Seller:** MOLLY A WYCKOFF  
**Buyer, Buyer's Address:** VLADIMIR & IRENA LESNER, 10753 ALCOTT WAY  
**Address:** 1610 WESTBRIDGE DR UNIT 17, FORT COLLINS  
**Price:** \$160000  
**Date Closed:** 6/9/2013

**Seller:** DAVID A & KIMBERLY S BOHLING  
**Buyer, Buyer's Address:** MICHAEL W & WENDY S NEWMAN, 6224 ROOKERY RD

## CHARGES from 4

tion of the Patient Protection and Affordable Care Act, many of the factors at play in the conversation about Medicare and Medicaid charges are changing.

The Affordable Care Act is changing the way that providers are paid, Kesner said. The

model is moving away from fee-for-service, which charges based on services provided, and toward payment for quality of care and outcomes.

Because of this change, charges for individual treatments are becoming "antiquated," Kesner said.

## FOR THE RECORD

**Address:** 6224 ROOKERY RD, FORT COLLINS  
**Price:** \$670000  
**Date Closed:** 6/9/2013

**Seller:** CARLOS SCOTT  
**Buyer, Buyer's Address:** TIFFANY A SERELL, 3711 BALD EAGLE LN  
**Address:** 5602 FIRESIDE CT, FORT COLLINS  
**Price:** \$169000  
**Date Closed:** 6/9/2013

**Seller:** JOHN C CRONIN  
**Buyer, Buyer's Address:** JERRY L DEFFENBACHER, 1112 SPANISH OAK CT  
**Address:** 1112 SPANISH OAK CT, FORT COLLINS  
**Price:** \$264000  
**Date Closed:** 6/9/2013

**Seller:** MEGAN M & TIMOTHY M DOWNEY  
**Buyer, Buyer's Address:** LEROY C JR & NICHOLE R MARTINEZ, 719 PEAR ST  
**Address:** 719 PEAR ST, FORT COLLINS  
**Price:** \$230000  
**Date Closed:** 6/9/2013

**Seller:** MEDALLION HOMES INC  
**Buyer, Buyer's Address:** KAW VALLEY BANK, 1110 N KANSAS AVE  
**Address:** 2085 E FOX ACRES DR, RED FEATHER LAKES  
**Price:** \$  
**Date Closed:** 6/9/2013

**Seller:** JARED WILLIAM BROWN  
**Buyer, Buyer's Address:** JOSHUA M & LINDSEY M BLECHLE, 913 COULTER ST  
**Address:** 913 COULTER ST, FORT COLLINS  
**Price:** \$205000  
**Date Closed:** 6/9/2013

**Seller:** MATTHEW M & PEGGY L HAAG  
**Buyer, Buyer's Address:** DAVID LOUIS & HELEN J RAMIREZ, 5811 ASPEN VIEW CT  
**Address:** 5811 ASPEN VIEW CT, LOVELAND  
**Price:** \$258500  
**Date Closed:** 6/9/2013

**Seller:** NATE SANTILLANES  
**Buyer, Buyer's Address:** DANIEL & KATAYOUN MEYER, 12700 XAVIER ST  
**Address:** 2961 NEIL DR # B, FORT COLLINS

**Price:** \$176000  
**Date Closed:** 6/9/2013

**Seller:** MARK T & JOANY J DOTSON  
**Buyer, Buyer's Address:** SARA M & ERIC W LEA, 2620 RED FOX CT  
**Address:** 2620 RED FOX CT, FORT COLLINS  
**Price:** \$494900  
**Date Closed:** 6/9/2013

**Seller:** CHRISTOPHER P & NANCY OBERLE  
**Buyer, Buyer's Address:** ALLISON AM BIELAK, 1613 COLLINDALE DR  
**Address:** 1613 COLLINDALE DR, FORT COLLINS  
**Price:** \$365000  
**Date Closed:** 6/9/2013

**Seller:** DANIEL WAYNE BAILEY  
**Buyer, Buyer's Address:** VICKIE LINDGREN, 607 ANGIE ST  
**Address:** 4128 HAYES CIR, WEL-LINGTON  
**Price:** \$186000  
**Date Closed:** 6/9/2013

**Seller:** JAMES P CAROLUS  
**Buyer, Buyer's Address:** KALVIS COYOTE KRAEMER, 1605 CLEVELAND AVE  
**Address:** 1605 CLEVELAND AVE, LOVELAND  
**Price:** \$169600  
**Date Closed:** 6/9/2013

**Seller:** THOMAS J & LANETTE A HORAN  
**Buyer, Buyer's Address:** ELSIE M DENTON, 1625 E STUART ST APT E46  
**Address:** 3440 WINDMILL DR # 6 3, FORT COLLINS  
**Price:** \$183000  
**Date Closed:** 6/9/2013

**Seller:** HARRY A III & SUSAN R GROUT  
**Buyer, Buyer's Address:** RICHARD L GARDNER, 175 TIABI DR  
**Address:** 175 TIABI DR, LOVELAND  
**Price:** \$295000  
**Date Closed:** 6/9/2013

**Seller:** US REAL ESTATE LP  
**Buyer, Buyer's Address:** WAL-GREEN CO, 104 WILMOT RD  
**Address:** 205 E EISENHOWER BLVD, LOVELAND  
**Price:** \$6382000  
**Date Closed:** 6/9/2013

**Seller:** DONN G & SHIRLEY A DECOURSEY

**Buyer, Buyer's Address:** RIGOBERTO I & YARA F GONZALEZ, 3336 PINERIDGE PL  
**Address:** 3336 PINERIDGE PL, FORT COLLINS  
**Price:** \$310000  
**Date Closed:** 6/9/2013

**Seller:** 608 E MAGNOLIA LLC  
**Buyer, Buyer's Address:** KATHRYN JILL & STEVEN A MALERS, 518 PETERSON ST  
**Address:** 608 E MAGNOLIA ST, FORT COLLINS  
**Price:** \$290000  
**Date Closed:** 6/9/2013

**Seller:** SAINT AUBYN HOMES LLC  
**Buyer, Buyer's Address:** MICHAEL & CRYSTAL SCHLEDWITZ, 7419 LADBROKE DR  
**Address:** 7419 LADBROKE DR, WINDSOR  
**Price:** \$391300  
**Date Closed:** 6/9/2013

**Seller:** ANDREW L TORREZ  
**Buyer, Buyer's Address:** DDNH COMMERCIAL LLC, 1709 MEADOWAIRE DR  
**Address:** 2628 REDWING RD APT 2, FORT COLLINS  
**Price:** \$62900  
**Date Closed:** 6/9/2013

