# Northern Colorado \$1 BUSINESS BEPORT BIZWEST



CARGILL New greenhouses sprouting at Fort Collins campus. 3



DISCOVERIES Advanced Energy and Symbios collaborate on industrial water treatment. 13

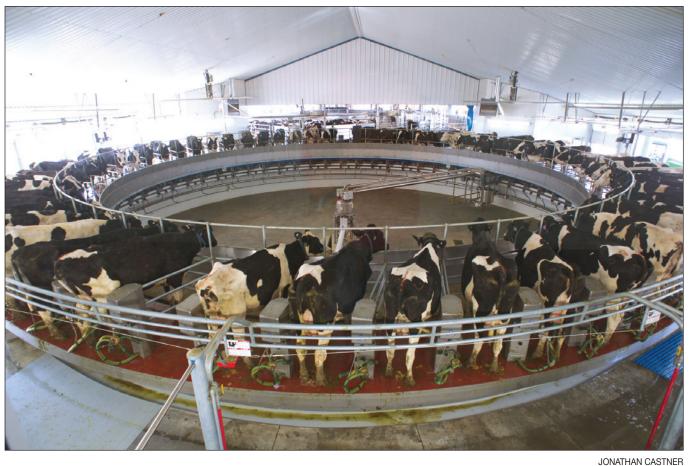
Volume 18 | Issue 25 | Aug. 23 - Sept. 5, 2013

# **SouthGlenn hints at Foothills' future**

#### BY MOLLY ARMBRISTER marmbrister@ncbr.com

While residents of Fort Collins wait and wonder what the reborn Foothills mall will look like, a 90-minute drive south to the Denver suburb of Centennial gives important insights into what the Fort's shopping future holds. There are many similarities between Foothills, owned by Denverbased Alberta Development Partners, and The Streets at SouthGlenn, another Alberta-owned shopping center. There are some notable differences as well. Like Foothills, the shopping center formerly known as Southglenn Mall was purchased by Alberta in disrepair, and was renamed, razed and redeveloped into 1 million square feet of retail space, 140,000 square feet of office space and 202 apartments.

Business leaders applaud the



Cows are milked at a carousel at Aurora Organic Dairy's High Plains Dairy Complex east of Eaton. The dairy has expanded nearly every year since its founding in 2007.

# **Organic dairy thrives on Weld's high plains**

BY STEVE LYNN slynn@ncbr.com

EATON – Boulder's Aurora Organic Dairy has expanded its High Plains Dairy Complex east of Eaton with a new dairy that has the capacity for 3,200 more cows. It is the latest expansion for the gorwing company which has a dairy herd of 22,000.

Aurora Organic, which produces organic milk and butter, has expand-

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ed nearly every year since its start in 2007, said spokeswoman Sonja Tuitele. The new expansion known as the High Meadows Dairy comes as parts of Northern Colorado's dairy ➤ See **Dairy**, **22** 

#### John Brackney, president and chief executive of the South Metro Denver Chamber, whose offices are housed in the mall. "This kind of mixed use is an asset to any community," Brackney said. ➤ See Mall, 10

change "universally," according to

# Feds' oil-tank air regulations pushed out

State eyes developing its own guidelines

#### BY STEVE LYNN slynn@ncbr.com

siynn@ncbr.com

Oil companies will have six months more to comply with emission regulations on oil storage tanks thanks to a recent decision by the Environmental Protection Agency.

Companies once had until Oct.15 to comply with new federal regulations requiring them to capture 95 percent of their emissions. They now have at least until next April to control organic compound emissions.

The federal delay comes as Colorado prepares to examine the same issue – how to reduce volatile organic compounds emitted from oil storage tanks. Those emissions are a key source of ozone pollution along the Front Range.

The rules are tied to oil levels in storage tanks. Newer tanks are likely to be fuller because oil production is highest when wells are first drilled. Fuller tanks emit more volatile organic compounds, and therefore must  $\triangleright$  See **Oil**, **8** 

CONTENTS			
<b>Pedal on</b> Aug. 24th Pro Challenge has	Briefcase21 Business News Digest6 Business Smarts18 Calendar23	Newsmaker Q&A15 On The Job20 Online Poll30 Small Business Adviser.17	
bikers buzzed3 Real estate Greeley retail	Careers	The Eye	
vacancies dropping7	Lists Property and Casualty Insurers	s List 9	

# **Expert on international trade joins UNC**

BY BUSINESS REPORT STAFF news@ncbr.com

GREELEY – J.K. Joung has spent most of his career peering across borders, living in different cultures and immersing himself in international trade.

The South Korean native came to the United States as a 25-year-old who already had served as an infantryman. He completed his undergraduate work at St. Mary's College in California and would go on to earn two master's degrees from the University of Chicago, one in international relations and another in business.

In the coming year, Joung will share his international trade expertise with students at the University of Northern Colorado's Monfort College of Business as the new Monfort Executive-in-Residence.

That's a much different position than he occupied when he first arrived in the United States in 1995 as a transfer student from a college in Seoul. He came to complete his undergraduate degree at St. Mary's, outside San Francisco. "I was the oldest student in the dormitory," he said.

Joung, 43, has spent much of the past 18 years working in the United States and Asia and has worked or



J.K. Joung

studied in 10 different countries, including China, India and Indonesia. From 2003 to 2008, he worked for Nationwide Insurance in Columbus, Ohio.

After his parents died in 2008, he returned to Seoul, working as deputy general manager of Samsung Life Insurance.

The homecoming was eye-opening, he said, in part because downtown Seoul, with its Western trappings and shopping malls, is just a 40-minute drive from the demilitarized zone that separates South Korea from North Korea.

The financial crisis that unfolded five years ago brought military and financial-security concerns. With two young children, Joung and his wife, whose family lives in Colorado, began thinking about their future. After first considering Hong Kong, they ultimately chose to return to the United States, when Joung was offered the executive-in-residence post at UNC.

Although Northern Colorado is far from the nearest port, it still has a small, thriving international trade cohort, according to the Colorado Office of Economic Development and International Trade.

"There's more export business up there than you would think," said Sandi Moilanen, international division director at the OEDIT.

J.K. Joung will deliver the keynote at the NCBR Business Leader Breakfast at Bixpo 2013.

## Where: The Ranch in Loveland When: 7:30 to 9:30 a.m. Sept. 11

In fact, the Greeley area exported more nearly \$1.4 billion in 2012, largely in food manufacturing, while the Fort Collins-Loveland area exported \$862 million, more than half of which came from computer and electronic products.

In coming months, Joung will serve not so much as a scholar but as an international businessman who can provide students with a world view that isn't easy to come by in the intermountain West.

Gene O'Hara, director of Monfort's Executive Professor Program, said initially he wants Joung to visit as many classes as possible to share his perspective and international trade acumen.

For his part, Joung said he's excited to be sharing his knowledge, to help students and other business people understand the complexities and large-scale opportunities that exist in China, India and Indonesia.

Executives at Chinese companies often have a different set of priorities than executives at publicly traded U.S. companies, Joung said. In the United States, executives' key mission is to increase shareholder value, while in China, where executives are often key officials in the Communist Party, the mission is to advance the goal of the party, Joung said.

"That's very different. These are political economies," he said. "Business people who are interested in ➤ See **Joung, 4** 

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# **Cargill greenhouse expansion under way**

**BY MOLLY ARMBRISTER** 

marmbrister@ncbr.com

FORT COLLINS - International food producer Cargill is expanding its operations in Fort Collins, which includes its specialty seeds and oils innovation center.

In July, construction began on a new greenhouse at Cargill's facility, located at 2540 E. Drake Road. Construction is scheduled to be complete in early October, according to a company spokesperson.

Cargill would not comment fur-



MOLLY ARMBRISTER

Cargill is expanding its greenhouse complex at 2540 E. Drake Road in Fort Collins. The work is expected to be completed by October.

ther on the expansion, but city documents state that it will house office space, seed storage, and shop and warehouse buildings.

Plans filed with the city of Fort Collins indicate that a total of six greenhouses eventually could be built on the space adjacent to Cargill's existing facility, which serves as a research and development center for the company's Clear Valley canola oils, according to its website.

Cargill had fewer than 50 employees in 2012, but was listed as one of Fort Collins' top five bioscience employers by the city's Bioscience Cluster. Internationally, Cargill employs 140,000 people.

➤ See Cargill, 31

# Don't mourn the resume's passing – yet

s the traditional resume dead? It depends on whom you ask.

Once printed on expensive stock, folded in thirds and mailed in an envelope, the work-history document that accompanied a cover letter by the dawn of the 21st century generally was attached to an email as a Word document or a PDF.

By last year, however, Jeanne Meister was declaring in Forbes magazine, "Forget the resume. Today, employers pay more attention to candidates' web presence."

Kelsey Meyer, senior vice president of Digital Talent Agents in Columbia, Mo., agreed. "In my mind, LinkedIn is the new resume," Meyer told Human Resource Executive Online. "When a prospective employee sends me a resume, I look at it to make sure it isn't extremely lacking, but then I simply type their name into Google, Twitter, Facebook – and, most importantly, LinkedIn."

# Pedalers, peddlers preparing

JONATHAN CASTNER

Brad Brown, manager of Full Cycle in Fort Collins, does a custom fitting for bicycle customer Doug Meadows. Bicyclists and fans will converge on the city Saturday for the final stage of the USA Pro Challenge cycling race.

# BREY

Victor Lipman joined the chorus in Forbes in June. "To use boxing parlance," he wrote, "it feels to me like the traditional resume is 'on the ropes,' down if not yet out. Bleeding badly from a cut above the eye. In a weakened diminished state. Going into the 12th round, which would you bet on: large amounts of social media data or two pages of crafty wording?

However, a new report by The Creative Group, a Denver-based division of Robert Half International, found that seven in 10 surveyed executives of marketing and advertising companies – folks whom you'd think are more visually oriented than most said they prefer to receive traditional resumes such as those Word docs or

► See The Eye, 4

#### BY MOLLY ARMBRISTER marmbrister@ncbr.com

Local bike-shop owners aren't expecting much of a bump in business resulting from the USA Pro Challenge cycling race, but instead are looking forward to the impact the race is likely to have on Fort Collins' laid back cycling culture.

The Pro Challenge will visit Northern Colorado Saturday, Aug. 24, beginning at the Ranch in Loveland and ending in downtown Fort Collins. This year is the first time that the race, the nation's largest, has made Northern Colorado a part of its route. Race organizers raised more than \$500,000 to bring the race here.

The level of press and buzz around cycling is the most exciting part of the Pro Challenge for Brad Brown, manager of Full Cycle in Fort Collins.

The staff at Full Cycle will work on

"enhancing the experience" of visitors to their store, at 2101 S. College Ave., but Brown said he is not anticipating any large increase in race day sales.

People who are in town to watch the race aren't likely to purchase bikes while they're here, Brown said. Most will come to the store just to look around, but Full Cycle will have other merchandise, including things such as Colorado-specific riding jerseys, on hand in case those patrons want to purchase some memorabilia.

The store is already staffed up this time of year, Brown said, since backto-school season is a busy time for all retailers.

Even though Full Cycle isn't located downtown, where the majority of the activity from the race will congregate, its location on College Avenue, a busy thoroughfare for out-of-towners, is prominent. It may catch some eyes of cycling enthusiasts headed to the race's finish line, located on Mountain Avenue just west of CooperSmith's Brewing, a brewpub and iconic piece of Old Town Square.

"It will be interesting to see what kind of traffic we get since we're out of Old Town," Brown said.

CooperSmith's will have about 20 extra staffers on hand to deal with the extra traffic, according to Sandra Longton, general manager at CooperSmith's.

Managers and other staff will use last weekend's NewWestFest as a template for the Pro Challenge, Longton said. Dealing with large events downtown is old hat for many businesses and employees at downtown businesses, and summer is always a busy time, which means that CooperSmith's beer reserves are prepared for the onslaught as well.

"We're brewing as much as possible every day," Longton said.



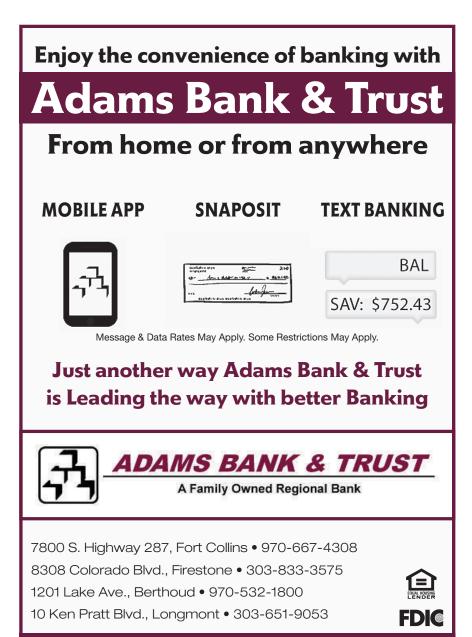


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#### JOUNG from 2

entering China need to understand these risks."

At the same time, he said, the largest growth opportunities lie in these same countries.

The per capita annual income in these countries ranges from a high of \$7,000 per year to a low of roughly \$1,000, Joung said. With these countries just coming out of poverty, their hunger for goods and services is going nowhere but up.

"When I talk to business executives about growth strategies and they're not talking about Asia-Pacific," he said, "then really they don't have a growth strategy."

#### THE EYE from 3

PDFs instead of newer formats such as infographic resumes or online profiles like those on LinkedIn.

Not that those online profiles aren't important. Revi Goldwaser, managing partner of Wall Street Personnel, a financial-recruitment firm in Boca Raton, Fla., told HRE Online, that using those profiles, "I find them versus them finding me." But once found, he said, "You still need a resume 100 percent of the time. When we submit a resume to a client we need a resume. When the job seeker goes to an interview, we need a resume" so that hiring managers can compare applicants side by

At least they don't have to be folded in thirds any more.



side.

Northern Colorado BUSINESS REPORT

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but as an international

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provide students with

a world view that isn't

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# **Natural-gas company gets OK to expand**

#### **BY STEVE LYNN**

slynn@ncbr.com

Plans by DCP Midstream (NYSE: DPM ), the natural-gas gathering and processing company with significant operations in Weld County, to double its gas-processing capacity in the county are moving forward, with three substantial expansions under way.

Denver-based DCP won approval from the Weld County Commission this month to expand its Lucerne II plant, which will maintain capacity of as many as 230 million cubic feet of gas per day. Commissioners also approved an expansion of DCP's gas compressor station, the SLW Ranch.

DCP is waiting for a permit from the state of Colorado before it can begin the Lucerne II expansion, said Kevin Williams, senior vice president of DCP's northern business unit. The expansion will double the size of the current plant.

DCP plans to hire 20 to 25 employees for each gas processing plant expansion, Williams said. Those jobs include technical operators and one or two engineering positions per plant.

The compressor station, south-

east of County Roads 61 and 62, will pump gas to the company's new LaSalle plant.

The expansions come amid plans by DCP to increase its capacity to around 800 million cubic feet per day and gas liquids production of 70,000 barrels per day by the end of next year. DCP will have nine gas plants in Weld County after the expansions.

In the next month or two, the company will start building its LaSalle plant, northwest of County Roads 50 and 51, with capacity of 110 million cubic feet per day.

Both expansions will draw their power from electrical transmission lines, said Kim Ogle, planner for the county Department of Planning Services. The plants capture gas pumped from compressor stations and send it through pipelines to the processing plants, which transport the gas to market.

The company timed the startup of the LaSalle plant with the construction of the Front Range gas liquids pipeline, which originates in Weld. After Adams County commissioners denied the proposed route of the pipeline in July, timing of the pipeline's construction is unclear.

The pipeline, built by DCP, Enterprise Products Partners and Anadarko Petroleum Corp., is supposed to connect producers in the D.J. Basin to the Mont Belvieu, Texas, market, DCP has said. The pipeline is slated to have capacity of approximately 150 barrels per day, which could be expanded to about 230,000 barrels per day.

In addition, DCP aims to expand its Mewbourn II plant near County Roads 35 and 38. It wants to operate the plant at full capacity of 160 million cubic feet per day, up from 35 million cubic feet per day.

The company has no additional plans to expand, but may consider doing so if increased production continues.

"If the producers continue to have the kind of success they're having, we'll monitor that and we'll work with them closely," Williams said. "If the trend continues, we'll certainly take a look at that."



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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 Aug. 7-20. Find the full stories at ncbr.com by typing the headline into the search window at the top of the homepage.

#### OtterBox wins \$2 million in counterfeiting case

FORT COLLINS – A federal judge has issued a permanent injunction against S & P Trading Inc. and ordered the New York counterfeiter to pay OtterBox \$2 million, Fort Collins' OtterBox said. U.S. District Judge Raymond J. Dearie issued the order against College Point, N.Y.-based S & P on April 29, according to an order made in the Eastern District of New York. S & P infringed on OtterBox' trademarks when it sold more than 146,000 counterfeit OtterBox cases, raking in nearly \$2.9 million, according to a court filing signed by S & P's president, Pearl Chen. The injunction orders S & P to stop making and selling counterfeit cases and to destroy the counterfeit products.

Posted Aug. 20.

#### State Farm selling Greeley buildings

GREELEY - State Farm Insurance is in the process of selling 23 buildings in 18 locations that house operations centers across the country, including three buildings it owns in Greeley. The company will immediately lease back the properties and continue operations as usual, according to Angela Thorpe, spokesperson for State Farm. The goal is to avoid any interruption in operations, Thorpe said. The Greeley operations center consists of three buildings, located at 1555 Promontory Circle. A buyer for the portfolio, which includes properties from Bakersfield, Calif. to Boston, has not yet been agreed upon, Thorpe said, but negotiations are under way.