**Seller:** RICHMOND AMERICAN HOMES COLO I  
**Buyer, Buyer's Address:** PAUL C & LYDIA J STAGGERS, 4802 WITHERS DR  
**Address:** 4802 WITHERS DR, FORT COLLINS  
**Price:** \$402700  
**Date Closed:** 6/9/2013

**Seller:** ALLEN R & DARLENE A ERICKSON  
**Buyer, Buyer's Address:** LEIGHTON L MILLAR, 2878 EMPIRE AVE  
**Address:** 2878 EMPIRE AVE, LOVELAND  
**Price:** \$255000  
**Date Closed:** 6/9/2013

**Seller:** DWIGHT L & EDITH B WHITNEY  
**Buyer, Buyer's Address:** DWIGHT L WHITNEY REVOCABLE TRU, 1901 PAWNEE DR  
**Address:** 1397 RIPPLE CT, FORT COLLINS  
**Price:** \$  
**Date Closed:** 6/9/2013

**Seller:** DWIGHT & EDITH B WHITNEY  
**Buyer, Buyer's Address:** DWIGHT L WHITNEY REVOCABLE TRU, 1901 PAWNEE DR  
**Address:** 1901 PAWNEE DR, FORT COLLINS  
**Price:** \$  
**Date Closed:** 6/9/2013

**Seller:** DWIGHT L & EDITH B WHITNEY  
**Buyer, Buyer's Address:** DWIGHT L WHITNEY REVOCABLE TRU, 1901 PAWNEE DR  
**Address:** 5225 WHITE WILLOW DR APT C110, FORT COLLINS  
**Price:** \$  
**Date Closed:** 6/9/2013

**Seller:** DWIGHT & EDITH B WHITNEY  
**Buyer, Buyer's Address:** DWIGHT L WHITNEY REVOCABLE TRU, 1901 PAWNEE DR  
**Address:** 5225 WHITE WILLOW DR APT H110, FORT COLLINS  
**Price:** \$  
**Date Closed:** 6/9/2013

**Seller:** EDITH WHITNEY  
**Buyer, Buyer's Address:** EDITH B WHITNEY REVOCABLE TRUS, 1901 PAWNEE DR  
**Address:** 1221 UNIVERSITY AVE APT D101, FORT COLLINS  
**Price:** \$  
**Date Closed:** 6/9/2013

**Seller:** JOURNEY HOMES LLC  
**Buyer, Buyer's Address:** STACI R THOMPSON, 4795 LAPORTE AVE  
**Address:** 4795 LAPORTE AVE, LOVELAND  
**Price:** \$233700  
**Date Closed:** 6/9/2013

**Seller:** JOURNEY HOMES LLC  
**Buyer, Buyer's Address:** MICHAEL PAUL & ROBERT PAUL DAVIS, 4710 WISCONSIN AVE  
**Address:** 4710 WISCONSIN AVE, LOVELAND  
**Price:** \$227500  
**Date Closed:** 6/9/2013

**Seller:** KYLE OKESON  
**Buyer, Buyer's Address:** JASON ALLEN & MELINDA ANN CRENSHAW, 2313 ARCTIC FOX DR  
**Address:** 2313 ARCTIC FOX DR, FORT COLLINS  
**Price:** \$214000  
**Date Closed:** 6/9/2013

**Seller:** BIYAZZI LLC PROFIT SHARING PLA  
**Buyer, Buyer's Address:** MARGOT E ORT, 515 E MULBERRY ST  
**Address:** 515 E MULBERRY ST, FORT COLLINS  
**Price:** \$174500  
**Date Closed:** 6/9/2013

**Seller:** LESLIE J & JEDIDIAH J BRUNER  
**Buyer, Buyer's Address:** DEVIN ALLISON, 563 SUNDISK DR  
**Address:** 563 SUNDISK DR, LOVELAND  
**Price:** \$189900  
**Date Closed:** 6/9/2013

**Seller:** JAMES & OTTILIE ANSTETT  
**Buyer, Buyer's Address:** DAVE ANSTETT, 425 E EISENHOWER BLVD  
**Address:** 425 E EISENHOWER BLVD, LOVELAND  
**Price:** \$  
**Date Closed:** 6/9/2013

**Seller:** DAVID JAMES & DAVE ANSTETT  
**Buyer, Buyer's Address:** DAVE & JILL ANSTETT, 425 E EISENHOWER BLVD  
**Address:** 425 E EISENHOWER BLVD, LOVELAND  
**Price:** \$  
**Date Closed:** 6/9/2013

**Seller:** MELBA L HAYNES REVOCABLE INTER  
**Buyer, Buyer's Address:** GLENN C & SHERRY L ROUSEY, 437 CLUBHOUSE CT  
**Address:** 437 CLUBHOUSE CT, LOVELAND  
**Price:** \$320000  
**Date Closed:** 6/9/2013

**Seller:** J J CONSTRUCTION NORTHERN COLO  
**Buyer, Buyer's Address:** RODGER N II & CHRISTINA J GRIFFIN, 4695 LAPORTE AVE  
**Address:** 4695 LAPORTE AVE, LOVELAND  
**Price:** \$245800  
**Date Closed:** 6/9/2013

**Seller:** K C & JANET F PICHA  
**Buyer, Buyer's Address:** TROY A & ANDREA L KROTZ, 5212 STILLWATER CREEK CT  
**Address:** 5212 STILLWATER CREEK CT, FORT COLLINS  
**Price:** \$320000  
**Date Closed:** 6/10/2013

**Seller:** WILLIAM & LORIE RAE SCHNEIDER  
**Buyer, Buyer's Address:** STEPHANIE STEINKRAUS, 6141 GOLD DUST RD  
**Address:** 6141 GOLD DUST RD, TIMNATH  
**Price:** \$417500  
**Date Closed:** 6/10/2013

**Seller:** BETH LYNN & CHRISTOPHER CARL MUNSON  
**Buyer, Buyer's Address:** WALTER J & MICHELLE R PETERSCHECK, 559 BITTERROOT GULCH RD  
**Address:** 559 BITTERROOT GULCH RD, LOVELAND  
**Price:** \$435000  
**Date Closed:** 6/10/2013

**Seller:** PAMELA ANNE & PAMELA A CHASE  
**Buyer, Buyer's Address:** ERIC BJELLA, 1005 MEADOWBROOK DR  
**Address:** 1005 MEADOWBROOK DR, FORT COLLINS  
**Price:** \$235500  
**Date Closed:** 6/10/2013

**Seller:** RONALD M & JANICE M BRIGHT  
**Buyer, Buyer's Address:** CRESTMORE PLACE LLC, 6124 N COUNTY ROAD 29C  
**Address:** 1833 CRESTMORE PL, FORT COLLINS  
**Price:** \$  
**Date Closed:** 6/10/2013

**Seller:** NICHOLAS P THOMAS  
**Buyer, Buyer's Address:** FRANK SANFORD IV & SALLY JANE SMITH, 3007 EASTBOROUGH DR  
**Address:** 3007 EASTBOROUGH DR, FORT COLLINS  
**Price:** \$238000  
**Date Closed:** 6/10/2013

**Seller:** RICHARD W & LINDA M DUNHAM  
**Buyer, Buyer's Address:** JUAN M AVILA, 3306 DUNBAR AVE  
**Address:** 3306 DUNBAR AVE, FORT COLLINS  
**Price:** \$210000  
**Date Closed:** 6/10/2013

**Seller:** FEDERAL HOME LN MORTGAGE CORP  
**Buyer, Buyer's Address:** KARAMJEET PANDHER, 5920 HUNTINGTON HILLS DR  
**Address:** 5357 NORTHERN LIGHTS DR, FORT COLLINS  
**Price:** \$265000

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## FOR THE RECORD

**Date Closed:** 6/10/2013

**Seller:** DENNIS T & SANDRA J BURNS  
**Buyer, Buyer's Address:** JEAN M DELUHERY, 2648 NEWGATE CT  
**Address:** 2648 NEWGATE CT, FORT COLLINS  
**Price:** \$242000  
**Date Closed:** 6/10/2013

**Seller:** FEARNOT INVESTMENTS LLC  
**Buyer, Buyer's Address:** VIVIAN M & JAMES K TEUMER, 1126 BATELEUR LN  
**Address:** 261 PINE ST UNIT 107, FORT COLLINS  
**Price:** \$220000  
**Date Closed:** 6/10/2013

**Seller:** MILDRED I MEYER  
**Buyer, Buyer's Address:** OLGA L WAECHTER, 1806 CHEYENNE AVE  
**Address:** 1806 CHEYENNE AVE, LOVELAND  
**Price:** \$179000  
**Date Closed:** 6/10/2013

**Seller:** TIMBER WIND LAND LLC  
**Buyer, Buyer's Address:** RAYMOND E & RITA M ENGEN, 7217 STADLER CT  
**Address:** 170 TWO MOONS DR, LOVELAND  
**Price:** \$438000  
**Date Closed:** 6/10/2013

**Seller:** RANDY E & LINDA K MAMMENG  
**Buyer, Buyer's Address:** CHERYL L PERKINS, 2008 E 18TH ST  
**Address:** 2008 E 18TH ST, LOVELAND  
**Price:** \$181000  
**Date Closed:** 6/10/2013

**Seller:** 8560 ALLENBROOK LLC  
**Buyer, Buyer's Address:** MAUREEN MARY KOLZOW TRUST, 8560 ALLENBROOK DR  
**Address:** 8560 ALLENBROOK DR, WINDSOR  
**Price:** \$398300  
**Date Closed:** 6/10/2013

**Seller:** JORDAN W MOHR  
**Buyer, Buyer's Address:** JAMES L KAREN J BARLEEN REVOCA, 950 PO BOX 3766  
**Address:** 950 BIG THOMPSON AVE UNIT 1142, ESTES PARK  
**Price:** \$111000  
**Date Closed:** 6/10/2013

**Seller:** SCOT E & EILEEN N HEATH  
**Buyer, Buyer's Address:** KEN-NETH W & RACHEL L NELSON, 3821 COSMOS LN  
**Address:** 720 CITY PARK AVE APT D420, FORT COLLINS  
**Price:** \$122000  
**Date Closed:** 6/10/2013

**Seller:** SAVANT HOMES INC  
**Buyer, Buyer's Address:** BRIAN A & ERIN L BECKER, 3692 DIXON ST  
**Address:** 3692 DIXON ST, TIMNATH  
**Price:** \$435000  
**Date Closed:** 6/10/2013

**Seller:** LZW LLC  
**Buyer, Buyer's Address:** GREGORY A & SANDRA L STANDIFORD, 2110 MONTE VISTA CIR  
**Address:** 3800 N GARFIELD AVE, LOVELAND  
**Price:** \$384000  
**Date Closed:** 6/10/2013

**Seller:** SIMON R ROBE  
**Buyer, Buyer's Address:** ROBERTA J SHARRITT, 2025 MATHEWS ST UNIT E3  
**Address:** 2025 MATHEWS ST UNIT E3, FORT COLLINS  
**Price:** \$198000  
**Date Closed:** 6/10/2013

**Seller:** RONALD F JR & BARBARA L MANSKE  
**Buyer, Buyer's Address:** JENNIFER ROSECRANCE, 4433 EAGLE LAKE DR  
**Address:** 2221 VASSAR AVE, FORT COLLINS  
**Price:** \$270000  
**Date Closed:** 6/10/2013

**Seller:** TRILBY 6608 LLC

**Buyer, Buyer's Address:** PETERS ANGLICAN CHU SAINT, 1051 WILD CHERRY LN  
**Address:** 6608 AUTUMN RIDGE DR, FORT COLLINS  
**Price:** \$315000  
**Date Closed:** 6/10/2013

**Seller:** THOMAS V & MARIAN C NOON  
**Buyer, Buyer's Address:** COYL L SMITH, 4003 WINDMILL DR  
**Address:** 2756 ARANCIA DR, FORT COLLINS  
**Price:** \$270000  
**Date Closed:** 6/10/2013

**Seller:** KRISTEN R & MONTGOMERY A STAGGS  
**Buyer, Buyer's Address:** JKL VENTURES I LLC, 1050 BUFFALO RIDGE RD  
**Address:** 1932 FOSSIL CREEK PKWY, FORT COLLINS  
**Price:** \$250000  
**Date Closed:** 6/10/2013

**Seller:** JARROD GEORGE & BRENDA POZARNSKY  
**Buyer, Buyer's Address:** MATTHEW SHOUP, 6463 PUMPKIN RIDGE DR  
**Address:** 333 E 48TH ST, LOVELAND  
**Price:** \$189000  
**Date Closed:** 6/10/2013