Posted Aug. 20.

#### 8 NoCo companies on Inc. 5000 list

Eight Northern Colorado-based companies made this year's Inc. 5000 fastest-growing list, including four each from Loveland and Fort Collins. Madwire Media of Loveland ranked as the second-fastest growing company in the state with 5,254 percent growth from 2009 to 2012. Only Boulder-based Trada, an advertising services company, topped Madwire in Colorado. Madwire ranked No. 52 on the nationwide list, which every year ranks the 5,000 fastest-growing privately-held companies in the country by examining three years' worth of revenue. Other Northern Colorado companies on the list are OtterBox, Niner Bikes, SafeSite, Employment Solutions, Vision Graphics, SAFEbuilt and New Belgium Brewing. *Posted Aug. 20.* 

#### Voters to decide if Weld should secede

GREELEY - Weld County commissioners approved a measure that will ask voters in November whether the county should secede and form a 51st state. The proposed language is as follows: "Shall the Board of County Commissioners of Weld County, in concert with the county commissioners of other Colorado counties, pursue becoming the 51st state of the United States of America?" Ten Colorado counties participated in talks this summer regarding the secession movement and four public hearings have been held to gather comment. Posted Aug. 19.

#### Unemployment down in Larimer and Weld

Unemployment rates have dropped in both the Fort Collins-Loveland and Greeley metro areas, according to the latest data from the Bureau of Labor Statistics. In Fort Collins and Loveland, the rate dropped to 5.6 percent in July, compared with 6.2 percent in June and 6.7 percent in July 2012. Unemployment in Greeley dropped to 7.5 percent in July from 8.3 percent in June and 9.1 percent in July 2012. The statewide unemployment rate also decreased, falling to 6.9 percent in July, down more than a full percentage point from the previous July, when unemployment in the state was 8.3 percent.

Posted Aug. 19.

#### Audit panel sets special hearing on EAGLE-Net

DENVER – EAGLE-Net Alliance representatives will attend a special hearing of the Legislative Audit Committee in September following pressure from lawmakers for the embattled organization to provide further detail on its operations. EAGLE-Net representatives last attended a Legislative Audit Committee hearing in February. The agreement by EAGLE-Net representatives to attend the Sept. 16 hearing in Denver follows a July request by a bipartisan group of lawmakers that they make another appearance. Lawmakers concerned about whether EAGLE-Net can sustain its operations have complained that the organization, the recipient of \$100.6 million in federal stimulus funding, has withheld information on its finances. EAGLE-Net is tasked with improving broadband internet connectivity in rural Colorado, including parts of Northern Colorado. *Posted Aug. 16.* 

#### Blue Ocean purchases former Abound building

FORT COLLINS - Blue Ocean has purchased a 21,164-square-foot light industrial building formerly occupied by the defunct solar panel manufacturer Abound Solar. The property, located at 4557 Denrose Court, was one of the sites where hazardous waste, specifically cadmium, was found following Abound's bankruptcy last year. The building is located near the intersection of Mulberry Road and Interstate 25. The federal government contracted with a national company to clean up the waste, according to Steve Schroyer, director of real estate at Blue Ocean. which often does real estate investment work for OtterBox.

Posted Aug. 14.

## Fort Collins-Loveland No. 2 in high-tech startup density

FORT COLLINS - The Fort Collins and Loveland area ranks No. 2 nationwide in high-tech startup density, according to a report from research and policy foundation Engine and the Kansas City, Mo.-based Ewing Marion Kauffman Foundation. The organizations ranked the Fort Collins and Loveland region among the top 25 nationwide and ahead of tech havens in the San Francisco Bay, Seattle and Washington, D.C., areas, according to the report. The Boulder area ranked No. 1 while the Denver area ranked No. 6. Colorado Springs ranked No. 9 and Cheyenne, Wyo., rounded out the top 10.

Posted Aug. 14.

#### Madwire to expand to Rialto Theater Center

LOVELAND – Madwire Media has opted to stay in Loveland and expand into space at the Rialto Theater Center, the company said. The fast-growing Internet services company also had been looking at space in the Rocky Mountain Center for Innovation and Technology, but Madwire opted to go with the theater site instead. Last month, Madwire announced that the state of Colorado had offered it \$2.9 million in incentives to remain in-state. The incentives are tied to Madwire's ability to create 300 jobs during the next five years.

Posted Aug. 13.

#### Student housing project headed for Greeley

GREELEY – Ground was broken Aug. 13 for a 262-bed off-campus student housing project in Greeley, with plans to open in time for the fall 2014 semester. The \$10 million project, called University Flats, is being developed by Greeley Realty Investors, an affiliate of Denverbased Center Street Capital. Center Street Capital also developed Regency in Denver, a housing project catering to students at the Auraria campus. The project will consist of 92 two- and three-bedroom units spread through eight buildings located at 1750 Sixth Ave, just a few blocks from the University of Northern Colorado campus. Posted Aug. 12.

8

#### Blue Ocean considering 6-story downtown HQ

FORT COLLINS - Blue Ocean, a real estate firm that often does work for OtterBox, has submitted preliminary plans for a six-story headquarters to be located north of existing Otter-Box buildings, at 111 S. Meldrum St. in downtown Fort Collins. Plans for the project submitted to the city show that the headquarters would encompass 42,000 square feet of office space and a two-story, 450-space parking garage. Just down the street from the potential Blue Ocean project, OtterBox has a five-story, \$6 million building under construction at 331 S. Meldrum St.

Posted Aug. 9.

## UNC to offer MBA in fall 2014

GREELEY – The Monfort College of Business at the University of Northern Colorado will add a master of business administration degree to its curriculum in fall 2014. The new program, approved by the UNC board of trustees and the Colorado Commission on Higher Education earlier this summer, will be offered at UNC's Centerra campus in Loveland. Mike Leonard, vice president of marketing at UNC, said the college chose to locate the program at Centerra because of its easy access to Front Range cities.

Posted Aug. 8.





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9 | Property and Casualty Insurers List

# **Greeley revels in retail real estate rebound**

BY MOLLY ARMBRISTER marmbrister@ncbr.com

GREELEY – While Fort Collins and Loveland enjoy a quicker housing market recovery than Greeley, firstquarter data show that at least one market in Greeley rebounded faster from 2012 to 2013.

Retail real estate in Greeley saw a 1.5 percent decrease in vacancy rates year-over-year in the first quarter, while Fort Collins posted a 1.1 percent decrease and Loveland showed a 0.7 percent dip, data from real estate analyst Xceligent show.

The improvements in retail real estate in all three markets still are small, but illustrate changes that are the result of more people spending their disposable income, a mark of an overall improving economy.

This is especially evident in the numbers pertaining to restaurants. According to the Xceligent report, restaurant vacancies in Greeley dropped from 9 percent to 4.4 percent from the beginning of 2012 to the same period in 2013.

Like many economic improvements in Greeley, this can be attributed to activity from oil and gas workers, according to Steve Kawulok, managing director for Sperry Van Ness Commercial.

"There is renewed vigor in restaurant activity with the energy industry workers having more disposable income to spend in these establishments," Kawulok said.

Much of the retail activity is taking place on the U.S. Highway 34 bypass and business loop, and downtown Greeley is increasing in popularity for restaurants. In addition to such local startups as the Greeley Chophouse, which opened early this year, a national franchise, Subway, opened downtown as well.

Downtown Greeley is on the cusp of a renaissance, and improvement seems to be happening in tandem with recovery in some of the city's other retail centers, but even though the space being leased are classified as retail, the end use is not always in line with the intended purpose of the property.

Take Teletech, which announced in January 2012 that it would be taking over 28,605 square feet in what used to be a Kmart in central Greeley. The building was renovated from retail to office space to house as many as 1,000 workers, from entry-level to senior managers.

While the cost of renovating a building may be prohibitive to some, retail space often offers benefits that existing office space lacks, according to Kawulok.

"Retail space has many features attractive to these types of users, such as ease of access, plentiful parking and major commercial corridor locations," he said.

As retail vacancies trend downward, office vacancy rates are dropping as well, from 12 percent to 5.8 percent year-over-year in the first quarter, according to Xceligent.

This, of course, translates into higher average prices for office space. First-quarter asking rents for office space in Greeley were \$14.74 per square foot, nearly \$3 per square foot higher than retail at \$11.84 per square foot.

Long-dormant retail centers are poised for a comeback as well. While CenterPlace at U.S. 34 and 47th Avenue served as a retail hub even through the recession, older centers now are seeing increased potential.

# **St. Michael's Town Square vacancy rates decline**

BY MOLLY ARMBRISTER marmbrister@ncbr.com

GREELEY – A long-dormant piece of Greeley commercial property is coming back to life, with nearby acquisitions and construction promising a boost in activity.

The last of the commercial buildings at St. Michael's Town Square in west Greeley was completed in 2008, but in 2009, the poor economy got the best of many of the center's tenants, leaving the square quiet for several years.

However, with an improving economy, increased hiring in Greeley and low prices left over from bank ownership, Denver-based RPM Management is beginning to make headway with the property it was asked to revive in 2010.

One of the most obvious signs of life in the development is construction of the new headquarters of First Farm Bank at 2939 65th Ave. The bank is renovating the space, including the drive-through, with the goal of opening in September. First Farm will relocate its headquarters from 127 22nd St. in Greeley to St. Michael's Town

Greeley Mall was purchased more than a year ago, and executives with its new owners, Moonbeam Capital Investments, have been marketing Real estate revival Life is returning to Greeley's St. Michael's Town Square. West 29th Street St. Michael's Town Square iv U

Square.

While several properties within the development still are empty, they have been purchased by investors.

RPM, formerly called SV Commercial, was hired by two banks that owned the majority of the fore-> See St. Michael's, 27

the property to national tenants to fill some of the vacancies.

Representatives from Moonbeam did not respond to requests for comment.





#### OIL from 1

meet the new guidelines quickly. Older tanks storing less oil have more time to comply with the regs.

Under changes to the federal rules, the following will occur:

• Tanks that come online after April 12, 2013, are likely to have higher emissions and must comply with the rules within 60 days or by April 15, 2014, whichever is later; and

• Tanks that came online before April 12, 2013 and which are likely to have lower emissions must comply with the new regulations by April 15, 2015.

The oil and natural-gas industry temporarily stores crude oil in tanks before it is moved to a pipeline or shipped by railroad. The storage tanks can emit ozone-forming volatile organic compounds, along with several toxic air pollutants, including benzene, which can cause cancer, according to the EPA. The oil and natural-gas industry is the largest industrial source of volatile organic compound emissions, a group of chemicals that contribute to the formation of ground-level ozone, or smog, according to the EPA. Exposure to ozone is linked to a wide range of health effects, including aggravated asthma.

Because of high ozone levels, a condition caused in part by oil storage tank emissions, the Front Range is out of compliance with the EPA's ozone rules, said Peter Zalzal, staff attorney for the Environmental Defense Fund, which commented on the EPA's proposal. The compounds include methane, a greenhouse gas that is more potent than carbon dioxide.

"Storage tanks are a significant source of smog-forming volatile organic compounds, hazardous air pollutants and climate-destabilizing methane emissions," he said.

However, the delay in implementing the regulations is a cause for concern, considering the magnitude of storage tank emissions, he added.

"It's imperative for EPA to move swiftly to address those emissions," he said.

The delay came in part because the EPA underestimated the number of tanks that would need to be fitted with emission-control equipment, said Howard Feldman, director of regulatory and

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scientific affairs at the American Petroleum Institute. After API informed EPA of the greater number of tanks, he said, the agency changed the deadlines.

"We're pleased that EPA made the change and recognized there was a shortcoming in the previous rule," he said. "The industry is coming into compliance with federal rules ... and that will continue to lower emissions going forward. That's the good news for Colorado."

The EPA updated its regulations Aug. 2 to ensure the tanks with the highest emissions are controlled first and that companies have adequate time to buy and install control equipment, an EPA spokeswoman said in a statement.

Oil storage tank pollution typically declines over time because the amount of liquid that moves through oil tanks decreases as production from wells slows and oil levels in tanks drop. The regulations will apply to storage tanks used in oil or natural-gas production that have the potential to emit six or more tons of volatile organic compounds annually and that were installed after Aug. 23, 2011.

The regulations also establish an alternative emissions limit that would let companies remove controls from tanks if they can show that they emit less than 4 tons per year of volatile organic compounds without controls.

In addition to EPA regulations, the state Air Pollution Control Division also will consider enhanced storagetank regulations and expanded leak detection and repair requirements.

The Air Quality Control Commission plans meetings in November and February, a spokesman for the Colorado Department of Public Health and Environment said.

Colorado regulators had originally planned to begin deliberations this month, but extended them to begin in November because of the complicated nature of the rulemaking process, said Air Pollution Control Division director Will Allison.

"Colorado is considering its own rules regarding condensate tanks, storage tanks and produced water tanks that may even exceed (EPA's) rules," said Stan Dempsey, president of the Colorado Petroleum Association. "That's an ongoing discussion, and we're participating in that conversation."

Dempsey said the industry wants to ensure the state properly measures sources of volatile organic compounds: Oil and gas production isn't the only source of those emissions.

"It's mobile sources, it's power plants," Dempsey said. "There's a wide range of emissions sources that contribute to that ozone issue."

The Environmental Defense Fund also will be involved in Colorado's rulemaking process.

"In the past, Colorado really has been a leader in developing commonsense requirements to control emissions, including from storage tanks," Zalzal said. "This upcoming rulemaking really presents an opportunity to continue that leadership." BUSINESS REPORT

# Largest Property & Casualty Insurance Firms

Based on no. of employees locally

RANK	Company	No. of F-T Employees	Phone/Fax Website	Person in Charge Year Founded
1	FIRST MAINST. INSURANCE LLC 512 Fourth Ave. Longmont, C0 80501	216	303-776-5122/303-776-5495 www.firstmainstreet.com	Tom Chapman, managing partner Duane Smith, CEO 1905
2	FLOOD AND PETERSON           4687 W. 18th St.           Greeley, C0 80634	120	800-356-2295/970-330-1867 www.floodpeterson.com	Mike Butler, CEO 1939
3	FLOOD AND PETERSON           4687 W. 18th St.           Greeley, C0 80634	120	800-356-2295/9970-330-1867 www.floodpeterson.com	Mike Butler, CEO 1939
4	BROWN AND BROWN INSURANCE 4532 Boardwalk Drive, Suite 200 Fort Collins, C0 80525	54	970-482-7747/970-484-4165 www.bbcolorado.com	Greg Soden, executive vice president 1939
5	PFS INSURANCE GROUP LLC 4848 Thompson Parkway, Suite 200 Johnstown, C0 80534	42	970-635-9400/970-635-9401 www.mypfsinsurance.com	Dave Janssen, agency principal 1999
6	FRONT RANGE INSURANCE GROUP LLC 1100 Haxton Drive, Suite 100 Fort Collins, C0 80525	20	970-223-1804/970-225-6596 www.frig.net	Steven G. Smith, partner 1985
7	RENAISSANCE INSURANCE GROUP LLC 101 E. Main St. Windsor, C0 80550	12	970-674-8825/970-674-8826 www.reninsurance.com	Jay Helzer Ryan Hicks, managing members 2001
8	EWING LEAVITT INSURANCE AGENCY INC. 4025 St. Cloud Drive, Suite 100 Loveland, C0 80538	11	970-679-7333/866-456-4265 www.ewing-leavitt.com	Steve Ewing, president 1980
9	ADVANTAGE INSURANCE - BARRY GUSTAFSON AGENCY INC. 4308 N. Garfield Ave. Loveland, C0 80538	3	970-669-9390/970-669-9704 www.advantageinsllc.com	Barry Gustafson, owner 1982
10	JOHN C. BECKETT & ASSOCIATES INC. 220 Smith St. Fort Collins, C0 80524	3	970-484-2805/970-484-2885 www.beckettinsurance.com	Tim Beckett, president 1983
11	BENJAMIN S. MORGAN INSURANCE AGENCY, INC.,-FARMERS 2627 Redwing Road, No. 260 Fort Collins, C0 80526	2	970-472-1002/888-775-1596 www.farmersagent.com/bmorgan1	Benjamin S. Morgan, CLU, LUTCF 1999
12	DANIEL INSURANCE AGENCY 2627 Redwing Road, Suite 330 Fort Collins, C0 80526	1	970-223-5902 N/A	Carl Daniel, owner 2002
13	RANDY ACKERMAN INSURANCE AGENCY 1714 Topaz Drive, Suite 135 Loveland, C0 80537	1	970-391-2050/970-593-1413 www.farmersagent.com/rackerman	Randy Ackerman, owner 2007

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

Researched by Mariah Tauer

Source: Business Report Survey



#### MALL from 1

"It is remarkable since 2008 that this place has been able to succeed."

SouthGlenn has lots of outdoor spaces, as well as major national retailers such as Victoria's Secret and Chico's.

SouthGlenn is anchored on either end by Sears and Macy's, just as the current incarnation of Foothills is now. Of course, lengthy negotiations led to a decision to relocate and downsize Sears at Foothills, while it remains an anchor tenant at South-Glenn.

Alberta founder Don Provost has said the physical location of Sears at Foothills motivated the developer to ask the store to relocate. Sears sits along College Avenue, at what eventually will include two or three highend anchor tenants, water features, new atriums and more.

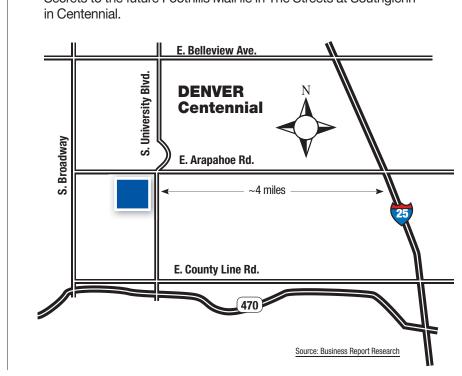
The property also will be an important point of entry for the mall, even though existing street access will remain.