**Seller:** WESTMARK HOMES LLC  
**Buyer, Buyer's Address:** DOUGLAS G & LINDA R WIMER, 7333 BALCARRICK CT  
**Address:** 7333 BALCARRICK CT, WINDSOR  
**Price:** \$449300  
**Date Closed:** 6/10/2013

**Seller:** SETH & LINDA NIENHUESER  
**Buyer, Buyer's Address:** PATRICIA A HAFFORD, 5144 AUGUSTA CT  
**Address:** 631 YARROW CIR, FORT COLLINS  
**Price:** \$185000  
**Date Closed:** 6/10/2013

**Seller:** TERESA K TURAN  
**Buyer, Buyer's Address:** LAURA V ASHTON, 338 E 13TH ST

**Address:** 338 E 13TH ST, LOVELAND  
**Price:** \$158000  
**Date Closed:** 6/10/2013

**Seller:** WILLOW STREET LOFTS DEV LLC  
**Buyer, Buyer's Address:** NEIL M FORCIER, 220 WILLOW ST # 402D  
**Address:** MULT PROP  
**Price:** \$259000  
**Date Closed:** 6/10/2013

**Seller:** R MARLENE & MARLENE JULIAN  
**Buyer, Buyer's Address:** ANDREW S & MARTHA A BELKNAP, 4125 LAKEVIEW RD  
**Address:** 4640 VENTURI LN, FORT COLLINS  
**Price:** \$417500  
**Date Closed:** 6/10/2013

**Seller:** JEFFREY SCOTT JOLLI & NICOLE MARIE HARVEY  
**Buyer, Buyer's Address:** MATTHEW FETISSOFF, 417 ORION CT  
**Address:** 417 ORION CT, FORT COLLINS  
**Price:** \$190000  
**Date Closed:** 6/10/2013

**Seller:** STEFANI GOLDIN  
**Buyer, Buyer's Address:** KYLE J WINTERROWD, 4615 MORNING DOVE LN UNIT 3  
**Address:** 4615 MORNING DOVE LN UNIT 3, FORT COLLINS  
**Price:** \$227500  
**Date Closed:** 6/10/2013

**Seller:** THOMPSON RANCH DEVELOPMENT CO  
**Buyer, Buyer's Address:** JB93 HOLDINGS LLC, 619 DENVER AVE  
**Address:** TBD,  
**Price:** \$236100  
**Date Closed:** 6/10/2013

**Seller:** BANK AMERICA  
**Buyer, Buyer's Address:** CORY CARROLL, 665 HALBACH LN  
**Address:** 447 ELM AVE, ESTES PARK  
**Price:** \$150000  
**Date Closed:** 6/10/2013

**Seller:** DARYLE GUY & JOYCE E DICKENS  
**Buyer, Buyer's Address:** MICHELLE L MARIN, 1113 MAPLE ST  
**Address:** 1113 MAPLE ST, FORT COLLINS  
**Price:** \$  
**Date Closed:** 6/10/2013

**Seller:** EVELYN L TOWNER  
**Buyer, Buyer's Address:** EVERETT DALE & MARIAN M HOFF, 3030 IVY DR  
**Address:** 3030 IVY DR, LOVELAND  
**Price:** \$249800  
**Date Closed:** 6/10/2013

**Seller:** JOE III & JULIE MARI CIENFUEGOS  
**Buyer, Buyer's Address:** WOLVERINE FARM PUBLISHING, 316 WILLOW ST  
**Address:** 316 WILLOW ST, FORT COLLINS  
**Price:** \$  
**Date Closed:** 6/10/2013

**Seller:** QUICKSILVER R & TAMMY J REDDY  
**Buyer, Buyer's Address:** ALLEN J & YOLANDA HEATON, 6125 HAMILTON CT  
**Address:** 6125 HAMILTON CT, FORT COLLINS  
**Price:** \$385000  
**Date Closed:** 6/10/2013

**Seller:** WILLIAM M & CHRISTINE P HARTWICK  
**Buyer, Buyer's Address:** JILL S MONTREY, 1060 RACE ST  
**Address:** 2701 STOVER ST # A1, FORT COLLINS  
**Price:** \$203000  
**Date Closed:** 6/10/2013

**Seller:** KERISSA K & BRIAN J HOLLAND  
**Buyer, Buyer's Address:** HEATHER HANSMEIER, 2314 CLIPPER WAY  
**Address:** 2314 CLIPPER WAY, FORT COLLINS  
**Price:** \$200000  
**Date Closed:** 6/10/2013

**Seller:** ENCORE HOMES LLC  
**Buyer, Buyer's Address:** MARK ELLIOTT & STEPHANIE J SILVERS, 444 HOUGHTON CT

**Address:** 444 HOUGHTON CT, FORT COLLINS  
**Price:** \$228000  
**Date Closed:** 6/10/2013

**Seller:** MEREDITH N & PATRICIA M KUEHL  
**Buyer, Buyer's Address:** JACK W ADAMS, 15332 KIMBERK DR  
**Address:** 11620 PINGREE PARK RD, BELLVUE  
**Price:** \$382000  
**Date Closed:** 6/10/2013

**Seller:** JOHN & JILL TREGENZA  
**Buyer, Buyer's Address:** BARBARA D BROWN, 472 MESA DR  
**Address:** 472 MESA DR, LOVELAND  
**Price:** \$219900  
**Date Closed:** 6/10/2013

**Seller:** JOURNEY HOMES LLC  
**Buyer, Buyer's Address:** AARON G & ANNA CATHERINE MENG, 2250 WOODBURY LN  
**Address:** 2250 WOODBURY LN, FORT COLLINS  
**Price:** \$231900  
**Date Closed:** 6/10/2013

**Seller:** SAINT AUBYN HOMES LLC  
**Buyer, Buyer's Address:** KYLE R & EMILY L STEELE, 7410 THISTLEDOWN DR  
**Address:** 7410 THISTLEDOWN DR, WINDSOR  
**Price:** \$285300  
**Date Closed:** 6/10/2013

**Seller:** SAINT AUBYN HOMES LLC  
**Buyer, Buyer's Address:** EUGENE D & PATRICIA L WALTERS, 1311 MOUNT MEEKER AVE  
**Address:** 1311 MOUNT MEEKER AVE, BERTHOUD  
**Price:** \$277000  
**Date Closed:** 6/10/2013

**Seller:** 712 PEAR LLC  
**Buyer, Buyer's Address:** TRISHA A & DANIEL J MIKKELSON, 15762 W 79TH PL  
**Address:** 712 PEAR ST, FORT COLLINS  
**Price:** \$212000  
**Date Closed:** 6/10/2013