But at The Streets, while Sears is still an anchor tenant, it is removed from the nearest main thoroughfare, South University Boulevard, and is not a main point of entry. Instead, a turn off South University onto East Commons Avenue leads directly into large parking lots adjacent to a doubledecker Whole Foods Market and a sidewalk that takes pedestrians into the heart of The Streets, a tree-filled,



park-like area that is very similar to the outdoor areas the redeveloped Foothills will feature, according to Bryan McFarland, principal in charge of development at Alberta.

Plans for Foothills include lawns on the east and west sides once the project is complete, where families can gather or friends can socialize. Like

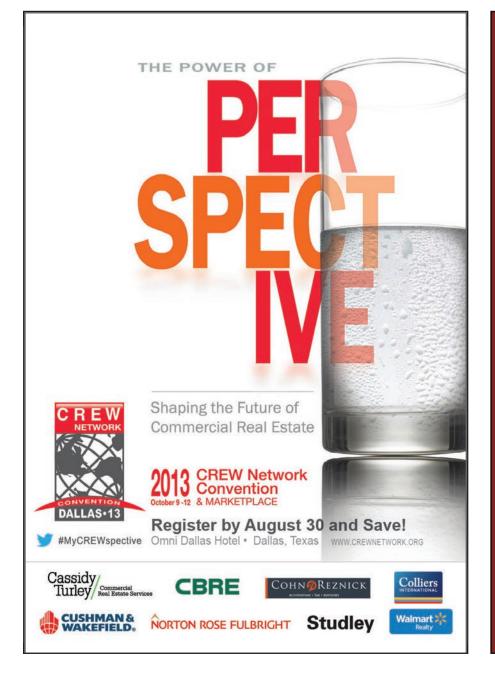


the common areas at The Streets, these spaces will include seating and fountains, and eventually will serve as public space for events, similar to the way Old Town Fort Collins functions as a festival hub in the summer months.

"Local communities adopt projects that activate public spaces," McFarland said.

Both projects also were awarded sizable public financing packages through the establishment of Urban Renewal Areas, although financing for the Centennial project was larger than that in Fort Collins.

The Streets at SouthGlenn cost ≻ See Mall, 11





The future of shopping

Secrets to the future Foothills Mall lie in The Streets at Southglenn

#### MORE MALL from 10

\$335 million, with a public financing package of \$77 million, or about 22 percent of the total project cost. Foothills is slated to receive a \$53 million package for the \$312 million project, amounting to about 16 percent of the total.

Details still are being worked out on the Foothills deal, McFarland said. The May agreement with the city left several issues unresolved, such as relocation of the Arc thrift store and Youth Activity Center and the amount of affordable housing that will be included.

THE MEDIAN

household income of residents in neighborhoods within a five-mile radius of The Streets is \$93,000, compared with \$51,000 in Fort Collins.

Alberta executives are meeting with the city of Fort Collins and other officials to make decisions on these outlying factors, which have delayed groundbreaking on the project. Parts of the mall still will open in time for the holiday season of 2014, McFarland said, but other parts will open in 2015.

As an entirely outdoor mall, The Streets serves as a picture of what the outdoor portion of Foothills will look like, with patio space for restaurants and an abundance of large, colorful flower pots interspersed with benches.

But the indoor-outdoor setup of Foothills is where the differences between the two centers begin.

The original plan for Foothills was to tear down the entire thing, as Alberta did with Southglenn Mall, McFarland said, but feedback from the community suggested that a mall with both indoor and outdoor components fit Fort Collins better, so the company decided to tear down only a portion of the mall and remodel the rest.

This way, McFarland said, shoppers can both enjoy Colorado summers and seek shelter during the snowy winter months.

While both developments have a residential component, the multifamily portion of The Streets is much smaller, at 202 apartments. Foothills is slated to have 450 to 800 apartments. Overall, however, Foothills is smaller, at 620,000 square feet on 77 acres, the same acreage as The Streets.

The median household income of residents in neighborhoods within a five-mile radius of The Streets is \$93,000, compared with \$51,000 in Fort Collins, but Foothills has something The Streets does not.

"What this project doesn't have is 30,000 students down the street," McFarland said of The Streets. One of the hopes for Foothills is that it will attract students and faculty from Colorado State University.

In addition to CSU students, Fort Collins balances out the income disparity by having more residents than Centennial, which is home to slightly more than 100,000 people, compared with Fort Collins' estimated population of 151,330.

Perhaps the most important difference between the two centers is the economic climate in which the redevelopments are taking place.

The Streets at SouthGlenn opened in late summer 2009, less than a year after the collapse of Wall Street led to uncertainty and even fear in real estate and retail markets. Before the collapse, in September 2008, most of the tenants for The Streets had been selected, McFarland said. But many were national retailers. Spooked by the market crash, a number of them, including Barnes & Noble, pulled out of the project, leaving the shopping center with space unfilled around the same time that it was supposed to open.

But Alberta was able to find many local tenants to fill the empty space, McFarland said, and Southglenn was 75 percent occupied when it opened. Today, the shopping center is about 85 percent occupied and is leased up to 90 percent. "Second generation" construction work is under way, preparing space for national retailers Victoria's Secret and Chico's.

The Streets is slowly seeing a shift to a more even balance of local and national tenants, McFarland said.

Foothills, on the other hand, is scheduled to open at the end of 2014, five years after The Streets at SouthGlenn, into what should be greatly improved market conditions, if the economy continues to improve on the same trajectory as it has is recent months.





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#### Applications are due Friday, November 8

To compete, submit application online at mcb-echallenge.com. Semi-finalists will be selected and notified by November 22.



#### Preliminary Challenge Wednesday, January 15, 2014 University of Northern Colorado Center at Centerra, Loveland

Each semi-finalist will have 15 minutes to present their new venture at during the Preliminary Challenge competition. Following each entrepreneur's presentation, judges and other business experts will provide valuable feedback during a private roundtable session.



#### Monfort College of Business Entrepreneurial Challenge Tuesday, March 25, 2014 12 p.m.-5 p.m. University of Northern Colorado, Greeley Campus Free and open to the public

Five finalists will present their business plan in a "Shark Tank" format and receive invaluable insight and feedback from our blue chip panel of judges. Winners will be announced that night at the Bravo! Entrepreneur Awards, a *Northern Colorado Business Report* event sponsored by the Monfort College of Business.

#### www.mcb-echallenge.com

UNIVERSITY of NORTHERN COLORADO







#### CYCLING from 3

The Old Town community in general is excited for the race to roll into town, she said.

"We're looking forward to showcasing how unique Old Town Fort Collins is," she said. "There's a nice little buzz in our community."

Newcomers to Old Town are anticipating the race as well. Suzanne Akin's clothing shop, Akinz, just celebrated its one-year anniversary at 15 Old Town Square No. 132.

Akin's small store will double its staff on race day, from one employee to two.

"It's a pretty small space, so it's easy to monitor," Akin said. That second employee will be busy keeping an eye on the store's sidewalk sale products – something that is typically not allowed by city code.

The city of Fort Collins usually restricts sidewalk sales, Akin said, but lifts that restriction every so often for special occasions. The Downtown Business Association helps get the necessary permitting, Akin said.

Being able to keep merchandise just outside the door can help draw customers in who might otherwise walk past, she said.

In its short time downtown, Akinz has benefitted from the many festivals held there, Akin said. During New-WestFest 2013, a three-day event, the store "close to doubled" its typical sales, she said.

Akinz actually began profiting from the Pro Challenge earlier this month, when special orders began coming in for custom printing on yellow clothes. Yellow is Northern Colorado's stage color, Akin said.

Akinz specializes in products that are handmade in the store, and locals who want to support the race started putting in orders for yellow merchandise to wear on race day more than a week ago, Akin said.

Higher sales likely will be seen in clothing stores and restaurants, according to Nathan Hope, owner of Brave New Wheel, an Old Town cycling shop at 105 E. Myrtle St.

The store will be open Saturday, but like Brown at Full Cycle, Hope expects most of the traffic in his store will be driven by curiosity rather than a need to purchase something.

Still, Hope will be working to get the word out about his shop during the race. He is partnering with Trail Head, a downtown bar, to print up and hand out promotional koozies – beer can insulators - during the event.

Rather than a boost for his bottom line, Hope is most looking forward to the impact the race could have on the local bike culture. Fort Collins has long been a bike-friendly town, but a race of this magnitude will expose the city to a more competitive cycling culture.

Local tourism officials and race organizers have said from the beginning that the impetus for bringing the race to Fort Collins was not to generate direct economic impact, but instead to showcase Northern Colorado to the world. With the race slated to receive 23 hours of coverage on NBC, those officials may get their wish.



#### 2013 Larimer County Environmental Stewardship Awards

Deadline - Friday, September 13

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For details, visit our web site at:

www.larimer.org/boards/eab/ Awards/awards.htm

Questions regarding the Environmental Stewardship Awards should be directed to Doug Ryan, Health & Environment Department, 498-6777



# DISCOVERIES

FOCUS: UNIVERSITIES, LABS & THE ECONOMY

# Firms tout oxidation system for clean water

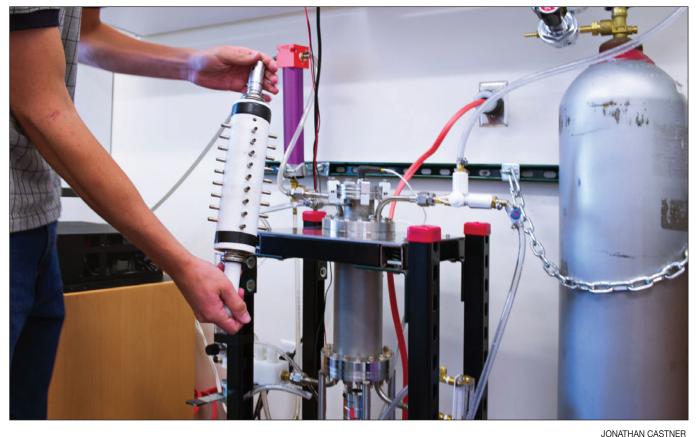
BY STEVE LYNN slynn@ncbr.com

FORT COLLINS – Advanced Energy Industries Inc. and Symbios Technologies LLC are edging closer to creating a water-purification system that uses oxidation instead of chemicals to treat industrial wastewater.

Advanced Energy (Nasdaq: AEIS) and Symbios Technologies, both based in Fort Collins, have been working for nearly two years to develop their Tubular Plasma Reactor. Advanced Energy has contributed its cutting-edge power supply to the project, while Symbios Technologies has developed advanced oxidation technology.

## Discoveries

The idea is to minimize the need for chlorine and other chemicals while reducing costs for water treat-➤ See **Discoveries, 14** 



A purification system developed by Advanced Energy Industries Inc. and Symbios Technologies LLC could improve treatment of industrial wastewater. The large gray box is a programmable power supply being used to help run the system.



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

# Storefront or Classroom?

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



ment, including in hydraulic fracturing. "Fracking" involves pump-

ing water, sand and chemicals deep underground to release natural gas

The technology could improve

treatment of industrial wastewater,

such as that produced during fracking,

allowing that wastewater to be reused

and reducing the need for more fresh

costs to recycle wastewater because they must remove such things as car-

cinogenic hydrocarbons, said Symbios

Technologies co-founder and chief

executive Justin Bzdek, who also co-

founded biofuel company Blue Sun

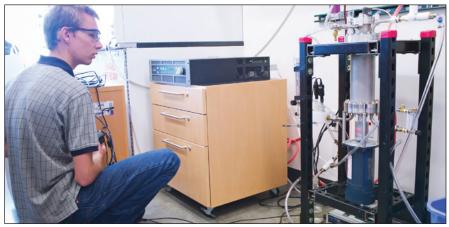
Oil and gas companies face high

and oil from shale formations.

water.

Biodiesel.

#### **DISCOVERIES** from 13



JONATHAN CASTNER

Christian Farhrenbruck works on the purification system developed by Advanced Energy Industries Inc. and Symbios Technologies LLC. The technology could improve treatment of industrial wastewater.

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For the first four years from in-service date or 50,000 miles, whichever comes first. For complete details on BMW Ultimate Service<sup>®</sup> visit bmwusa.com/ultimateservice. The numbers are based on preliminary BMW results for highway fuel economy value of 45 mpg and 32 mpg city for the 328d Sedan and a fuel tank capacity of 15 gallons. Actual results may change as result of EPA testing. ©2013 BMW of North America, LLC. The BMW name, model names and logo are registered trademarks.



Symbios Technologies hopes to address some of those challenges by using an advanced process that oxidizes organic and microbial contaminants in water. Because this process doesn't require chemicals, it reduces water-treatment costs.

Companies involved in industrial and oil and gas wastewater treatment also are working on the project, funded by a \$1 million Phase II Small Business Innovation Research grant from the National Science Foundation. The project also is funded by an additional \$1 million in private- and public-sector grants and contracts.

"Unless you're investing in new technologies, you're not going to be there when those technologies take off," said Skip Larson, Advanced Energy's director of product marketing.

Advanced Energy's power supply equipment, already used on solar panels, provides direct electrical current to a Symbios Technologies reactor that converts electric energy to chemical energy to oxidize contaminants in the water.

Developed by Advanced Energy's thin-films division, the company's equipment delivers electricity in precise intervals. It also gives measurements that help operators scale water treatment.

"We're delivering controlled energy, repeatedly and reliably, to this element that's then creating a discharge that cleans the water," said Larson, adding that about seven Advanced Energy employees have dedicated their time to the project.

The technology has uses beyond the oil and gas industry. It can also be used in municipal water-treatment plants and coal-fired power plants. In municipal systems, the technology could purify water containing normally difficult-to-remove pharmaceutical and personal-care products. In coal-fired power plants, which use water to cool generation equipment, the technology could eliminate the need for using hazardous chemicals, which corrode equipment and pose workplace safety and environmental hazards, Larson said. It also helps prevent the buildup of bacteria in cooling water, which can destroy power generation equipment.

Symbios' device builds off research done at Colorado State University and the University of Wisconsin as well as by the U.S. Navy.

The startup, founded in 2008 and employing seven full- and part-time workers, has developed a prototype that it hopes to field test and sell in the next year or two.

"It's been successful in the lab," Bzdek said about the technology. "It has been shown to be very effective for treating organic contaminants and bacteria."

Although the research partnership will wrap up at the end of the year, Symbios Technologies has signed several agreements with other companies, including leaders in industrial wastewater treatment, to commercialize the product.

# **Markey returns to state she treasures**

**BY MAGGIE SHAFER** news@ncbr.com

In June, Betsy Markey, who represented the 4th Congressional District for one term, announced she'll be seeking the Democratic nomination for state treasurer in 2014.

The former Fort Collins business owner beat out Republican incumbent Marilyn Musgrave to win the U.S. House seat in 2008 but then lost to Cory Gardner in 2010. She then returned to Washington to serve as a deputy at the U.S. Department of Homeland Security.

We asked her what drew her back to Colorado at such a divisive political time and why she's qualified to count beans for the state.

Question: What made you decide to return to Colorado, and what inspired you to run for treasurer?

**Answer:** For the last two years I served as the assistant secretary for Intergovernmental Affairs at the U.S. Department of Homeland Security. It was an honor to work in the administration, but after two years living in Washington, D.C., I was ready to return to Colorado – to my family, my friends, my dogs and my home.

The treasurer's office can play a critical role laying a sound fiscal foundation for economic growth. As a business owner I have managed the finances and investments of two successful small businesses. In my time in public service I have worked hard for the people of Colorado and our country. I am inspired to use these experiences to ensure a smarter, more efficient, more innovative



Betsy Markey

and transparent state treasury.

Q: The role the treasurer plays in our state is similar to a company's chief financial officer. In what ways are you qualified for such a position?

A: I have spent the last 30 years as a manager in both the public and private sectors. Colorado families, mine included, watch their bottom line and live within their means every day. Government should be no different. I understand firsthand the challenges Colorado families face every day. My husband and I started our first business in 1986 working out of our attic. During the dot-com boom and bust of the late 1990s through the current recession, this same company has been profitable for 27 years. In the mid-1990s it was listed as one of the country's fastest growing businesses in Inc. Magazine.

# EWSMAKER

In the mid 1990s I purchased a retail store in Fort Collins. I employed college students from CSU, and put my three children to work behind the counter, because I believe it's important to instill at an early age a sense of responsibility and hard work in our children. I had steady and solid growth, and sold that business four years later at a substantial profit. I understand the challenges of investing wisely, meeting a payroll and your monthly obligations, while remaining profitable.

Q: According to the Colorado Department of Treasury, Colorado's Public Employee Retirement Association maintains a large unfunded liability. What are your plans for closing this gap?

A: One of my top priorities will be to keep our Public Employees Retirement Association safe for current and future retirees. Reforms were made to PERA during the 2010 legislative session. These included decreasing the cost-of-living adjustments for current retirees and increasing the retirement age for current and future enrollees. I will continue to work closely with all members of the ► See Newsmaker, 16

# Define your brand; tune into your unique worth

f you were asked to describe your personal brand, it is likely that Lyou would find yourself at a loss for words. You might think, "Brand? I don't have a brand." The truth is that whether we know it or not, we brand ourselves every day.

We transmit our personal brands in the emails we send, the clothes we wear and the way we behave under stress. We convey our brands through the causes we support, during interviews, sitting in workshops, chatting over coffee and standing on

36

th lease + tax

the sidelines of our kids' soccer games.