**Seller:** TIMOTHY J & ANITA M PARISEAU  
**Buyer, Buyer's Address:** CHRISTOPHER E FAIR, 1145 SHELBY DR  
**Address:** 1145 SHELBY DR, BERTHOUD  
**Price:** \$571300  
**Date Closed:** 6/10/2013

**Seller:** NICK DAILEY  
**Buyer, Buyer's Address:** 15071509 EDORA LLC, 1001 E HARMONY RD # 502  
**Address:** 1507 EDORA RD, FORT COLLINS  
**Price:** \$235000  
**Date Closed:** 6/10/2013

**Seller:** BRIAN E & KIMARIE A BROWN  
**Buyer, Buyer's Address:** HMC PROPERTIES LLC, 2464 N BOLSA LN  
**Address:** 439 DENVER AVE, LOVELAND  
**Price:** \$93500  
**Date Closed:** 6/10/2013

**Seller:** KAY COLLINS  
**Buyer, Buyer's Address:** ELIZABETH COLLINS MCCAHAN, 973 ISLETA AVE  
**Address:** 809 E DRAKE RD # A118, FORT COLLINS  
**Price:** \$  
**Date Closed:** 6/10/2013

**Seller:** KAY COLLINS  
**Buyer, Buyer's Address:** THOMAS COLLINS MCCAHAN, 801 E DRAKE RD # F85  
**Address:** 801 E DRAKE RD # F85, FORT COLLINS  
**Price:** \$  
**Date Closed:** 6/10/2013

**Seller:** ROY W & DONICE L LILLEY  
**Buyer, Buyer's Address:** DAVID K & MONU K ROYER, 8501 SECRETARIAT DR  
**Address:** 8501 SECRETARIAT DR, WELLINGTON  
**Price:** \$217500  
**Date Closed:** 6/10/2013

**Seller:** RYAN L & ALLISON M SCHNELL  
**Buyer, Buyer's Address:** ROBERT M & LAURYN J EVANS, 3738 ECLIPSE LN

**Address:** 3738 ECLIPSE LN, FORT COLLINS  
**Price:** \$338000  
**Date Closed:** 6/10/2013

**Seller:** JEFFREY B & KARYN L LEBLANC  
**Buyer, Buyer's Address:** TIMOTHY A & ELLEN J LEICHTMAN, 3113 SILVERWOOD DR  
**Address:** 3113 SILVERWOOD DR, FORT COLLINS  
**Price:** \$291000  
**Date Closed:** 6/10/2013

**Seller:** FABIO & MITZI PAIM DE ALMEI SANDRI  
**Buyer, Buyer's Address:** MATTHEW C & DEVON M SCHERER, 5644 CARDINAL FLOWER CT  
**Address:** 5644 CARDINAL FLOWER CT, FORT COLLINS  
**Price:** \$575000  
**Date Closed:** 6/10/2013

**Seller:** ABIGAIL L ELDRIDGE  
**Buyer, Buyer's Address:** TERRI A EMMONS, 3083 NW THISTLE PL  
**Address:** 2450 WINDROW DR UNIT F202, FORT COLLINS  
**Price:** \$145000  
**Date Closed:** 6/10/2013

**Seller:** LOIS STAHLLECKER  
**Buyer, Buyer's Address:** RICHARD & MARY KELLY, 414 BARNES PL  
**Address:** 410 BARNES PL, LOVELAND  
**Price:** \$140000  
**Date Closed:** 6/10/2013

**Seller:** ROBERT D COPPER  
**Buyer, Buyer's Address:** STEVAN D & TAMMY R STEIN, 4530 MAXWELL DR  
**Address:** 496 S FORK RD, GLEN HAVEN  
**Price:** \$375000  
**Date Closed:** 6/10/2013

**Seller:** SCOTT ELDRIDGE WALKER  
**Buyer, Buyer's Address:** WALKER LIVING TRUST, 731 N TAFT HILL RD  
**Address:** 731 N TAFT HILL RD, FORT COLLINS  
**Price:** \$265000  
**Date Closed:** 6/10/2013

**Seller:** PHILLIP D COCHRAN REVOCABLE TR  
**Buyer, Buyer's Address:** SANDRA KAY PAINTER, 1481 BOZEMAN TRL  
**Address:** 300 RIVERSIDE DR #305, ESTES PARK  
**Price:** \$800  
**Date Closed:** 6/10/2013

**Seller:** COMMUNITY BANKS COLORADO  
**Buyer, Buyer's Address:** MILLRUN ENTERPRISES LLC, 7900 E 1ST AVE  
**Address:** TBD,  
**Price:** \$35000  
**Date Closed:** 6/11/2013

**Seller:** CHRISTOPHER ADAM BRANCKEY  
**Buyer, Buyer's Address:** JACOB L & AUBREY M MECKLEY, 7302 TRIANGLE DR  
**Address:** 7302 TRIANGLE DR, FORT COLLINS  
**Price:** \$280000  
**Date Closed:** 6/11/2013

**Seller:** DWAYNE G & LORI L WALKER  
**Buyer, Buyer's Address:** RCA NOVAK LLC, 5020 WESTRIDGE DR  
**Address:** 1055 CLEVELAND AVE, LOVELAND  
**Price:** \$153000  
**Date Closed:** 6/11/2013

**Seller:** ALAN DOUGLAS AMSDEN  
**Buyer, Buyer's Address:** BONJER INC, 1540 BROADVIEW DR  
**Address:** 120 LOST BROOK DR, ESTES PARK  
**Price:** \$140000  
**Date Closed:** 6/11/2013

**Seller:** GARY R & TAMMY K ZIMMERMAN  
**Buyer, Buyer's Address:** EDWARD M SCHNEIDER, 1013 FOSSIL CRK PKWY  
**Address:** 908 SYCAMORE ST, FORT COLLINS  
**Price:** \$166500  
**Date Closed:** 6/11/2013

**Seller:** GERALD L & LISA A COFFEY  
**Buyer, Buyer's Address:** KYLE G & GAYVIN E STONG, 3809 MARIAH LN



# CHEYENNE FRONTIER DAYS

World's Largest Outdoor Rodeo & Western Celebration

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You provide the group...  
**We Provide the Fun!**  
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This summer—bring your **group or business** of 15 or more to Cheyenne Frontier Days—take in a rodeo, night show or both.

**GROUP BENEFITS**

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- Assistance for those with special needs

*Call us to plan your group event*

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**Alan Jackson with special guest Randy Houser JULY 20**

**Dwight Yoakam with special guests Chancey Williams and the Younger Brothers Band JULY 21**

**2013 Championship Bull Riding Tour Road to Cheyenne JULY 22, 23**

**Luke Bryan with special guest Thompson Square JULY 24**

**Rascal Flatts with special guest The Band Perry JULY 25**

**Jason Aldean with special guest Jake Owen JULY 26**

**Toby Keith with special guest Joe Nichols JULY 27**

**PRCA Rodeo JULY 20-28**

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## FOR THE RECORD

**Address:** 3809 MARIAH LN, FORT COLLINS  
**Price:** \$90000  
**Date Closed:** 6/11/2013

**Seller:** VENEITA M JONES  
**Buyer, Buyer's Address:** VENEITA M JONES LIVING TRUST, 1518 W 28TH ST  
**Address:** 1518 W 28TH ST, LOVE-LAND  
**Price:** \$  
**Date Closed:** 6/11/2013

**Seller:** JERRY L & EMMA R SHOCKLEY  
**Buyer, Buyer's Address:** JERRY EMMA SHOCKLEY LIVING TRU, 2707 GLENDEVEY DR  
**Address:** 2707 GLENDEVEY DR, LOVELAND  
**Price:** \$  
**Date Closed:** 6/11/2013

**Seller:** JOHN J & SHARON K BRZE-INSKI  
**Buyer, Buyer's Address:** CHARLES T HIGGINS, 4626 BRENTON DR  
**Address:** 4626 BRENTON DR, FORT COLLINS  
**Price:** \$229900  
**Date Closed:** 6/11/2013

**Seller:** DONNA L JENSEN  
**Buyer, Buyer's Address:** DONNA L JENSEN LIVING TRUST, 3054 SURI TRL  
**Address:** MULT PROP,  
**Price:** \$  
**Date Closed:** 6/11/2013

**Seller:** KEIRNS CONSTRUCTION CO  
**Buyer, Buyer's Address:** JUDITH A JACKSON, 1925 RIO BLANCO AVE  
**Address:** 1925 RIO BLANCO AVE, LOVELAND  
**Price:** \$292000  
**Date Closed:** 6/11/2013

**Seller:** STEVE JACKSON  
**Buyer, Buyer's Address:** JUDITH A JACKSON, 1925 RIO BLANCO AVE  
**Address:** 1925 RIO BLANCO AVE, LOVELAND  
**Price:** \$

**Date Closed:** 6/11/2013

**Seller:** BANK NEW YORK MELLON  
**Buyer, Buyer's Address:** SULEEPORN & LEE A MILLER, 2500 E HARMONY RD LOT 400  
**Address:** 949 FOXTAIL ST, FORT COLLINS  
**Price:** \$176000  
**Date Closed:** 6/11/2013

**Seller:** ERNIE CONRAD PROPER-TIES LLC  
**Buyer, Buyer's Address:** JOHN R & BARBARA K JOHNSON, 5900 QUAIL CREEK DR  
**Address:** TBD,  
**Price:** \$54000  
**Date Closed:** 6/11/2013

**Seller:** GERALD N & ELAINE B WEISS  
**Buyer, Buyer's Address:** SAMUEL E JR & GEORGIA L NARROW, 5630 WINGFOOT DR  
**Address:** 5630 WINGFOOT DR, FORT COLLINS  
**Price:** \$320000  
**Date Closed:** 6/11/2013

**Seller:** STACEY D COX  
**Buyer, Buyer's Address:** ROBERT A LARSON, 8506 4TH ST  
**Address:** 8506 4TH ST, WELLING-TON  
**Price:** \$140000  
**Date Closed:** 6/11/2013

**Seller:** GLENN A & RUTH ANN LOTT  
**Buyer, Buyer's Address:** CAM-ERON C & JANET E FUERNISS, 3620 FILLMORE AVE  
**Address:** 1460 LOWER BROAD-VIEW RD, ESTES PARK  
**Price:** \$184000  
**Date Closed:** 6/11/2013

**Seller:** LEONARD N NIGH-SWONGER TRUST  
**Buyer, Buyer's Address:** BUCHANAN HOLDINGS LLC, 5445 DTC PKWY  
**Address:** 348 N JEFFERSON AVE, LOVELAND  
**Price:** \$375000  
**Date Closed:** 6/11/2013

**Seller:** DAVID L MITCHELL  
**Buyer, Buyer's Address:** TANA L MITCHELL, 3947 WYOMING ST  
**Address:** 1920 TIMBERLINE LN, FORT COLLINS  
**Price:** \$  
**Date Closed:** 6/11/2013

**Seller:** TANA L MITCHELL  
**Buyer, Buyer's Address:** THAO LE BIEL, 1920 TIMBERLINE LN  
**Address:** 1920 TIMBERLINE LN, FORT COLLINS  
**Price:** \$148000  
**Date Closed:** 6/11/2013

**Seller:** ROBERT L BUDERUS  
**Buyer, Buyer's Address:** KEVIN DUNNIGAN, 8273 PARKER CT  
**Address:** 5679 TWO RAIL CT, FORT COLLINS  
**Price:** \$125000  
**Date Closed:** 6/11/2013

**Seller:** VINCENT K & ROSALIE ROACH  
**Buyer, Buyer's Address:** SCOTT KELLMAN, 4824 OVERHILL DR  
**Address:** 4816 OVERHILL DR, FORT COLLINS  
**Price:** \$79000  
**Date Closed:** 6/11/2013

**Seller:** PATRICIA L VANDERWAL TRUST  
**Buyer, Buyer's Address:** SHAN-NON & COLIN WESTCOTT, 227 N WHITCOMB ST  
**Address:** 161 KIOWA CT, BELLVUE  
**Price:** \$55000  
**Date Closed:** 6/11/2013

**Seller:** DRY CREEK LLC  
**Buyer, Buyer's Address:** ENCORE HOMES LLC, 1218 W ASH ST UNIT A  
**Address:** 551 WINNIPEG CT, FORT COLLINS  
**Price:** \$48000  
**Date Closed:** 6/11/2013

**Seller:** DRY CREEK LLC  
**Buyer, Buyer's Address:** ENCORE HOMES LLC, 1218 W ASH ST UNIT A  
**Address:** 538 WINNIPEG CT, FORT COLLINS  
**Price:** \$47900