A personal brand can best be described as the experience people

have when they interact with Carrie Pinsky you. People

may not always recall everything you have said or done, but it is highly likely that they will remember the way you made them feel. Personal brands can be described as the lasting impression that lingers after you leave the room.

The question we need to ask is whether these impressions support or detract from how we want to be known. Are they aligned with the aspirations we have in our personal and professional lives?

In case you remain dubious about the importance of personal branding, consider the following hiring trends. Only a small percentage of

positions are posted. The skills and qualifications on our résumés are not always enough to get us in front of hiring managers. The vast majority of companies fill positions through social media, employee referrals, and networking introductions.

The way we present ourselves in the world, that lingering impression we leave, can prompt others to think of us when opportunities arise. Additionally, when our brand is clear, we are more likely to be ► See Careers, 16

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#### **CAREERS** from 15

referred to positions and projects that closely match our needs and desires.

The idea that we have been reduced to selling ourselves like a product or a service can feel dehumanizing. It is important to understand that personal branding is not about self-promotion. It is a lifelong journey to discovering and becoming your best self. In this context, developing a personal brand can be one of the most humanizing things we do in our lives.

How do we clarify and strengthen our personal brands? Simply put, we do this by living intentionally and authentically. It is a process that requires keeping a "hand on the dial" and continually tuning into our core values and the unique worth we provide.

Think back to those impressions that linger when you leave the room. How do you want to be remembered? Jot down 20 to 30 descriptive words that you would like to come to mind when people think of you. Look for themes that emerge as you crystallize the long list into five or six key words. These words often are the essence of your personal brand.

You may also take a brave step and ask trusted friends and colleagues to provide feedback and share their honest impressions of you. We all have blind spots. Most of us are unaware of at least one of our major strengths as well as an area that needs improving.

Again, listen for emerging themes. How does this feedback compare to the way you see yourself? Is it consistent? What surprised you? How can you use this information to build on your strengths and improve on any weaknesses?

Take it one step further and develop a personal tag line or purpose statement. If you are a visual person, consider designing an image or logo that represents your core values and attributes. Create a video presentation set to music to tell your

our fun with the process. a Many of us have become disconnected from our authentic selves.

nected from our authentic selves. We conform to what we believe is expected of us rather than allow ourselves to be and do what feels natural. Developing your brand is about being more of who you already are and being comfortable in your own skin.

true story. Take it slowly and have

As the world of work continues to trend towards personal career management, it is vital that we clearly communicate our unique value and worth. People feel confused and ill at ease when we send mixed messages. When we bring our authentic selves forward, we are more likely to draw people in and hold their attention. The goal, however, is not to promote ourselves. This is just a naturally occurring benefit. The ultimate purpose is to discover and define who we are so we can leave the people we meet and the world better than we found them.

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

#### **NEWSMAKER** from 15

state Legislature and the PERA board to close any funding gap, to protect the retirement of nearly half a million Coloradans, while protecting all of Colorado's taxpayers.

Q: In light of the recent announcement of the increase in student loan interest rates, do you have any plans to alleviate the financial burden on Colorado's college students?

A: When I was in Congress I voted to increase Stafford loans and Pell grants by streamlining the process through the Department of Education and shifting more expensive lending capacity from private banks. I am open to finding creative solutions because this is too big a long-term problem to ignore, and has significant impacts on Colorado's middle class.

Q: How has your role at the Department of Homeland Security prepared you for work as the state treasurer?

A: In my role as assistant secretary with the U.S. Department of Homeland Security, I worked closely with governors and mayors across the country to promote an integrated approach to many key homeland security issues by creating and strengthening a partnership with state, local, tribal and territorial governments. Party affiliation played no role in our work. The state treasurer must work in partnership with the governor, all members of the state Legislature, and state and local leaders around the state.

Q: What will you do differently in this election campaign than you did in 2010?

A: I will have the opportunity in this campaign to travel to all 64 counties in Colorado, and to meet people across this beautiful state. I look forward to that.

囼

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# Is it true that the customer is always right?

For more than a century, smart leaders have promoted the concept that "the customer is always right." Marshall Field and Harry Selfridge popularized this in the retail space, but it's spread to being a general business maxim.

Taken literally, though, it's not true. An amusing example is in recent MetLife ads, where Lucy Van Pelt from "Peanuts" stubbornly declares that the price for everything should be five cents. Clearly the customer can't be "right" in the

sense that she can make your business decisions.

Let's not get too cynical, though. The customer holds the keys to your revenue stream, and without

that, you don't

have a business.



SMALL BUSINESS ADVISER Carl Dierschow

Here's what we should learn from the phrase:

The customer's decisions are to be respected. Each person is an independent entity, with individual needs and desires. These are the people who have the power to keep you in business – or to leave.

Customer satisfaction is paramount. When someone becomes dissatisfied, or even just bored, they're probably going to just walk away. Even when you think you've cleverly locked in someone's purchasing decisions, they still have considerable power. They can always give negative recommendations to others who are evaluating you.

Customers think differently than you do. Even when you're very close to your customer profile, the fact is that each person is an individual. They have things going on in their lives that you don't understand, so it's important to stay connected with their changing reality. Don't get blinded by your own priorities.

Employees need a customer focus. It's natural for your workers to be more worried about their personal concerns, and for managers to be drawn into internal issues. It takes constant attention to create a culture which reinforces customer satisfaction in every decision.

Despite all this, the customers still aren't your entire business. You have your own goals, employees, suppliers and investors. Your challenge is to find an appropriate balance between all the various needs and desires.

A problem with the phrase "the customer is always right" is that it ignores your role in setting expectations. Most times the customer's sense of rightness will be based on what they expect from you. If you're not saying very much, then it will be based on the general behavior of the market.

I've observed how customerservice expectations have changed for utility companies I've worked with. I have a regular service contract with an HVAC company, and they've trained me to expect them to show up within five minutes of the scheduled time. If there's any problem, I've always received a phone call in advance.

Compare that with the normal expectation of, say, a cable company. It seems that they still give you a "four-hour window" and often miss that.

Customers know the difference; we talk about it with our friends all the time. But mostly we'll talk about the bad experiences: the missed appointments, the broken agreements, the mistakes. So there's definitely an opening for a competitor who wants to come in and consistently deliver better service.

You might argue that specifying the "four-hour window" is a great way to meet and exceed customer expectations. The problem is that I, as a customer, have every right to compare my HVAC service against my cable service, and search for different companies who will deliver more. I've never looked for an HVAC replacement, by the way, but kept looking to switch out my cable provider and finally found a great alternative about six months ago.

The other problem with that "four-hour window" is that it makes your organization lazy. The customer's been sitting there for three hours in frustration, but your team isn't worried about it. They still have an hour left, right? Even when they turn up "on time," the customer already is annoyed. They had to take four hours off of work, lost some income and created a problem for their supervisor.

You can't completely set customer expectations. You do your part, but within the context of the larger market.

Make sure you put customer needs first, but do it intelligently. Consistently set the right expectations and you'll reap the benefits of loyalty and great referrals.

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



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**66** Whether you're a one-

person shop or business

with 100 employees, you

face risks every day. ... It's

not enough to be a respon-

sible, ethical business owner any more. **99** 

and safety and maximize your

profits.

ance:

mendations that lower your overall

for references. Work with someone

# **Small-business insurance a must-have**

Don't be caught without coverage if disaster strikes

ow can a photo studio be a risky business? One Northern Colorado photographer found out the hard way that photography – like any small business – has numerous risks.

His accountant told him his workers were independent contractors. By tax definition, they were. But by insurance definition, they were considered employees, which meant he needed workers' compensa-

tion insurance. When the Colorado Department of Labor **BUSINESS SMARTS** *Jamie May* 

and Employment learned of the discrepancy, it fined him \$7,000 for not providing proper insurance. Lacking the funds, he was forced to close.

Whether you're a one-person shop or business with 100 employees, you face risks every day. A customer falls on old steps, an internal sprinkler system malfunctions or a client sues if he or she feels you intentionally gave the wrong professional advice. It's not enough to be a responsible, ethical business owner any more. Don't be caught underinsured when disaster strikes.

To make buying insurance easier, find a local insurance agent or broker with whom you're com-



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



#### **Property insurance:** Insurance that indemnifies the owner or user of property for its loss, or the loss of its income-producing ability, when the loss or damage is caused by a covered peril, such as fire or explosion.

Workers' compensation insurance: The system by which nofault statutory benefits prescribed in state law are provided by an employer to an employee (or the employee's family) because of a job-related injury (including death) resulting from an accident or occupational disease.

Errors and omissions insurance: An insurance form that protects the insured against liability for committing an error or omission in performance of professional duties.

Automobile insurance: Insurance that protects the insured against financial loss because of legal liability for automobile-related injuries to others or damage to their property by an auto.

**Disability and health insurance:** Health insurance that provides periodic payments to replace income lost when the insured is unable to work as a result of sickness or injury.

Jamie May is a small-business sales executive with Flood and Peterson.

#### TIME OUT



State Farm Insurance agent Melissa McDonald celebrates the Aug. 6 ribbon cutting for her office in the Bittersweet Center in Greeley along with her clients, family and friends.



Bruce Hendee, city of Fort Collins sustainability officer, attends an Aug. 12 ribbon cutting marking the activation of an electric-car charger at the Museum of Discovery in Fort Collins.



COURTESY GREELEY CHAMBER OF COMMERCE Anna Taquet of the Greeley Chamber of Commerce, left visits with Meg Lowe of Community Management, LLC at a Greeley Young Professionals gathering held Aug. 1 and hosted by J&T Feeds.



COURTESY GREELEY CHAMBER OF COMMERCE Little Britches Kids and Maternity Resale begins its Aug. 13 grand-opening celebration with a ribbon cutting at the store, 2305 W. 27th St., Greeley.

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



COURTESY GREELEY CHAMBER OF COMMERCE

Sarah Abeyta of Austin & Austin Real Estate, left, poses with Bryndi Peif-English of Edward D. Jones brokerage and Javier Ramirez of Peake Wellness Center during the Greeley Young Professionals gathering Aug. 1.

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#### **20** Aug. 23 - Sept. 5, 2013 ON THE JOB



Carbon

#### **FINANCIAL SERVICES**

Greeley-based Professional Finance Co., Inc. added four people to its staff. Joe Carbon, associate attorney, received his law degree from New York Law School and has been in private practice since graduating in 2007. Nick Prola, director of compliance, a graduate of the University of San Diego law school, has years of experience in consumer

Prola



law. Bill Blevins, vice president for first-party receivables, has more than 20 years of experience in delivering adjustable-rate mortgage solutions to health-care providers across the nation. Samantha Smith, who began her career with the company in 2006, was promoted to controller. She earned bachelor's and master's degrees from Regis University in Denver.

Our team of trusted attorneys:

Jennifer Lynn Peters, Esq.

Michael C. Payne, Esq.

Shannon D. Lyons, Esq.

K. Michelle AmRhein, Esq.

Fred L. Otis, Esq.

G. Brent Coan, Esq.

Brett Payton, Esq.

Kay L. Collins, Esq.

Peter B. Scott, Esq.

Jenna H. Keller, Esq.

Daniel W. Jones, Esq.

R. Clay Bartlett, Esq.

Jacob W. Paul, Esg.

Charles M. Shoop, Esq.



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#### GOVERNMENT Cameron Gloss joined the city of Fort Collins'

Community Development and Neighborhood Services department as planning manager. Gloss brings more than 28 years of professional experience, having been city planning director from 2000 to 2008 and a community planning consultant with Clarion Associates and AECOM.

#### **HEALTH CARE**

Dr. Benjamin George, who specializes in oncology and hematology, joined Banner Health Clinic in Greeley. George earned a medical degree from Jefferson Medical College in Philadel-

phia and completed an internship and residency at Brooke Army Medical Center in Fort Sam Houston, Texas. The Banner Health clinic is located at the Cancer Institute at North Colorado Medical Center, 1800 15th St., Greeley.

George

Dr. Anna Wilkins joined Colorado Health Medical Group's Peakview Medical Center in Greeley as a family-medicine physician. Her special interests include preventive health, chronic disease management. COPD. well-woman care. diabetes, teen and adolescent health, tobacco cessation and depression.

Mitchell

Dr. Chris Mitchell joined Colorado Health Medical Medical Group's Clinic at Centerra. His special interests include trauma/critical care, gall bladder, hernia and cancer surgery.

#### INSURANCE

Doug Wills was named a member of the 2013 Chairman's Council for New York l ife Insurance Co. He has been a New York Life agent since 1994 and is associated with the Fort Collins and Colorado general offices.

#### **NONPROFITS**

R. Clay Bartlett, an attorney at Fort Collinsbased Otis, Coan & Peters LLP, was appointed to the board of directors of B.A.S.E. Camp, a nonprofit organization that provides before- and after-school enrichment including help with homework, snacks, arts and crafts, sports, science and music activities.

Wills

Dan Perry started Aug. 15 as manager of the Greeley History Museums. He previously was chief operating officer for the Lackawanna Heritage Valley Authority in Blakely, Pa., and has worked in history museums and heritage foundations

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for more than 30 years. He was chairman of the Pennsylvania Historic Preservation Board, has written and published two books and served in the Navy. The Greeley History Museums are made up of four sites: Centennial Village Museum, Plumb Farm Learning Center, Meeker Home Museum, and the Greeley History Museum fowntown.





Robbins

#### **REAL ESTATE**

Harms

Kathy Harms and Linda Robbins joined Sears Real Estate in Greeley as broker associates. Both specialize in residential properties.

#### Christine Cavalier ioined The Group.

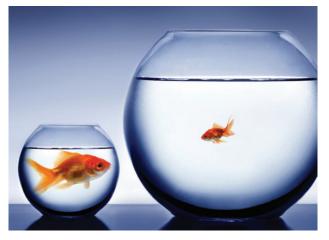
Inc. Real Estate as a broker associate and partner at its Centerra office in Loveland. She has more than 20 years of marketing, sales and business development experience in the senior living, healthcare, financial, and real estate industries.



Sharon Cook, formerly broker/owner of NoCo Realty, Inc., joined forces with C3 Real Estate Solutions in Fort Collins. As a fiduciary, Cook earned a bachelor's degree from Colorado State University and was elected captain of CSU's swim team. She has held positions in conference management, publishing, advertising sales, hotel restaurant management and restaurant ownership

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

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#### **GOOD DEEDS**

**First National Bank** invested \$300,000 in **Rocky Mountain Innosphere's** Colorado Enterprise Fund to provide loan capital for startup companies. Innosphere currently provides support to 39 startup companies that employ 200 people. The bank's investment is a low-interest loan from First National of Nebraska Community Development Corp. to the Colorado Enterprise Fund, which manages the fund. First National also is an Innosphere funding partner, and its president serves on Innsophere's board of directors.

#### **KUDOS**

Fort Collins-based **Peterson Design's** remodeling of the rear façade at 151 S. College Ave. in Fort Collins was awarded Professional Remodeler magazine's 2013 gold medal in the commercial remodeling category.

North Colorado Medical Centerl in Greeley was honored July 18 at the 16th annual Spirit of Women National Executive Meeting in Las Vegas for community impact through its Day of Dance initiative. Held at the Greeley Family FunPlex, Day of Dance 2013 offered a wide range of activities, games, health education and dancing. The event drew 3,500 people, up from 1,500 in 2012.

Sen. Kevin Lundberg, R-Berthoud, was one of two Colorado state senators to receive a "Legislator of the Year" award from the American Legislative Exchange Council at its annual meeting in Chicago. At ALEC, conservative elected officials and representatives of business interests collaborate to produce model policies, providing drafts that members can customize and introduce in their own state legislatures.

#### NEW PRODUCTS AND SERVICES Fort Collins-based New Belgium

Brewing Co. has added what it

calls an "unexpected kick" to its 2013 fall seasonal pumpkin beer. **Pumpkick Ale** is brewed with pumpkin, cinnamon, nutmeg and allspice – plus a healthy dose of cranberries. The aroma is full of spicy pumpkin, with a hint of cranberry and lemongrass. New Belgium's press statement says it added some oats to "cream up the mouthfeel." The brew is 6 percent alcohol by volume.

#### MOVES

Development-stage life-science company CHD Biosciencel relocated its corporate headquarters to 2950 E. Harmony Road, Suite 252, in Fort Collins. Its research and technical work will remain at the Research Innovation Center at Colorado State University's Foothills Campus.

> Loveland-based **Madwire Media** will expand into space at the Rialto Theater Center, The fast-growing internet services company also had been looking at space in the Rocky Mountain Center for Innovation and Technology, but opted to go with the theater site instead.

#### OPENINGS

Everitt & Schilling Co., an interior design center that provides designs, details and interior finishes for homes and commercial spaces, opened at 151 W. Mountain Ave. in Fort Collins. The store is owned by Aaron Everitt and Luke Schilling, cousins whose families each have a long history in Fort Collins. Everitt formerly worked with Jamestown Homebuilders and Schilling came from Schilling Interiors.

Deadline for Briefcase items is three weeks prior to publication. Please email news items to Dallas Heltzell at dheltzell@ bcbr.com with "Briefcase"as subject.



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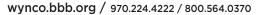




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#### DAIRY from 1



Dairy cows are housed at Aurora Organic's facility east of Eaton. Weld County has 73,000 dairy cows out of a total of 535,000 cattle.

industry expand to produce milk for the Leprino Foods cheese plant in Greeley.

Weld County has 73,000 dairy cows out of a total of 535,000 cattle. The dairy industry cooperative, Dairy Farmers of America, even has shifted its operations from the Denver area to Northern Colorado for the expanding industry.