**Date Closed:** 6/11/2013

**Seller:** RICHARD & LINDA J KOEN-TOPP  
**Buyer, Buyer's Address:** KEN-NETH G & NANCY J DIMICK, 1460 FRONT NINE DR APT A  
**Address:** 1460 FRONT NINE DR APT A, FORT COLLINS  
**Price:** \$249900  
**Date Closed:** 6/11/2013

**Seller:** ENCORE HOMES LLC  
**Buyer, Buyer's Address:** MICHAEL B MCCAIN, 432 BANNOCK ST  
**Address:** 432 BANNOCK ST, FORT COLLINS  
**Price:** \$266000  
**Date Closed:** 6/11/2013

**Seller:** HUD  
**Buyer, Buyer's Address:** JOSHUA DAVID & MOLLY MCINTYRE, 5551 CORNERSTONE DR UNIT B11  
**Address:** 271 REAGAN DR, LOVE-LAND  
**Price:** \$  
**Date Closed:** 6/11/2013

**Seller:** OAKWOOD HOMES LLC  
**Buyer, Buyer's Address:** KAREN A & PETER C BIESER, 5031 RIDGE-WOOD DR  
**Address:** 5031 RIDGEWOOD DR, JOHNSTOWN

**Price:** \$250300  
**Date Closed:** 6/11/2013

**Seller:** STEPHEN D & BECKY L RIVOIRE  
**Buyer, Buyer's Address:** STE-PHEN D BECKY L RIVOIRE REVO, 2308 NORTHRIDGE CT  
**Address:** 2308 NORTHRIDGE CT, FORT COLLINS  
**Price:** \$  
**Date Closed:** 6/11/2013

**Seller:** ROBERT L & PHYLLIS J TISONE  
**Buyer, Buyer's Address:** ALTA M & CINDY D BARNASON, 419 S IMPALA DR APT 4  
**Address:** 419 S IMPALA DR APT 4, FORT COLLINS  
**Price:** \$94000  
**Date Closed:** 6/11/2013

**Seller:** MARILEE C BOYLAN  
**Buyer, Buyer's Address:** HOWARD & ALEX BARNES, 629 LESSER DR  
**Address:** 629 LESSER DR, FORT COLLINS  
**Price:** \$190000  
**Date Closed:** 6/11/2013

**Seller:** LUXURY HOMES NORTH-ERN COLO LLC  
**Buyer, Buyer's Address:** ROBERT D BARLEY, 3708 SANDY SHORE LN

**Address:** 3708 SANDY SHORE LN, FORT COLLINS  
**Price:** \$532700  
**Date Closed:** 6/11/2013

**Seller:** AMBER L HINSON  
**Buyer, Buyer's Address:** DAVID M & KATHY A BRANNON, 2924 ROSS DR APT J28  
**Address:** 2924 ROSS DR APT J28, FORT COLLINS  
**Price:** \$128500  
**Date Closed:** 6/12/2013

**Seller:** SANDY MARTIN DUNKLE  
**Buyer, Buyer's Address:** STE-VEN D DOWNING, 5054 W COUNTY ROAD 4  
**Address:** 5054 W COUNTY ROAD 4, BERTHOUD  
**Price:** \$310000  
**Date Closed:** 6/12/2013

**Seller:** DANIELLE R & JOHN D III FEENEY  
**Buyer, Buyer's Address:** COLIN D & DIANE S CAMPBELL, 2008 CAMEO AVE  
**Address:** 2008 CAMEO AVE, LOVE-LAND  
**Price:** \$235000  
**Date Closed:** 6/12/2013

### THE EYE from 3

trapped in shale.

The company, led by Mitch Burroughs of Fort Collins, bought Barstow Production Water Solutions of Barstow, Texas, in February. It acquired four water wells and stations for drivers to load water, as well as restrooms and showers for drivers in Ward County, Texas.

"We've raised a significant

amount of money," Burroughs said in a phone interview.

Armada Water Assets filed documents for an initial public offering of stock with the U.S. Securities and Exchange Commission in February, but withdrew its request days later. Burroughs said the company plans to file again for an initial public offering soon.



# 2013 SUITCASE PARTY

An Event of the Northern Colorado Active 20/30 Children's Foundation benefiting at-risk and disadvantaged children's charities

**FRIDAY, AUGUST 23, 2013**

Fort Collins-Loveland Airport



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**Food:** Chimney Park Restaurant and Bar, Jax Fish House, Next Door Food & Drink, Zquila, Food for Thought Catering, and The Boot Grill

**Entertainment:** Drinks, dancing, live music, silent and live auction, and a few new surprises this year!

**The Raffle:** Come prepared to jump on a private jet that night for a 3-night trip returning Monday morning.

This year's Headline Band:  
**Blues Traveler**

VISIT [WWW.SUITCASEPARTY.COM](http://WWW.SUITCASEPARTY.COM) FOR MORE INFORMATION

# Study holds prescription for health-care cost control

You have to love numbers. They have ways of revealing things that we would have no other way of knowing.

Earlier this year, for the first time, the Centers for Medicare and Medicaid Services released data on hospital charges nationwide – and the Colorado Center on Law and Policy, a Denver nonprofit that is an advocacy group for low-income people, began analyzing the data.

This analysis, as well as others nationwide, has helped establish important public benchmarks on how much care should cost. These studies also are showing large discrepancies in how much hospitals charge for the same procedures.

The good news for Northern Colorado is that our costs appear to be less than the statewide average in most cases. That should mean we're getting a pretty good deal on our hospital-based health care. At least that's the hope.

However, the analysis also shows little rhyme or reason in the way hos-

## EDITORIAL

pitals charge for services. Granted, it's easy to understand how putting a pacemaker in a critically ill patient would cost more than it would to implant the device in a healthy person.

But the vast difference in charges

for procedures in similar scenarios is difficult to comprehend.

According to CCLP analysis, treatment of a respiratory infection with major complications costs \$59,798.50 at Medical Center of the Rockies and just \$26,938.67 at McKee Medical Center. Whose costs are too high and whose are too low isn't clear yet.

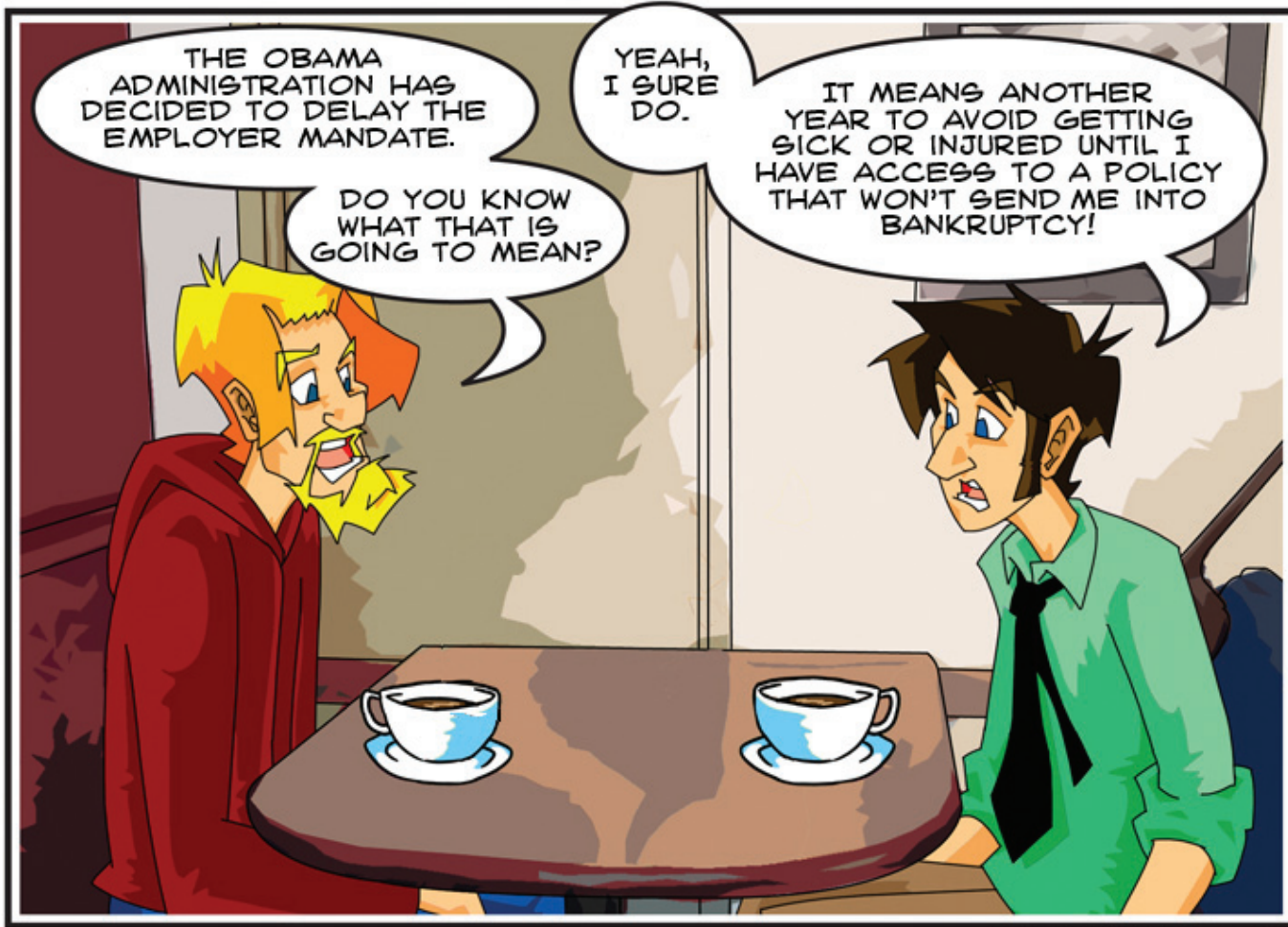
Hospitals maintain that the Centers for Medicare and Medicaid Services data fails to capture certain key points, such as how much indigent care the hospitals provide and pay for, and how sick their overall patient populations are. Those are fair points – but they don't fully explain the discrepancies.

What's hopeful about all of this is

that the hospitals themselves probably weren't aware of how widely their charges varied. Now that it is all in the open, everyone can begin looking at why this is occurring and developing more rational costs.

The next step is to demand even more public cost data and that our doctors and nurses be educated on costs, too, so that when patients ask how much an X-ray costs, for instance, they get good data that helps them make good, economic decisions about their own care.

This is the only way to ensure that market forces – the same forces that help keep our economy competitive – can be brought to bear on health care. The best way to do this? Numbers.

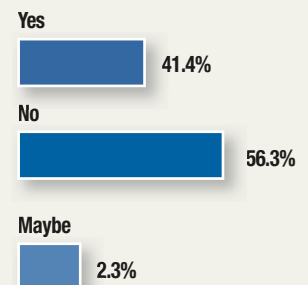


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## NCBR Opinion Poll

Our online question:

Should Weld County and certain neighboring counties secede to form a new state known as North Colorado?



These results reflect responses to the online poll at [www.ncbr.com](http://www.ncbr.com).

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

Next question:

Colorado is conducting a major study on whether a high-speed rail line along the Interstate 25 corridor, connecting Northern Colorado to Denver International Airport, metro Denver, Colorado Springs, Pueblo and possibly the ski resorts, is technically and financially feasible. Would you benefit from such a project?

Answer now at [www.ncbr.com](http://www.ncbr.com). Responses will be accepted through July 23.

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Northern Colorado  
**BUSINESS REPORT**

VOLUME 18, ISSUE 22

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**MARKETING** from 11

You'll see traditional pickups of your story in print publications, and the agency will tell you what that would have cost had you paid for it as advertising space. It will say that it's worth more than that comparable advertising cost, because it's effectively a third-party endorsement – and it will be right!

Moreover, you will see your brand appear online more often. The PR agency can tell you the number of mentions and interactions that occurred on the Internet about your business. You can set a Google Alert to see how often you are talked about on any website, anytime. There's even a "Klout" score to say how influential your brand has become on a number

of platforms.

PR is a no-cost form of advertising. You're not paying for space – you're paying an agent to help you become better known in the marketplace. It's a way of generating awareness for your product or service – and it always has been. It's just that the method is no longer force-feeding the media with a forced-fit story. Instead, PR now is an ongoing effort to align with your audiences, sharing your point of view, your expertise over time and – one day – your product's specs and attributes.

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



Northern Colorado  
**BUSINESS  
REPORT**



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– Doug Markley,  
Markley Motors  
GMC/Buick



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# KRCN 1060 AM

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

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# RESPONSIBLE. BY DESIGN.



## Purpose-driven

This fall, many Colorado students will be driven to school aboard a CNG-powered bus. Noble Energy is making this possible as part of its commitment and its purpose – energizing the world, bettering people’s lives.



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