Aurora Organic's expansion, however, has nothing to do with Leprino; the dairy doesn't sell its milk to the cheese processor.

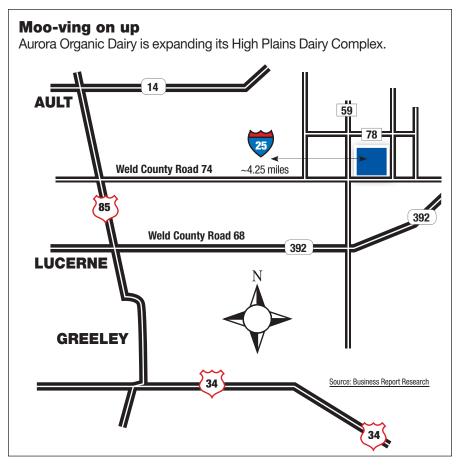
"We continue to see consumer

demand in organic dairy products grow," Tuitele said. "We wanted to grow our operation and our production and processing capabilities."

In fact, organic milk sales grew to 77.9 million gallons from 74.9 million, a 4 percent increase during the year ending June 16, said Jerry Dryer, editor of the Dairy & Food Market Analyst, a weekly newsletter for dairy marketers.

"That's a pretty impressive growth rate," Dryer said.

By contrast, nonorganic milk declined by 42.6 million gallons to



1.6 billion gallons during the same period, a 2.5 percent year-over-year decrease.

At an average of \$7.38 per gallon nationwide, the high price for organic milk can become expensive for families, Dryer said. Nonorganic milk sells for an average \$3.70 per gallon.

Still, Dryer believes organic-milk

sales will see an annual growth rate of 5 percent to 7 percent.

"I don't see any real obstacles to that category continuing to grow at that rate for quite some time," he said.

Despite expansions in Northern Colorado, the industry has faced challenges such as high feed prices. Aurora Organic has taken steps to address that problem.

As part of its expansion this summer, Aurora Organic added 4,000 acres of farmland and pasture. That acreage includes farmland where Aurora Organic grows organic corn and alfalfa used in cow feed, helping the company lower its costs.

"Organic feed is one of the most costly inputs on an organic dairy farm," Tuitele said. "Growing more of our own feed, when we can, allows us to lock in supply and have more predictability."

The increased acreage also gives dairy cows greater access to pasture. Organic regulations require that at least 30 percent of an organic dairy cow's food comes from pasture during grazing season.

Aurora Organic's new facility includes a milking barn with a rotary milking parlor, which is a carousel where cows are milked. The dairy employs 35 people and expects to have 3,200 cows once the new facility is fully operational. With the addition of the dairy, Aurora Organic's total herd has reached 22,000.

Last year, the company added a dairy farm to its calf-raising facility, the Little Calf Ranch in Eaton. The dairy at the calf-raising facility, the new High Meadows Dairy and two Gill dairy facilities make up the company's High Plains Dairy Complex.

Employing nearly 525 people, Aurora Organic has a raw-milk processing center and a small adjacent dairy farm in Platteville. It also has two dairy facilities in Texas.

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#### CALENDAR

#### AUG. 23: SMALL-BUSINESS WORKSHOP

The last in a series of workshops for small businesses, Entrepreneurism and the Lifelong Learner: Three Steps to Staying Current in Your Business, will be offered by the Larimer Small Business Development Center from noon to 1:30 p.m. at the SBDC office in the Key Bank building, 125 S. Howes St., Fort Collins. The session is free but registration is required because seating is limited. Workshop schedule, additional information and registration are at www.larimerSBDC.org.

#### AUG. 23-24: CORN ROAST

Businesses have several ways to participate in the 2013 Old Fashioned Corn Roast Festival. which is moving back to downtown Loveland. Businesses can submit a corn-shucking team, be part to the festival parade and enter the business decorating contest. General attendance and all concerts are free and open to the public. More information is online at www. loveland.org.

#### **AUG. 24: BICYCLE RACE**

The final stages of the USA Pro Cycling Challenge bicycle race will be held in Larimer County, as racers pass through Loveland, Estes Park and Fort Collins in a single day. The stage's finish line will be at College and Mountain avenues in Fort Collins. New Belgium Brewing Co. will hold events for fans along the route including a viewing party at the brewery, 500 Linden St., Fort Collins.

#### AUG. 24: CPR/AED CLASS

The city of Greeley Heart Safe City Project and Greeley Fire Department will offer free American Heart Association, Family & Friends CPR training to the citizens of Greeley and the Western Hills Fire Protection District at 9 a.m. in the Nusbaum Training Room at Greeley Fire Station 1, 919 Seventh St. The approximately 90-minute, noncertified course teaches cardiopulmonary resuscitation and the use of an automated external defibrillator. The class is made possible by a donation from the North Colorado Medical Center Foundation. Sign up by calling the Greeley Fire Department at 970-350-9508 or emailing susan.frame@greeleygov.com. Include your name and phone number. It's a first-come firstserve signup, with a minimum class size of 10 and a maximum of 24. Donations to the Heart Safe City initiative are welcome, and funding partners are being sought.

#### AUG. 31: TOUR DE FAT

New Belgium Brewing Co. will host its 14th Tour de Fat bike ride beginning at 10 a.m. at Civic Center Park, Howes Street and Laporte Avenue in Fort Collins. Registration for the ride will begin at 9 a.m. The ride is just less than 4.5 miles long, and will bring riders back to Civic Center Park for music and New Belgium beer. Proceeds from the event will benefit the Overland Mountain Bike Club, the Bike Co-op and Bike Fort Collins. Riders are encouraged to come in costume, and cyclists of all ages are welcome. The ride is free, but charitable donations are encouraged.

#### **SEPT. 11: WORKFORCE SYMPOSIUM**

Employment Solutions and the Larimer County Workforce Center will present the 2013 September Workforce Symposium from 8 to 11:30 a.m. at the Embassy Suites conference center, 4705 Clydesdale Parkway, Loveland. Business owners, human-resources professionals, managers and supervisors will hear strategies and tools to increase effectiveness in recruiting, retention and health-care issues. rofessionals, Managers, and Supervisors will hear strategies and tools to increase effectiveness in recruiting, retention, and 2014 health care issues. Register at larimer.org/workforce/ business/.

**SEPT. 14: FITNESS FESTIVAL** Raintree Athletic Club will hold its fourth annual Fitness Festival from 7 a.m. to 1 p.m. in the parking lot at its facility, 2555 S. Shields St., Fort Collins. The free event will include six group fitness classes for adults and a bouncy castle and face painting for children. Proceeds from a silent auction of donated items from area sponsors will go to the club's RAC Cares Foundation to buy equipment for local elementary schools' physical education departments. Those wishing to be vendors or sponsors can call Bridget Holt, the club's marketing director, at 970-490-1300 extension 115.

#### SEPT. 17: RENTAL TRADE SHOW

The Northern Colorado Rental Housing Association's annual Trade Show & Maintenance Mania will be from 8 a.m. to 3 p.m. at the Drake Centre, 802 W. Drake Road, Fort Collins. The event includes booths for vendors and suppliers that support the area's rental-housing in-

dustry, as well as educational sessions focused on maintenance and property management. Admission of \$39 for NoCoRHA members and \$49 for nonmembers includes the trade show, seminars, luncheon and Maintenance Mania events. Register at www.nocorha.org/caafc\_website\_006.htm or contact Sandy Davis at 970-484-7754.

#### **SEPT. 23: GOLF TOURNAMENT**

The McKee Masters Golf Tournament will be held at Mariana Butte Golf Course in Loveland. Players will tee off for 18 holes at 8 a.m. and for nine holes at 2 p.m.; both tournaments in a scramble format. Registration fees are \$150 for individuals or \$550 for a team to play 18 holes and \$75 or \$275 respectively for nine holes All registration fees and sponsorship contributions will support the Lifeline Assistance Fund at McKee Medical Center in Loveland. The fund provides installation and monthly service fees to underinsured or uninsured low-income seniors who require Lifeline support to maintain their independence and continue to live at home. Golfers may register by calling 970-203-2519 or visiting McKeeFoundation.com.

#### **SEPT. 25: LIFESAVERS BREAKFAST** The Alliance for Suicide Prevention of Larimer County will hold its 12th annual Lifesavers Breakfast at the Fort Collins Hilton, 425 W. Prospect Road, to benefit its suicide-prevention programs. R.S.V.P. at info@allianceforsuicideprevention.org or at 970-482-2209.

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

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Aug. 23 - Sept. 5, 2013 **23** 

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2007Larry Kendall Fort Collins
2006B.D. "Pete" Peterson and J. Barney Flood Greeley
2005George Hall Greeley
2004Bill Neal and Leo Schuster, Fort Collins and Loveland
2003Kathryn Hach-Darrow Loveland
2002Bob Tointon Greeley
2001Tom Gleason Fort Collins
2000Ken Monfort Greeley
1999Bob Everitt Fort Collins
1998W.D. Farr Greeley



In 1969 I started Maxey Companies because I wanted to stay in Fort Collins not transfer with the company I was working for. Forty-four years later to receive the Bravo Lifetime Achievement award surprised me. My goal was to create a good life for my family in the community we loved and be a servant of that community. Those were the rewards of being an entrepreneur. This is an unexpected recognition I am humbled and honored to receive.

> - Loren Maxey Lifetime Achievement 2013



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Bravo! Enterepreneur Awards recognizes those individuals who demonstrate the characteristics of success, and who have overcome obstacles to become one of our community's most respected business leaders. To learn more about Bravo! Entrepreneur Awards, please visit www.NCBR.com.

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#### FOR THE **RECORD** –

<b>BANKRUPTCIES</b> Applications for bankruptcy protection are filed with the U.S. Bankruptcy Court in Denver. Chapter 7 denotes filings made for liquidation. Chapter 11 indicates filings for reorganization. Chapter 13 indicates filings that en- able petitioners to pay off their creditors over three to five years.	FORECLOSURES Includes notices of election and demand filed by credi- tors alleging default on a debt. Foreclosures are not final until a Public Trustee's Deed has been issued.	
	<b>STATE TAX LIENS</b> Judgments filed against assets of individuals or businesses with delinquent taxes.	

This information is obtained from SKLD Information Services.

#### BANKRUPTCIES

#### Larimer County

#### Chapter 7

MICHAEL ANTHONY MUNOZ. 901 ELM ST, FORT COLLINS; CASE #2013-22935, DATE FILED: 7/31/2013

ROXANE JO INDERMUEHLE, PO BOX 270086, FORT COLLINS; CASE #2013-22942, DATE FILED: 7/31/2013

AARON MATTHEW MILLER, 6836 LEE STREET, WELLINGTON; CASE #2013-22968, DATE FILED: 7/31/2013

RICHARD DAVID CAVA. 2009 W LAKE ST, FORT COLLINS; CASE #2013-23001, DATE FILED: 7/31/2013

**CHRISTOPHER L FOSTER.** 1836 ANTERO CT, FORT COLLINS; CASE #2013-23099, DATE FILED: 8/1/2013

TODD D LUND. 147 CAMINO REAL FORT COLLINS; CASE #2013-23149, DATE FILED: 8/1/2013

ALLAN PAYNE HINNI. 2212 VER-MONT DR, FORT COLLINS; CASE #2013-23186, DATE FILED: 8/1/2013

MATTHEW ALAN SCHLADETZ-KY, 2202 W PLUM ST APT 85, FORT COLLINS; CASE #2013-23188, DATE FILED: 8/1/2013

PAUL TADDUNE, 1212 BUTTE RD #15, LOVELAND; CASE #2013-23228, DATE FILED: 8/1/2013

JOHN DANIEL FORRESTER, 1746 AZALEA DRIVE #4, FORT COLLINS; CASE #2013-23250, DATE FILED: 8/2/2013

HARRY RAYMOND JR MEYER, 4070 BUFFALO MOUNTAIN, LOVE-LAND; CASE #2013-23256, DATE FILED: 8/2/2013

PATRICK KELLY SOJACK, 1600 N DOTSERO AVE #C, LOVELAND; CASE #2013-23284, DATE FILED: 8/2/2013

SHANNA SUE REICHERT, 4817 EAST HARMONY ROAD, FORT COL-LINS; CASE #2013-23290, DATE FILED: 8/2/2013

JOHN D BERGQUIST, 3404 N FRANKLIN AVE, LOVELAND; CASE #2013-23291, DATE FILED: 8/2/2013

BRYCE WILLIAM PACKARD, 3080 MOUNTAIN LION DR #106, LOVE-LAND; CASE #2013-23315, DATE FILED: 8/3/2013

**JENNIFER MIRAMONTES, 824** GARFIELD AVE APT E, LOVELAND; CASE #2013-23316, DATE FILED: 8/3/2013

SE DONOVAN 2054 W 17TH ST, LOVELAND; CASE #2013-23318, DATE FILED: 8/3/2013

SHERRI RENEE SANDOVAL, 2921 TIMBERWOOD DR # 3503, FORT COLLINS; CASE #2013-23322, DATE

CHRISTINA MARIE CLEVELAND. 5620 FOSSIL CREEK PARKWAY # 220, FORT COLLINS; CASE #2013-23344, DATE FILED: 8/3/2013

FILED: 8/3/2013

JUAN CRUZ ALVAREZ, 748 ZIR-CON AVE, LOVELAND; CASE #2013-23378, DATE FILED: 8/6/2013

#### JUDGMENTS

DARREN S HUDDLESTUN, 4408

JFK PKWY APT C203, FORT COL-

LINS; CASE #2013-23396, DATE

STEPHANIE SKY STEPHENS,

2220 CLEARVIEW AVE, FORT COL-

LINS; CASE #2013-23413, DATE

**GEOFFREY DAVID LEVICK, PO** 

BOX 341, MASONVILLE; CASE

#2013-23449, DATE FILED: 8/7/2013

DONALD S ASHCRAFT, 206 EAST

COLORADO AVE, BERTHOUD; CASE

#2013-23489, DATE FILED: 8/8/2013

LANCE A BUBLITZ, 4121 FLOR-

ENCE DRIVE, LOVELAND; CASE

#2013-23490, DATE FILED: 8/8/2013

MARIAH LEIGH FUTO, 2409 DOT-

SERO AVE, LOVELAND; CASE #2013-

TONI L MUELLER. 2500 E HAR-

MONY ROAD #420, FORT COLLINS;

CASE #2013-23582, DATE FILED:

WILLIAM CHARTERS, 837 KINGS-

TON DR. FORT COLLINS: CASE

#2013-23599, DATE FILED: 8/9/2013

LINDA S APPLEQUIST, PO BOX

271941, FORT COLLINS: CASE

#2013-23634, DATE FILED: 8/9/2013

PICKERT DAIRY LLC, 19504 WELD COUNTY ROAD 5, BERTHOUD; CASE #2013-23084, DATE FILED:

MARK ALAN RODGERS, 446

ASPEN AVENUE, ESTES PARK: CASE

#2013-23015, DATE FILED: 7/31/2013

ROSS A STONE, 5101 PARKWAY

CIRCLE WEST. FORT COLLINS:

CASE #2013-23092, DATE FILED:

MICHAEL MATTHEW KRYAH.

2013 LEXINGTON CT, FORT COL-

LINS; CASE #2013-23236, DATE

MICHELLE LYNN SNIDER, 303 N

GRANT AVENUE, FORT COLLINS;

CASE #2013-23374, DATE FILED:

DONNA HERRING WINSHIP, 242

N HOLLYWOOD STREET, FORT

COLLINS; CASE #2013-23448, DATE

WALTER JAMES POWERS, 5113

ABBEY RD. FORT COLLINS: CASE

#2013-23632, DATE FILED: 8/9/2013

MATTHEW BRIAN SKAGGS,

PO BOX 1041, FREDERICK: CASE

#2013-22930, DATE FILED: 7/31/2013

MARK D ALMOND, 160 MOUN-

TAIN ASH COURT. MILLIKEN: CASE

#2013-22936, DATE FILED: 7/31/2013

ELOELIA ANAYA, 2149 28TH

STREET, GREELEY; CASE #2013-

22959, DATE FILED: 7/31/2013

23498. DATE FILED: 8/8/2013

8/9/2013

Chapter 11

Chapter 13

8/1/2013

8/1/2013

8/6/2013

FILED: 8/1/2013

FILED: 8/7/2013

weid County

Chapter 7

FILED: 8/6/2013

FILED: 8/7/2013

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.

**ANNIE MICHELLE STOLL.** 622 BETH AVENUE, FORT LUPTON; CASE #2013-22998, DATE FILED: 7/31/2013

CHARLES BRYAN TRULUCK, 2074 30TH ST, GREELEY; CASE #2013-23075, DATE FILED: 8/1/2013

VINCENT BENAVIDES, 2429 BEARWOOD AVE, GREELEY; CASE #2013-23101, DATE FILED: 8/1/2013

MICHAEL J DOHMAN, 146 N 25TH AVE, GREELEY; CASE #2013-23106, DATE FILED: 8/1/2013

CHRISTOPHER BRIAN F BUCENEC, 377 N 10TH AVE, BRIGHTON; CASE #2013-23114, DATE FILED: 8/1/2013

MARY THERESA HEIER, 1565 AUGUST LN, BRIGHTON; CASE #2013-23120, DATE FILED: 8/1/2013

JENNIFER ANN MCGRATH, 2521 14TH AVE CT, GREELEY; CASE #2013-23184, DATE FILED: 8/1/2013

EMMA JEAN SILVA, 1516 N 26TH AVE, GREELEY; CASE #2013-23185, DATE FILED: 8/1/2013

YVETTE LYNELL BURKE, 2802 ARBOR DR, EVANS; CASE #2013-23197, DATE FILED: 8/1/2013

ELEAZAR DAVID BERMEA, 2715 SUNSET LN, GREELEY; CASE #2013-23198, DATE FILED: 8/1/2013

**JAMES TYLER DOWNEY, 630** VOLIES PLACE, BRIGHTON; CASE #2013-23208. DATE FILED: 8/1/2013

JUANITA ANGELICA LUCERO, PO BOX 461, FIRESTONE; CASE #2013-23210, DATE FILED: 8/1/2013

ANNA MARIE WALLACE, 5211 KILLDEER STREET, BRIGHTON; CASE #2013-23212, DATE FILED:

8/1/2013 ADRIA K FOGEL, 8165 BLACK-WOOD DRIVE, WINDSOR: CASE

**DEBRA ANNE ANTONOPOULOS,** 4815 MT EVANS ST, BRIGHTON; CASE #2013-23259, DATE FILED: 8/2/2013

#2013-23225, DATE FILED: 8/1/2013

GARY A GOMER, 4507 W 14TH ST, GREELEY; CASE #2013-23275, DATE FILED: 8/2/2013

MARIA TERESA MENDEZ. 2644 15TH AVE, GREELEY; CASE #2013-23307. DATE FILED: 8/3/2013

**CRUZ JR SUBIA,** 1621 40TH STREET COURT, EVANS; CASE #2013-23308, DATE FILED: 8/3/2013

JOHN SHULTS BENJAMIN, 1801 #2013-23309, DATE FILED: 8/3/2013

**CLINTON ALAN HARRIS, 414** 42ND AVENUE, GREELEY; CASE #2013-23311, DATE FILED: 8/3/2013

**ROBERT JOHN FEENEY. 15541** CASLER AVE, FORT LUPTON; CASE #2013-23314, DATE FILED: 8/3/2013

KIRSTIE ROSE POWERS, 42412 E BROMLEY LN #D307, BRIGHTON; CASE #2013-23364, DATE FILED: 8/6/2013

ADRIANNE KATHLEEN MILLER, 1401 14TH STREET, GREELEY: CASE #2013-23373, DATE FILED: 8/6/2013 JOHN JOSEPH IANNONE, PO

**KEVIN PATRICK LANGEFELD,** 10706 BELMONT STREET, FIRES-TONE; CASE #2013-23379, DATE FILED: 8/6/2013

BOX 200216, EVANS; CASE #2013-

23377, DATE FILED: 8/6/2013

BRENT ELLIS FLOT, 4224 MT **BAINER CT. GREELEY: CASE #2013-**23386, DATE FILED: 8/6/2013

ELIJAH ANDREW SANCHEZ. 1753 30TH STREET, GREELEY; CASE #2013-23390, DATE FILED: 8/6/2013

KACI KAE ANDREWS, 830 STONE MTN CT APT 2, WINDSOR; CASE #2013-23418, DATE FILED: 8/7/2013

**JAMIE LEE CRAWFORD.** 917 CONIFER COURT APT 4, WINDSOR; CASE #2013-23433, DATE FILED: 8/7/2013

ANTONIO GEORGE GRIEGO, 731 GRAND AVE #15, PLATTEVILLE; CASE #2013-23471, DATE FILED: 8/7/2013

LYNELLE S BRECHTMEIS, PO BOX 525, FIRESTONE; CASE #2013-23539, DATE FILED: 8/8/2013

JOSE FELIX VARGAS, 5502 WEST 16TH STREET LANE, GREELEY; CASE #2013-23573, DATE FILED: 8/9/2013

PATRICIA ANN TOWEY, 1215 MACDONALD COURT, DACONO: CASE #2013-23576, DATE FILED: 8/9/2013

KEVIN TREADWAY. 1430 8TH ST. GREELEY; CASE #2013-23600, DATE

#### FILED: 8/9/2013 Chapter 13

KARYL LYN HADEN, 289 BRISTLE-CONE STREET, BRIGHTON; CASE #2013-23023, DATE FILED: 7/31/2013

> MARK ANTHONY ESPINOZA, 7168 HIGH STREET, FREDERICK: CASE #2013-23034, DATE FILED: 7/31/2013

ANGELA RODRIGUEZ ROBLES. 326 WALNUT DR, FREDERICK; CASE #2013-23037, DATE FILED: 7/31/2013

LISA MARIE ESPINOSAAGUAYO. 213 S 16TH AVE, BRIGHTON; CASE #2013-23085, DATE FILED: 8/1/2013

ST, GREELEY; CASE #2013-23354, DATE FILED: 8/6/2013 MICHAEL DEAN MCFARLAND. 11101 E 155TH PLACE, BRIGHTON;

CASE #2013-23520, DATE FILED:

TOMMY ALBERT DICE, 131627TH

#### FORECLOSURES

#### **Larimer County**

8/8/2013

EBERHARD, 1903 DOVE CREEK CIR, LOVELAND. LENDER: SASCO 2007 RF2, AMOUNT DUE: \$152652. CASE #55571.7/22/2013 BORROWER: RICHARD & WENDY S LEWIS, 4036 ROCKVALE DR, LOVE-

**BORROWER:** FLOYD & STEPHANIE

LAND. LENDER: BK AM. AMOUNT DUE: \$160863. CASE #55572. 7/22/2013

BORROWER: SCOTT D REMLING. 801 E DRAKE RD # F 88, FORT CO LINS. LENDER: COLORADO HOUS-ING FINANCE AUTHO, AMOUNT DUE: \$97878. CASE #56066. 7/23/2013

BORROWER: ANN SCHLENZIG, 4433 E COUNTY ROAD 48, FORT COLLINS. LENDER: BANK AMERI-CA, AMOUNT DUE: \$226108. CASE #56067.7/23/2013

BORROWER: KAREN MINTON, 2033 S CUSTER AVE, LOVELAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$113945. CASE #56068. 7/23/2013

BORROWER: JANICE M BECK, 1001 WAGONWHEEL DR. FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$143567. CASE #56430. 7/24/2013

BORROWER: BERNARD & SADIE R TAFOYA, 7920 3RD ST, WELLING-TON. LENDER: US BANK, AMOUNT DUE: \$195962. CASE #56431. 7/24/2013

BORROWER: ARTHUR & REBEKAH M RODRIGUEZ, 2553 PYRITE CT. LOVELAND. LENDER: CITIMORT-GAGE INC, AMOUNT DUE: \$142836. CASE #56432. 7/24/2013

BORROWER: DANIEL H & REBEC-CA A TRUPP, 1702 S DOUGLAS AVE, LOVELAND. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$132067. CASE #56433. 7/24/2013

BORROWER: RONALD S SEIDL, 540 E 11TH ST. LOVELAND. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$94201. CASE #56434. 7/24/2013

BORROWER: THOMAS A JR GLEASON, 1506 CEDARWOOD DR, FORT COLLINS. LENDER: US BANK, AMOUNT DUE: \$89895. CASE #56457.7/24/2013

BORROWER: DOROTHY J RINE, 1075 6TH STREET CT, BERTHOUD. I ENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$105152, CASE #56458.7/24/2013

BORROWER: DAVID M & DAWN M FOSKET, 1926 BOWSPRIT DR. FORT COLLINS. LENDER: US BANK, AMOUNT DUE: \$261077. CASE #56459.7/24/2013

BORROWER: RAYMOND L BEEDE, 1220 EILENE PL, LOVELAND. LEND-ER: WELLS FARGO BANK, AMOUNT DUE: \$167024. CASE #56604. 7/24/2013

BORROWER: TOM L & CONNIE M MCKELLEP, 1531 W COUNTY ROAD 68, FORT COLLINS. LENDER: CITI-FINANCIAL CORP, AMOUNT DUE: \$300950. CASE #56825. 7/25/2013

BORROWER: JEANNINE H & JUSTIN J GREEN, 2915 COUNTY FAIR LN. FORT COLLINS, LENDER: CITIFINANCIAL INC. AMOUNT DUE: \$265723. CASE #56827. 7/25/2013

BORROWER: MICHAEL E JR MIT-CHAMORE, 8620 ALLENBROOK DR. WINDSOR. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$415605. CASE #58122.7/30/2013

BORROWER: TOMMY G JR & VIPASINEE K SMITH, 3254 IRON HORSE WAY, WELLINGTON, LEND-ER: JPMORGAN CHASE BANK. AMOUNT DUE: \$220552. CASE #58123. 7/30/2013

**BORROWER: KIRK & MICHELLE** R JOHANSON, , . LENDER: RFL INVESTMENTS LLC, AMOUNT DUE: \$20557. CASE #58124. 7/30/2013

BORROWER: STEVEN & DINA L KREIMIER, 436 IDALIA DR, FORT COLLINS, LENDER: BANK AMERI-CA. AMOUNT DUE: \$171507. CASE #58533. 7/31/2013

BORROWER: ABELARDO A JR RIVAS, 5220 BOARDWALK DR UNIT B12, FORT COLLINS. LENDER: MNH SUB I LLC, AMOUNT DUE: \$152025. CASE #58534.7/31/2013

BORROWER: STEPHANIE L MCGOVERN, 548 W 4TH ST, LOVE-LAND. LENDER: NATIONSTAR MORTGAGE LLC. AMOUNT DUE: \$219926. CASE #59021. 8/1/2013

#### Weld County

BORROWER: WALT A & PEGGY A MORTON. 848 LEHIGH CIR. ERIE. LENDER: NEW CENTURY HOME EQUITY LOAN T, AMOUNT DUE: \$224792. CASE #3948541. 7/18/2013

BORROWER: MARIO BORREGO-TARIN, 3527 PUEBLO ST, EVANS. LENDER: NATIONSTAB MTG LLC AMOUNT DUE: \$111998. CASE #3948932. 7/19/2013

BORROWER: DULCES HER-NANDEZ, 517 E 24TH STREET RD, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$120598. CASE #3948933. 7/19/2013

Aug. 23 - Sept. 5, 2013 **25** 

BORROWER: BLANCA RAMIREZ. 7932 HART ST, FORT LUPTON. LENDER: JPMORGAN CHASE BK, AMOUNT DUE: \$132268. CASE #3948934.7/19/2013

BORROWER: DARREN C & TANYA L OSBORNE, 3305 VALMONT AVE, EVANS, LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$115890. CASE #3949370. 7/22/2013

BORROWER: SAMUEL NEVAREZ.

1010 STARDUST LN, DACONO.

LENDER: BANKUNITED, AMOUNT

DUE: \$157037. CASE #3949371.

BORROWER: JOHN CLIFFORD &

MARIA MCCOY, 4953 W 5TH ST, GREELEY. LENDER: SRP 2012 6

LLC, AMOUNT DUE: \$21415. CASE

BORROWER: DAVID E & YING JEN-

SEN, 327 CHEROKEE PL, LOCH-

BUIE. LENDER: WELLS FARGO BK,

AMOUNT DUE: \$131851. CASE

BORROWER: MARY L & JEANNIE

M ICKLER, 1436 3RD ST, FORT LUP-

TON. LENDER: PNC BK, AMOUNT

DUE: \$140945. CASE #3949761.

BORROWER: LINDA SUE RICH-

ARDSON, 871 S HOOVER AVE, FORT

LUPTON. LENDER: HSBC MTG SER-

VICES INC. AMOUNT DUE: \$167626.

BORROWER: ANDREW N

SHAUGHNESSY, 2519 22ND AVE,

GREELEY. LENDER: NATIONSTAR

MTG LLC, AMOUNT DUE: \$118784.

BORROWER: NATHANIEL C &

JANINE MICHNO, 15970 DALE AVE,

FORT LUPTON. LENDER: WELLS

FARGO BK. AMOUNT DUE: \$186506.

BORROWER: TONIA M RIOS, 2826

W 5TH ST, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE:

\$113026. CASE #3949765. 7/23/2013

BORROWER: NATHEN E EMER-

SON. 106 S JOSEPHINE AVE. MILLIK-

EN. LENDER: BK AM, AMOUNT DUE:

\$93055. CASE #3950154. 7/24/2013

BORROWER: SEACILA & MEARLYN

L BENNER, 37100 COUNTY ROAD

65, GALETON. LENDER: JPMORGAN

CHASE BK, AMOUNT DUE: \$180289.

BORROWER: BEN E PEARSON,

110 MONMOUTH AVE, FIRES-TONE. LENDER: VALLEY BK TRUST,

AMOUNT DUE: \$193044. CASE

BORROWER: ROBERT & KIM

JACOBSON, 285 BITTERN DR,

JOHNSTOWN. LENDER: NATION-

STAR MTG LLC, AMOUNT DUE:

\$280421. CASE #3950157. 7/24/2013

BORROWER: MELINDA LARM,

906 CLIFFROSE WAY, SEVERANCE,

LENDER: GREEN TREE SERVICING

LLC, AMOUNT DUE: \$163784. CASE

BORROWER: BRIAN A & AMANDA

STROH, 18 WALNUT DR, FREDER-

ICK. LENDER: JPMORGAN CHASE

BK, AMOUNT DUE: \$149806. CASE

BORROWER: LENA R MELENDEZ,

4982 W 6TH STREET RD. GREE-

LEY. LENDER: NATIONSTAR MTG

LLC, AMOUNT DUE: \$126588. CASE

BORROWER: ISMAEL & LUZ ELVA

CHA ARMENDARIZ, 1901 30TH

STREET RD, GREELEY. LENDER:

EVERBANK, AMOUNT DUE:

\$108087. CASE #3950161. 7/24/2013

BORROWER: ARCINIA M PONCE,

3000 PARK VIEW DR. EVANS, LEND-

ER: US BK. AMOUNT DUE: \$147922.

CASE #3950162. 7/24/2013

CASE #3950155, 7/24/2013

#3950156. 7/24/2013

#3950158. 7/24/2013

#3950159.7/24/2013

#3950160. 7/24/2013

CASE #3949762\_7/23/2013

CASE #3949763. 7/23/2013

CASE #3949764. 7/23/2013

#3949372. 7/22/2013

#3949373.7/22/2013

7/23/2013

7/22/2013



## The Northern Colorado Business Report presents 40 Under Forty Leaders Honor Roll to recognize emerging leaders. These are the young people who are shaping and will continue to shape the future of Northern Colorado.

We invite you to submit candidate nominations or to apply yourself. The deadline for nominations is August 20, 2013. A panel of Northern Colorado community leaders and 40 Under Forty Alumni will select the honorees. Honorees will be profiled in the Northern Colorado Business Report.



#### QUALIFICATIONS

Qualifications are simple. The 40 Under Forty candidate must...

- Be under 40 years old as of December 31, 2013
- Not have been a previous 40 Under Forty honoree
- Have had an impact on his or her organization
- Live and work in Larimer or Weld County
- Made significant contributions of time and talent to the Northern Colorado community
- $\circ\;$  Show potential for being a leader during the next decade

To submit 40 Under Forty Nominations visit:

# www.ncbr.com/40\_under\_forty

Please submit nominations before August 20, 2013. Nominees will be asked to submit a formal application including a résumé.

Save the date for the 2013 40 Under Forty Recognition Event: November 19<sup>th</sup>, 2013 at the Rialto





Contact Amanda Miller - Event & Program Manager with questions. 970.231.0316 or amanda@theplacesettingcompany.com

#### FOR THE **RECORD**

BORROWER: LYNDA ANN JONES, 1123 LANCASTER AVE, FORT LUP-TON. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$144446. CASE #3950507. 7/25/2013

BORROWER: EVAN J CHAPMAN, 3938 VALE VIEW LN, MEAD. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$452389. CASE #3950508. 7/25/2013

BORROWER: CHAD & PAULA MCALLISTER, 3929 MALLARD AVE, EVANS. LENDER: DEUTSCHE BK, AMOUNT DUE: \$145453. CASE #3950509.7/25/2013

BORROWER: LEROY RON BACA, 3082 W 3RD STREET RD, GREE-LEY. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$109429. CASE #3950510.7/25/2013

BORROWER: VANESSA DOMIN-GUEZ, 4001 EAGLES NEST DR, EVANS. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$150207. CASE #3950511.7/25/2013

BORROWER: KRISTA L MCCO-NNELL, 165 KATTELL AVE, ERIE. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$167023. CASE #3950512.7/25/2013

BORROWER: CHRISTOPHER L BLOOM, 4808 W 6TH ST, GREE-LEY, LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$156439. CASE #3950513. 7/25/2013

BORROWER: LUKE DEAN & PAME-LA AR WILLIAMS, 708 51ST AVE, GREELEY. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$232460. CASE #3950886.7/26/2013

BORROWER: ERIC ALLEN GOODRICH, 335 SELM ST, KEENES-BURG. LENDER: WELLS FARGO BK, AMOUNT DUE: \$167619. CASE #3950887.7/26/2013

BORROWER: LINDA D EDWARDS, 2432 14TH AVENUE CT, GREE-LEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$138560. CASE #3950888.7/26/2013

BORROWER: GUNILLA THOMP-SON, 11438 EBONY ST, FIRESTONE. LENDER: BK AM, AMOUNT DUE: \$161415. CASE #3951241.7/29/2013 BORROWER: ERIN & ROBERT STOKEY, 421 THIRD ST, FREDER-ICK. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$186446. CASE #3951242.7/29/2013

BORROWER: PAUL ALLEN & LYNN M SADD, 1825 86TH AVENUE CT, GREELEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$248953. CASE #3951243. 7/29/2013

BORROWER: RODOLFO B & MARBELLA ARIZMENDI, 407 EDGE-WOOD AVE, JOHNSTOWN. LENDER: WELLS FARGO BK, AMOUNT DUE: %181621. CASE #3951618.7/30/2013

BORROWER: BRADLEYS & LAURIE A LOCKHART, 5433 WOLF ST, FRED-ERICK. LENDER: US BK, AMOUNT DUE: \$196507. CASE #3951619. 7/30/2013

BORROWER: DENNIS K BER-TRON, 149 GRANVILLE AVE, FIRE-STONE. LENDER: BENEFICIAL FIN I INC, AMOUNT DUE: \$98485. CASE #3952034. 7/31/2013

BORROWER: LINDSEY R HAUGER, 50506 COUNTY ROAD 13, WEL-LINGTON. LENDER: WELLS FARGO BK, AMOUNT DUE: \$229466. CASE #3952035. 7/31/2013

BORROWER: CESAR E PINON, 4742 KINGS CANYON DR, GREE-LEY. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$87224. CASE #3952036.7/31/2013

BORROWER: CHARLES L & MARY LOU VLASTELIC, 13180 RACHEL DR, PIERCE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$174543. CASE #3952038. 7/31/2013

**BORROWER:** STAN A PETTENGILL, 2504 6TH AVE, GREELEY. LENDER: US BK, AMOUNT DUE: \$146007. CASE #3952039. 7/31/2013

#### JUDGMENTS

#### Larimer County

DEBTOR: STRATHMORE HOMES I INC, CREDITOR: GLEN HOMES LLC. AMOUNT: \$6510.0. CASE #C-13C-030356. DATE: 7/22/2013 DEBTOR: TRAVIS C & TRAVIS THOMPSON, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1249.53. CASE #C-13C-030230. DATE: 7/22/2013

DEBTOR: C L & CHAVELA L COTE, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1252.29. CASE #D-13C-030263. DATE: 7/22/2013

DEBTOR: DONNA M KENDRICK, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$746.53. CASE #C-13C-030844. DATE: 7/22/2013

DEBTOR: MARGARET DELAR-OSA, CREDITOR: APOLLO CREDIT AGENCY INC. AMOUNT: \$756.56. CASE #C-13C-032854. DATE: 7/22/2013

DEBTOR: CHRISTINA GADDIE, CREDITOR: CREDIT ACCEPTANCE CORP. AMOUNT: \$6764.99. CASE #C-13C-032158. DATE: 7/22/2013

DEBTOR: LANCE BUBLITZ, CREDITOR: PORTFOLIO RECOV-ERY ASSOC LLC. AMOUNT: \$5053.7. CASE #C-13C-032628. DATE: 7/22/2013

DEBTOR: PATSY J & DONALD P RICHARDSON, CREDITOR: PORT-FOLIO RECOVERY ASSOC LLC. AMOUNT: \$3746.54. CASE #C-08C-008084. DATE: 7/22/2013

DEBTOR: TERESA K & ROBERT P DELANOIT, CREDITOR: BC SER-VICES. AMOUNT: \$7919.98. CASE #C-13C-031325. DATE: 7/22/2013

DEBTOR: CHAD M ROSS, CREDI-TOR: ALLSTATE INS CO. AMOUNT: \$26177.89. CASE #D-13CV-030747. DATE: 7/22/2013

DEBTOR: TEODORO CARBAJAL, CREDITOR: PREMIER MEMBERS FED CU. AMOUNT: \$15210.87. CASE #C-12C-058572. DATE: 7/23/2013

DEBTOR: ROBERT ERICKSON, CREDITOR: BC SERVICES INC. AMOUNT: \$5610.1. CASE #C-12C-008070. DATE: 7/23/2013

DEBTOR: TAMA L CHIPP, CREDI-TOR: SUNPORT FIN LLC. AMOUNT: \$3698.97. CASE #C-13C-030821. DATE: 7/24/2013

#### ST. MICHAEL'S from 7

closed properties within St. Michael's Square: Mile High Banks and Goldwater Bank.

Goldwater, based in Scottsdale, Ariz., and Mile High each owned four buildings in the development in 2010 and enlisted the help of a company founded by a man with experience with troubled properties.

SV Commercial's founder, Michael Cuje, had worked as receiver, asset manager and property manager for large institutions such as Bank of America and the Federal Deposit Insurance Corp.

Today, three buildings that remain available at St. Michael's are garnering more interest than ever, according to James Smith, senior broker associate for RPM.

The spaces still available at St. Michael's have some unique characteristics – including a clock tower and a swimming pool – that can make it difficult to find the right buyer. However, the low prices of the properties – as low as \$309,000 for 6,000 square feet of retail space -- could help mitigate that.

The center's location on Greeley's west side means businesses there can draw customers from Loveland and Windsor as well as Greeley, according to Linda Crain, owner of Linda's Interiors and Trade Supply, located within the square.

Carin has been a tenant of St. Michael's Square since early 2010. Prior to that, her business was located on 29th Street in Greeley.

"When you say you're in St. Michael's, people know where that is," she said.

A Greeley-based management company also was hired to help with the St. Michael's Town Square Business Association.

The association was self-managed for a long time, according to Bill Kehl of Greeley Community Management, who works with the St. Michael's business owners. In 2010, Kehl's company got involved.

Trying to combat the stigma of foreclosures and bank-owned properties isn't easy, Kehl said, but maintaining a "neat, well-kept appearance" goes a long way.

Now, "it's only a matter of time" before St. Michael's is fully back on its feet, Kehl said.

Developments are picking up steam in the areas immediately surrounding St. Michael's, with the construction of a Discount Tire and a Kum & Go at the intersection of 59th Avenue and U.S. Highway 34.

Improvements in the residential real estate market mean more people will move into the residential portion of St. Michael's, which now includes about 260 rooftops and has space for more to be built.

Weld County School District 6 is working on a new school that also could attract traffic and make the neighborhood more attractive to families with children.

The retail scene in Greeley also is heating up. A retail development called CenterPlace at 47th Street and U.S. 34 has attracted national tenants such as Best Buy and Sports Authority, and the new owners of Greeley Mall also are recruiting new stores.

Moonbeam Capital Investments, the mall's new owner, is looking to fill anchor space as well as several smaller spaces and has been in conversation with local and national retailers.



Colorado Department of Labor & Employment  $\diamond$  Colorado Office of Economic Development & International Trade  $\diamond$  Colorado Workforce Development Council

#### FOR THE RECORD

DEBTOR: BENJAMIN KEYSER, CREDITOR: PARKWOOD POR-PERTY OWNERS ASSOC. AMOUNT: \$3047.0. CASE #C-13C-032404. DATE: 7/24/2013

DEBTOR: JOHNNY ZELL, CREDI-TOR: PARKWOOD PROPERTY OWN-ERS ASSOC. AMOUNT: \$3459.0. CASE #C-13C-032405. DATE: 7/24/2013

DEBTOR: KRISTIN M ERICKSON, CREDITOR: AM FAMILY MUT INS CO. AMOUNT: \$4215.0. CASE #C-11C-002147. DATE: 7/25/2013

DEBTOR: JERRY A WEST-COTT, CREDITOR: UNIFUND CCR LLC. AMOUNT: \$54526.87. CASE #D-12CV-001949. DATE: 7/25/2013

DEBTOR: ANGELA STEICHEN, CREDITOR: UNIFUND CCR LLC. AMOUNT: \$7612.26. CASE #C-13C-030370. DATE: 7/25/2013 DEBTOR: TRACEY L SILVA, CRED-ITOR: UNIFUND CCR LLC. AMOUNT: \$20707.24. CASE #D-12CV-002052. DATE: 7/25/2013

DEBTOR: CHARLES R & TRACY R BOWKER, CREDITOR: CAV-ALRY PORTFOLIO SERVICES LLC. AMOUNT: \$12340.61. CASE #C-07C-005036. DATE: 7/25/2013

DEBTOR: PAMELA S & ROSS STONE, CREDITOR: GEMINI CAPITAL GROUP LLC. AMOUNT: \$12210.73. CASE #C-13C-032409. DATE: 7/25/2013

DEBTOR: STEVEN BENNETT, CREDITOR: CALALRY PORT-FOLIO SERVICES LLC. AMOUNT: \$15558.25. CASE #C-13C-030559. DATE: 7/25/2013

DEBTOR: BRIAN W SMITH, CRED-ITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$4456.98. CASE #C-13C-030609. DATE: 7/29/2013

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DEBTOR: EDWARD L MILLER, CREDITOR: UNIFUND CCR PART-NERS. AMOUNT: \$8760.13. CASE #C-13C-030258. DATE: 7/29/2013

DEBTOR: KAREN L CABRERA, CREDITOR: UNIFUND CCR PART-NERS. AMOUNT: \$5473.0. CASE #C-12C-030166. DATE: 7/29/2013

DEBTOR: DENNIS R ASNICAR, CREDITOR: CAVALRY PORTFO-LIO SERVICES LLC. AMOUNT: \$67969.81. CASE #D-13CV-030868. DATE: 7/29/2013

DEBTOR: VINCENT CARRAS-CO, CREDITOR: CAVALRY PORT-FOLIO SERVICES LLC. AMOUNT: \$15440.84. CASE #C-13C-032852. DATE: 7/29/2013

DEBTOR: PAUL D RADMACHER, CREDITOR: MARSHALL RECOVERY II LLC. AMOUNT: \$3967.27. CASE #C-13C-033207. DATE: 7/29/2013 DEBTOR: AHL FOUNDATION, CREDITOR: VASANT ALFRED. AMOUNT: \$49664.85. CASE #D-13CV-030731. DATE: 7/29/2013

DEBTOR: DH A INC, CREDITOR: CSI FACTORING LLC. AMOUNT: \$21732.29. CASE #D-13CV-030256. DATE: 7/29/2013

DEBTOR: NPK INVEST LLC, CREDITOR: ADVANTAGE BK.

DEBTOR: WILLIAM & SUSAN HILL, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$4902.84. CASE #C-13C-030497. DATE: 7/30/2013

AMOUNT: \$2659084.22, CASE

#D-13CV-000136. DATE: 7/30/2013

DEBTOR: HAROLD B & BART ALLEN, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$2172.57. CASE #C-13C-030885. DATE: 7/30/2013

DEBTOR: KAREN & PAUL M FLANNAGN, CREDITOR: WAKE-FIELD ASSOC INC. AMOUNT: \$1187.72. CASE #C-13C-030686. DATE: 7/30/2013

DEBTOR: TODD & VIKKI BOW-LOCK, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1038.97. CASE #C-13C-030959. DATE: 7/31/2013

DEBTOR: GILBERTA M ORO-ZCO, CREDITOR: APOLLO CREDIT AGENCY INC. AMOUNT: \$0.0. CASE #C-12C7685. DATE: 7/22/2013

DEBTOR: KEVIN L GLAN-ZER, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$337.0. CASE #D-12CV-803333. DATE: 7/22/2013

DEBTOR: ANDREA D GREEN, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$232.0. CASE #D-13CV-800149. DATE: 7/22/2013 DEBTOR: DAVID J & PAULA F

CLARK, CREDITOR: WESTERN INS CO. AMOUNT: \$14600.0. CASE #D-11CV-000117. DATE: 7/24/2013 DEBTOR: DIANA C BEEBE, CRED-

ITOR: CAPITAL ONE BK. AMOUNT: \$0.0. CASE #C-2008C4707. DATE: 7/25/2013 DEBTOR: DIANA C & MAX S

BEEBE, CREDITOR: CAPITAL ONE BK. AMOUNT: \$0.0. CASE #C-08C8056. DATE: 7/25/2013

DEBTOR: JO LYNN CALVILLO, CREDITOR: MIDLAND CREDIT MAN-AGEMENT INC. AMOUNT: \$0.0. CASE #C-2007C5493. DATE: 7/26/2013

DEBTOR: JERRY E PUCKETT, CREDITOR: LIBERY ACQUISITIONS SERVICING. AMOUNT: \$963.48. CASE #C-12C-005186. DATE: 7/26/2013

Weld County

DEBTOR: MARK A KENDALL, CREDITOR: JOLI A LOFSTEDT. AMOUNT: \$183524.62. CASE #D-10-29564. DATE: 7/22/2013

DEBTOR: LAURA LEA ORNELAS, CREDITOR: ROBERT LEE WAG-ONER. AMOUNT: \$12537.92. CASE #D-92DR000634. DATE: 7/29/2013

DEBTOR: KERMITH ADEN, CREDITOR: MORANDIN CONCRETE. AMOUNT: \$20310.69. CASE #C-. DATE: 7/31/2013

DEBTOR: CENTRO CRIS-TIANO VIDA NUEVA, CREDI-TOR: FIRST CITIZENS BK TRUST CO. AMOUNT: \$3350383.22. CASE #D-13CV-001990. DATE: 7/18/2013

DEBTOR: LUCY BARRIOS, CRED-ITOR: POULSEN ACE HARWARD INC. AMOUNT: \$426791.7. CASE #D-13CV-030174. DATE: 7/18/2013

DEBTOR: JEFF W BALDWIN, CREDITOR: BC SERVICES INC. AMOUNT: \$445.84. CASE #C-13C-005741. DATE: 7/18/2013

DEBTOR: MATTHEW & SHEILA DERRINGTON, CREDITOR: PRO-FESSIONAL FIN CO INC. AMOUNT: \$1208.03. CASE #C-12C-002116. DATE: 7/18/2013

DEBTOR: KEVIN LEE JOHNSON, CREDITOR: LOBEL FIN. AMOUNT: \$5843.54. CASE #D-13CV-030236. DATE: 7/19/2013

DEBTOR: AARON JONES, CREDI-TOR: SPRINGLEAF FIN SERVICES INC. AMOUNT: \$3683.43. CASE #D-12CV-000452. DATE: 7/19/2013

DEBTOR: JOE JR SOTO, CREDITOR: COLO DEPT REV-ENUE. AMOUNT: \$1734.0. CASE #D-13CV-800139. DATE: 7/19/2013

DEBTOR: SARAH A MCDOU-GALL, CREDITOR: ACUITY INS CO. AMOUNT: \$8269.37. CASE #C-13C-031760. DATE: 7/19/2013

DEBTOR: GUADALUPE E & JACKIE GAONA, CREDITOR: AM FAMILY MUTUAL INS CO. AMOUNT: \$28870.06. CASE #D-13CV-000132. DATE: 7/19/2013

DEBTOR: RICARDO A MELEN-DEZ, CREDITOR: AM FAMILY MUTU-AL INS CO. AMOUNT: \$6552.26. CASE #C-13C-030772. DATE: 7/19/2013

DEBTOR: TERESA BOERS-MA, CREDITOR: DISCOVER BK. AMOUNT: \$7975.8. CASE #C-12C-007619. DATE: 7/22/2013

DEBTOR: MARYHELEN ORTEGA, CREDITOR: SECURITY CREDIT SER-VICES LLC. AMOUNT: \$7240.2. CASE #C-13C-030795. DATE: 7/22/2013

DEBTOR: JENNIFER M CAN-NON, CREDITOR: SECURITY CREDIT SERVICES LLC. AMOUNT: \$7180.25. CASE #C-13C-030680. DATE: 7/22/2013

One House At A Time

DEBTOR: LUCY ESPINOZA, CREDITOR: SECURITY CREDIT SERVICES LLC. AMOUNT: \$1596.51. CASE #C-13C-031079. DATE: 7/22/2013

DEBTOR: PATRICIA A STEPHEN-SON, CREDITOR: DISCOVER BK. AMOUNT: \$3743.8. CASE #C-12C-010114. DATE: 7/22/2013

DEBTOR: ALAMAR VILLAREAL, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1549.46. CASE #C-12C-010101. DATE: 7/22/2013

DEBTOR: RONALD L PINO, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$844.98. CASE #C-13C-030947. DATE: 7/22/2013

DEBTOR: PAMELA J ENDSLEY, CREDITOR: FIRESIDE BK. AMOUNT: \$10711.08. CASE #D-07CV-000774. DATE: 7/22/2013

DEBTOR: BRIAN A MURATA, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$10128.05. CASE #C-12C-006467. DATE: 7/22/2013

DEBTOR: COLO CORP, CREDI-TOR: CAPITAL ONE BK USA. AMOUNT: \$887.74. CASE #C-12C-007924. DATE: 7/22/2013

DEBTOR: JOANN & JOANN M MARTINEZ, CREDITOR: MAR-SHALL RECOVERY II LLC. AMOUNT: \$15426.75. CASE #C-13C-031859. DATE: 7/22/2013

DEBTOR: JUSTIN S BORGESON, CREDITOR: BELLCO CREDIT UNION. AMOUNT: \$5145.87. CASE #C-13C-006152. DATE: 7/22/2013

DEBTOR: MIKELJOE AVILES, CREDITOR: KARL & JULIE LITFIN. AMOUNT: \$1077.68. CASE #C-13C-032438. DATE: 7/22/2013

DEBTOR: RICHARD H ALMOND, CREDITOR: METRO COLLECTION SERVICE INC. AMOUNT: \$7227.97. CASE #C-13C-005054. DATE: 7/23/2013

DEBTOR: MONICA R RODRI-GUEZ, CREDITOR: BELLCO CREDIT UNION. AMOUNT: \$8060.17. CASE #C-13C-030607. DATE: 7/25/2013

DEBTOR: NICOLE CRANFORD, CREDITOR: GEMINI CAPITAL GROUP LLC. AMOUNT: \$12274.64. CASE #C-13C-031071. DATE: 7/25/2013

DEBTOR: KIMBERLY KRIZEK, CREDITOR: GEMINI CAPITAL GROUP LLC. AMOUNT: \$8484.19. CASE #C-13C-030590. DATE: 7/25/2013

DEBTOR: JESUS & JESSE SIG-ALA, CREDITOR: GEMINI CAPITAL GROUP LLC. AMOUNT: \$15516.85. CASE #C-13C-031069. DATE: 7/25/2013

DEBTOR: JOSE GARCIAPER-EZ, CREDITOR: GEMINI CAPITAL GROUP LLC. AMOUNT: \$2037.5. CASE #C-13C-006127. DATE: 7/25/2013

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#### FOR THE **Record**

**DEBTOR: MELISSA & SIMON BURNETT,** CREDITOR: GEMINI CAPITAL GROUP LLC. AMOUNT: \$4171.98. CASE #C-13C-030703. DATE: 7/25/2013

**DEBTOR: CHRIS M WOLFEN-**BARGER, CREDITOR: UNIFUND CCR PARTNERS. AMOUNT: \$5361.39. CASE #C-13C-006083 DATE: 7/25/2013

DEBTOR: ARTHUR C MARTINEZ, CREDITOR: UNIFUND CCR PART-NERS, AMOUNT: \$15127.07, CASE #C-13C-006196. DATE: 7/25/2013

**DEBTOR: MANUAL M CHAVEZ.** CREDITOR: UNIFUND CCR PART-NERS. AMOUNT: \$1843.07. CASE #C-13C-030611. DATE: 7/25/2013

**DEBTOR: MERARI J CASTRO.** CREDITOR: UNIFUND CCR PART-NERS. AMOUNT: \$5349.93. CASE #C-13C-006137. DATE: 7/25/2013

DEBTOR: DON R BEAVER, CREDI-TOR: UNIFUND CCR PARTNERS. AMOUNT: \$4458.64. CASE #C-13C-030452, DATE: 7/25/2013

DEBTOR: KREG A KJELLSTROM, CREDITOR: UNIFUND CCR PART-NERS. AMOUNT: \$26688.82. CASE

#D-10CV-001136. DATE: 7/25/2013

**DEBTOR: CHRISTINE FRANCO,** CREDITOR: WELLS FARGO BK AMOUNT: \$3238.48. CASE #C-13C-031826. DATE: 7/25/2013

**DEBTOR: TERRY & DIANA L** EADY, CREDITOR: BC SERVICES INC. AMOUNT: \$2582.94. CASE #C-13C-005073. DATE: 7/26/2013

DEBTOR: PAIGE STARBECK, CREDITOR: OVERLOOK AT FIRE STONE HOMEOWNE. AMOUNT: \$2360.38. CASE #C-13C-032002. DATE: 7/26/2013

**DEBTOR: SHANNON IMLAY,** CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$2725.36. CASE #C-12C-008645. DATE: 7/29/2013

DEBTOR: ROY & ROY SR JAN-WAY, CREDITOR: MIDLAND FUND-ING LLC. AMOUNT: \$1557.33. CASE #C-13C-006426. DATE: 7/29/2013

DEBTOR: HOLLY M DUNLAP, CREDITOR: WAKEFIELD ASSOC INC AMOUNT: \$972.46. CASE #C-13C 032560. DATE: 7/29/2013

**DEBTOR: MANUEL J RAMOS,** CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$1442.29. CASE #C-07C-003714. DATE: 7/29/2013

**DEBTOR: RIGOBERTO VELAS-**QUEZ, CREDITOR: GEMINI CAPITAL GROUP LLC. AMOUNT: \$2001.59 CASE #C-13C-030614. DATE: 7/29/2013

**DEBTOR: CHARLES TUCKER,** CREDITOR: UNIFUND CCR PART-NERS, AMOUNT: \$34569.04, CASE #D-13CV-000151. DATE: 7/29/2013

DEBTOR: MICHAEL HORN, CREDITOR: LAMBERT REALTY LLC AMOUNT: \$6920.05. CASE #C-13C-031817. DATE: 7/29/2013

**DEBTOR: ARHEA SCHOENE-**FELD, CREDITOR: AFFORDABLE COMMUNITY HOUSING T. AMOUNT: \$918.89. CASE #C-13C-030760. DATE: 7/29/2013

**DEBTOR: KRISTIE & HARVEY** DEJAYNES, CREDITOR: AFFORD-ABLE COMMUNITY HOUSING T AMOUNT: \$1437.74. CASE #C-13C-005013. DATE: 7/29/2013

**DEBTOR: NPK INVEST LLC.** CREDITOR: ADVANTAGE BK. AMOUNT: \$2659084.22. CASE #D-13CV-000136. DATE: 7/29/2013

DEBTOR: JEFFREY C FAY, CREDI-TOR: COLO ST REVENUE. AMOUNT: \$2167.16. CASE #D-12CV-800391 DATE: 7/31/2013

**DEBTOR: SETH FOSTER,** CREDI-TOR: ALCIAI PARENT. AMOUNT: \$114.0. CASE #D-13JV000453. DATE: 7/18/2013

DEBTOR: STEVE RAMSEY, CRED-ITOR: GE MONEY BK. AMOUNT: \$1382.44. CASE #C-10C-005690. DATE: 7/18/2013

**DEBTOR: LUIS M & SANDRA S QUINTANA,** CREDITOR: COLO ST REVENUE. AMOUNT: \$2920.09. CASE #D-D622011CV806125. DATE: 7/18/2013

**DEBTOR: MATTHEW J FRANK-**LIN, CREDITOR: CACH LLC. AMOUNT: \$3144.99. CASE #C-11C-010554. DATE: 7/18/2013

DEBTOR: JOYCE MORRIS, CRED-ITOR: TRANSWORLD SYSTEMS INC. AMOUNT: \$543.88. CASE #C-07C-008281, DATE: 7/19/2013

**DEBTOR: JAMES ASMUS-SEN,** CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$0.0. CASE #C-2013C30804. DATE: 7/19/2013

**DEBTOR: SHELLEY J & DAVID** R SIPES, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$2949.14. CASE #C-10C-010068. DATE: 7/19/2013

**DEBTOR: SHELLEY & DAVID** SIPES, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$2597.92. CASE #C-10C-003257. DATE: 7/19/2013

**DEBTOR: WILLIAM & WILL** PHILLIPS, CREDITOR: DOL-LARHIDE PROPERTY MANAGE-MENT. AMOUNT: \$1805.18. CASE #C-13C5747. DATE: 7/22/2013

**DEBTOR: RAYMOND F & KATH-**LEEN LARSON, CREDITOR: GREE-LEY CITY. AMOUNT: \$19721.67. CASE #D-05CV-001893. DATE: 7/24/2013

**DEBTOR: MATTHEW LEE** HEIDEN, CREDITOR: ADRIANA RAMIREZ. AMOUNT: \$2151.0. CASE #D-92JS000046. DATE: 7/29/2013

DEBTOR: ERIC A BLOOMER, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$0.0. CASE #C-11C3631. DATE: 7/29/2013

**DEBTOR: TERRY L & MEGAN** K MCGOWAN, CREDITOR: COLO ST REVENUE. AMOUNT: \$568.0. CASE #D-D622012CV803764. DATE: 7/29/2013

DEBTOR: IRMA AGUILAR, CREDITOR: COLO DEPT REVENUE. AMOUNT: \$800.0. CASE #D-11CV-8C5948. DATE: 7/31/2013

DEBTOR: JULIE ROHN, CREDI-TOR: APOLLO CREDIT AGENCY INC. AMOUNT: \$483.85. CASE #C-09C-009833. DATE: 7/31/2013

DEBTOR: JOSEPH DEANZA, CREDITOR: JOSEPH MATTHEW DEANZA, AMOUNT: \$10000.0, CASE #D-09PR311. DATE: 7/31/2013

**RELEASE OF** JUDGMENT

Larimer County

**DEBTOR: ALEXANDER C & CECI-**LIA COOKE, CREDITOR: COASTAL ST BK. AMOUNT: \$606083.82. CASE #2013CV30689. DATE: 7/23/2013

**Weld County** 

DEBTOR: SAMUEL LEIGHTON, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$0.0. CASE #. DATE: 7/18/2013

DEBTOR: JASON YECKLEY. CREDITOR: MIDLAND CREDIT MANAGEMENT INC. AMOUNT: \$0.0. CASE # DATE: 7/19/2013

**DEBTOR: JASON W YECKLEY.** CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$0.0. CASE #. DATE: 7/19/2013

**DEBTOR: WILLIAM T SUTHER-**LAND, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$0.0. CASE #C-12C1619. DATE: 7/23/2013

**STATE TAX LIENS** 

#### **Larimer County**

BIYAZZI, \$4122.0, CASE #58289, WARRANTY DEEDS 7/30/2013

DEMPSEYS LLC, \$8005.0, CASE #58288 7/30/2013

**HEAVENLY HELPERS SERVIC-**ES LLC, \$972.96, CASE #58034, 7/30/2013

HERITAGE EXPORTS INC, \$1891.56, CASE #58369, 7/31/2013

JULIE EJOHNSON. \$1090.06. CASE #56897\_7/25/2013

KAEP CON CORP, \$2415.67, CASE #58032.7/30/2013

LARRY CAIN INS AGENCY INC, \$669.23, CASE #58033, 7/30/2013

MOYER MACHINE TOOLS INC, \$884.77. CASE #56898. 7/25/2013

PHILIP HNAUMBURG. \$1980.37. CASE #58368, 7/31/2013

**ROCKY MOUNT CYCLERY INC.** \$4422.8, CASE #58370, 7/31/2013

VANKIRK ELECTRIC INC, \$866.84, CASE #56381, 7/24/2013

WHAT CHA NEED THRIFT,

CASE #56382, 7/24/2013

AMELING ENTERPRISES INC. \$7143.41. CASE #3950445. 7/24/2013

BS TWO DOGS TRUCKING, \$5427.0, CASE #3951749, 7/30/2013

CLOUD 9 CAREGIVERS, \$242.34, CASE #3951683, 7/30/2013

**DELPHI MEDICAL SYSTEMS** LLC, \$2256.0, CASE #3951747, 7/30/2013

DR BRAUNS II LLC, \$559.0, CASE #3951745.7/30/2013

FETZER TRANSPORT. \$125.0. CASE #3951750. 7/30/2013

GLASSMAN, \$310.2, CASE #3951685.7/30/2013

OTONIEL MGOLDMAN, \$1685.25, CASE #3949524, 7/22/2013

**IDEAL PERFORMANCE MAN-**AGEMENT I, \$969.81, CASE #3951677, 7/30/2013

LUCKDOG INC. \$380.68. CASE #3949856.7/23/2013

CHAVEZ RAMON MENINDMA-**RIO**, \$438.38, CASE #3951748, 7/30/2013

N LINE ELECTRIC LLC, \$19878.6, CASE #3950447. 7/24/2013

RABINE SEALCO LLC, \$5395.16, CASE #3950448, 7/24/2013

SENOR JALAPENO, \$135.25, CASE #3951684.7/30/2013

SNOWCAP CREAMERY INC. \$1618.8, CASE #3950760, 7/25/2013

STARTEK USA INC, \$8984.18, CASE #3950449. 7/24/2013

TAT2ED TRASH STREET WEAR, \$2169.0, CASE #3951746, 7/30/2013

THUNDER TRANSPORTATION LLC, \$1405.41, CASE #3950444 7/24/2013

TRILEMETRY INC, \$938.7, CASE #3951686. 7/30/2013

**RELEASE OF STATE TAX LIENS** 

Weld County

BUILD WEST CONSTR CO, \$3768.72, CASE #3950770, 7/25/2013

BUILD WEST CONSTR CO. \$1027.79, CASE #3950772, 7/25/2013 BUILD WEST CONSTR CO, \$2025.12, CASE #3950771, 7/25/2013 Aug. 23 - Sept. 5, 2013 29

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Otis, Coan & Peters; Palmer Flowers; DaVinci Sign Systems, KUNC

Madwire Media and KUNC Community Radio.

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TOPHER C & PATRICIA D HOWLEY, 1526 CORAL SEA CT

Address: 1526 CORAL SEA CT,

Seller: CHARLIE & ASHLIE S ROW-

Buver. Buver's Address: AMANDA

Address: 353 INDIANA AVE, BER-

M SUTTON, 353 INDIANA AVE

Date Closed: 6/16/2013

Seller: JOURNEY HOMES LLC

HUEBL, 4675 LAPORTE AVE

Date Closed: 6/16/2013

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Buver. Buver's Address: JOAN

Address: 4675 LAPORTE AVE,

Seller: JOHN J & LAUREL A GEHL-

Buyer, Buyer's Address: DONALD

C & JANICE L SMITH, 251 ADAMS ST

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Address: 647 PARK RIVER PL,

Seller: RACHEL A & THOMAS M

Buyer, Buyer's Address: CATH-

ERINE LAUGHERY HEIDKAMP, 2026

Address: 2026 WESTPOINT CT.

Seller: ST AUBYN HOMES LLC

Buyer, Buyer's Address: DAVID M

GEMMELL, 1300 GATEWAY PARK DR

Address: 1300 GATEWAY PARK DR.

Note from NCBR Editorial

and Research staff: For this cycle, Warranty Deeds

can be viewed in its entirety at

**Larimer County** 

Seller: LEO JR GERALDINE BRATON

REVOCA Buyer, Buyer's Address: EQUITAS

EUGENE LLC, 955 15TH ST Address: 885 S LINCOLN AVE, LOVELAND Price: \$1090000

Date Closed: 6/16/2013 Seller: PAUL E BONOW

Buyer, Buyer's Address: AARON M & STEFANI G LAYTON, 5334 HIGH-LAND MEADOWS CT Address: 5334 HIGHLAND MEAD-OWS CT, WINDSOR Price: \$370000 Date Closed: 6/16/2013

Seller: FREDERICK L JR & JENNI-

Register and nominate at NCBR.com.

September 11, 2013

Embassy Suites – Loveland

September 11, 2013

Embassy Suites - Loveland

7:30 - 9:30 a.m.

**Biz-it** 

September 11, 2013

Embassy Suites – Loveland

11:30 a.m. - 1:30 p.m.

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**Weld County** 

# Secessionist counties not only ones neglected

There is something gloriously refreshing about the 51st-state movement. If the West is to maintain its pioneer spirit, maybe we need a good rebellion every decade or so. It's made us who we are. It reminds of us how fiendishly hard people fought and worked to settle the high plains and mountains, and it is an echo of their fierce determination to shape their fate.

We're going to assume that the unanimous Aug. 19 vote by five Weld County Commissioners to take the secession question to the voters is a sincere attempt to give voice to disenfranchised citizens of rural northeastern Colorado – and not a cynical ploy by seasoned politicos to steal attention for themselves.

Eight weeks ago, the Northern Colorado Business Report asked readers in its online poll whether the northeast portion of the state was right to ask for a divorce. Surprisingly, 41.4 percent of our online readers – it's a non-scientific poll, of course – said absolutely yes, 2.3 percent said maybe and 56.3 percent said no.

## EDITORIAL

Within city limits in towns such as Fort Collins, Loveland and Greeley, there is a quiet sense that this is a fool's errand.

Perhaps it is. But we can't help but think of Colorado's other far-flung places that could argue neglect before state lawmakers.

How long has it been since you've driven to Moffat or Rio Blanco counties in northwestern Colorado? Once you leave the Yampa Valley, there is little or nothing out there. And don't forget the folks in Grand County. Talk about neglect at the hands of urban lawmakers. Water deals forged decades ago have left some of their most pristine streams and parks nearly dry, lost to the clout of urban water utilities and their powerful lobbyists and legislative reps under the capitol dome.

Then consider Prowers and Bent counties in southeastern Colorado.

The list of neglected rural counties grows long very quickly. Few of them have the wealth of rebellious Weld County. But we suspect they would all benefit from more attention at the Capitol. Who knows, maybe it is time for another rebellion, but only if the 51st state takes in more struggling rural counties longing to be heard.



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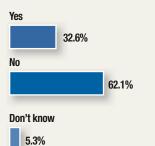
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## **NCBR Opinion Poll**

Our online question:

The Affordable Care Act, the largest effort to reform health care in decades, is less than five months away from becoming law. Do you expect changes to the law to benefit you?



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

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

#### Next question:

As the economy stabilizes and recovers, the lending climate is supposed to be improving, with banks being more willing to lend money now than they were a year ago. Do you believe the lending climate is improving in Northern Colorado?

Answer now at www.ncbr.com. Responses will be accepted through Sep. 3.



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



#### **CARGILL** from 3

One greenhouse is under construction, along with an attached space housing central temperature-control equipment, and a work and storage area.

The plans show an 11,232-squarefoot greenhouse and a 4,368-squarefoot temperature control and work room under construction along Drake Road east of Timberline Road. Cargill's existing facility includes three greenhouses, a pavilion and three other buildings, according to the plans.

The Cargill Research Center will be built out over the next three years, according to SeonAh Kendall, business expansion and retention strategist for the city of Fort Collins' Economic Health Department.

The site is surrounded by residential developments, including Rigden Farm and Johnson Farm. A D.R. Horton community, Bucking Horse, is being developed east of Cargill. The property also includes fields

for agricultural research crops. The Specialty Canola Innovation Center also was expanded in 2008, with a new greenhouse and technology lab, designed to enable Minnesota-based Cargill to improve yield for its growers and develop new canola oil traits for food customers.

In fiscal 2013, privately-held Cargill reported earnings of \$2.31 billion, nearly double that of fiscal 2012, when it earned \$1.17 billion. High commodity prices hindered the company's performance in 2012, according to its financial release.

Cargill's presence is growing in other parts of Colorado as well. Last month, along with ConAgra Foods and CHS Inc., Cargill announced that Denver would be the headquarters for a joint venture in flour milling.



**NCBR.com** 



The Greeley Chamber of Commerce and the West Greeley Conservation District present:

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## Friday, September 27, 2013 7:30 a.m. - 4:00 p.m. **High Plains Library District** 2650 W 29th St, Greeley Parking on south side, street and at former Rex

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