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ahead despite
saturated fields.

5



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13

Volume 18 | Issue 27 | Sept. 20 - Oct. 3, 2013



RANDY OWENS

A stretch of the U.S. Highway 34 business route in Greeley shows the ravages of floodwaters. The cost of highway repairs in Colorado is likely to be staggering.

Flood leaves businesses saturated, cut-off

BY STEVE LYNN AND MOLLY ARMBRISTER
news@ncbr.com

One week ago, hundreds of business people across Northern Colorado watched in dismay and then horror as roads buckled, stores flooded and thousands of workers vanished, stranded in their homes from Estes Park to Laporte, from Loveland to Evans, from Fort Collins to Greeley.

For seven days, from Sept. 9 through Sept. 16, the sun was largely absent, replaced with heavy clouds and sheets of never-ending rain. Rocky Mountain

Inside: Where to go for help - FEMA, SBA, more offering services, support

National Park would close. Oil tanks floated in the floodwaters. Packs of National Guard transport helicopters took to the skies, flying as the rain would permit, to rescue thousands trapped high in the canyons that line the Front Range, caught behind mudslides, roaring creeks and broken roads.

From offices, oil fields, factories, laboratories and farms, one thing was clear. Colorado had just endured one of the largest natural disasters in its

history. The Great Flood of 2013 had reshaped the commercial landscape.

This historic deluge will be catastrophic for many businesses. How many isn't clear yet, although the Rocky Mountain Insurance Association estimates that one in four small businesses will fail as a result, largely because they lack adequate insurance.

For disaster recovery firms, paving companies, carpet cleaners and hardware stores, it will be a boon. For construction workers, it will mean jobs.

For average workers, it will mean months of

➤ See **Flood, 16**

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Beet Street incubator marks successful first year

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

Less than a year after the launch of its website, Arts Incubator of the Rockies has garnered more than 1,000 members and is seeing an unexpected shift in its customer base that could lead to greater revenue.

When the idea for Arts Incubator of the Rockies, or AIR, was first conceived, the plan was to provide a place for artists near and far to learn how to make a business out of their craft by providing a curriculum and a variety of resources aimed at these goals.

Now, community foundations, chambers of commerce and incubators from a number of cities in Colorado and 22 states also have expressed interest in the program, according to Beth Flowers, executive director of Beet Street, the Fort Collins-based arts-focused nonprofit responsible for launching the program. *(Disclosure note: Beth Flowers is a member of the Business Report Editorial Board.)*

"The curriculum has gained a reputation and has changed who our customer is," she said.

The program, which includes two classes, called Shift and Evolve, has extended its reach into the community development and start-up world, Flowers said.

AIR is working to partner with a

national consulting firm that will help it determine how to launch the next three years of AIR, Flowers said.

The future could see AIR transformed into some kind of nonprofit/for-profit hybrid as a result of investors that have expressed interest in the program, Flower said.

Investors never were a part of the plan for AIR, Flowers said, but the income potential is "quite large," although an exact dollar amount is not yet available.

AIR's original budget included revenue from classes as the main source of revenue moving into 2014, but the incubator's early success means that it may be able to draw revenue from other sources.

Another local incubator of a different kind has taken notice of the program and begun referring young companies there, Flowers said. Fort Collins technology incubator Rocky Mountain Innosphere began directing startups to AIR this summer, according to Maggie Flanagan, director of entrepreneur programs at the Innosphere.

The companies being referred to AIR are not yet Innosphere clients, Flanagan said, but the curriculum at AIR serves as a good entrepreneur education program for small technology businesses, even though it was created as an arts-focused program.



“The future could see AIR transformed into some kind of nonprofit/for-profit hybrid as a result of investors that have expressed interest in the program.”

Beth Flowers
EXECUTIVE DIRECTOR
BEET STREET

Innosphere entrepreneurs benefit from the experience of being in a room with people who approach problems differently than they do, Flanagan said.

"People from different backgrounds together come up with more innovative solutions," she said. The Innosphere's staff has recognized that AIR is a "good program," she said, and has referred a "handful" of entrepreneurs there.

While the program may be appealing to a different set of people than was originally intended, local artists still are reaping the rewards as planned.

A local high school teacher, Jan Harrison, began her AIR experience in March with the program's Shift class, which is held over the course of a week-

end. Harrison is working to launch her company, called Novel Blankets, with the help of AIR and the things she learned both during Shift and during the longer Evolve program, which Harrison began in May and finished earlier this month.

The idea behind Novel Blankets was inspired by Harrison's work in schools with at-risk youths, most of whom lack basic literacy skills beginning in childhood. Harrison hopes her product, which consists of small fleece blankets with appliqués featuring imagery from children's books coupled with copies of those books, will encourage more parents to read to their children, a

► See **AIR, 4**

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Lions, tigers and bearing up in storm

There were a few quirks amid the horrors of the Great Flood of 2013.

For the lions, tigers and bears at the 720-acre Wild Animal Sanctuary in the Weld County town of Keenesburg, the record rainfall was an “oh, my!” moment. Ponds at the sanctuary that usually are one-quarter full this time of year and have suffered from a couple drought-plagued summers were left filled to their brims, and the animals – including the generally water-averse lions – took advantage to frolic in them.

NCBR EYE

Stories of resourcefulness trickled in as well, such as that of Bellvue resident Mark Benjamin, who rigged up a zipline across floodwaters to get supplies to his stranded neighbors. When National Public Radio called to interview him, Benjamin said the fiber optic phone line running to his property was “hanging out there in space” because the road it was under had been washed away. That prompted Morning Edition host Steve Inskeep to comment, “So we’re talking through the water right now? You sound pretty good considering that.”

Viewers noted some unfortunate – and almost assuredly inadvertent – juxtaposition of news reports and advertising on two Denver television newscasts on the night of Sept. 16. On both KUSA Channel 9 and KCNC Channel 4, balanced stories about reports of

► See **The Eye, 4**

I-25 upgrade may take a toll



BUSINESS REPORT FILE PHOTO

A plan has surfaced to widen Interstate 25 between Fort Collins and Longmont.

Private company would do work and collect fees

BY STEVE LYNN

slynn@ncbr.com

FORT COLLINS – Four Northern Colorado cities and Larimer County are examining whether to embrace an idea from the Colorado Department of Transportation: Use a private firm to widen Interstate 25 to three lanes, allowing the company to collect tolls to pay for the project.

Fort Collins, Loveland, Firestone and Mead as well as Larimer County recently sent letters to the transportation department expressing interest in the idea. Elected officials and business leaders last month met with Colorado Department of Transportation officials on the proposal.

“We hope that you will allow our communities enough time to be thorough in our approach,” reads a Sept. 5 letter from Fort Collins Mayor Karen Weitkunat to transportation department officials. “We will continue these discussions aggressively over the next few weeks.”

The proposal entails allowing a company to charge tolls in one lane in a section of the interstate in Northern Colorado running from 120th Avenue to Colorado 66, to fund a third lane in both directions of Interstate 25 between Fort Collins and Longmont in the next 10 to 15 years.

Otherwise, motorists would have to wait until at least 2055 for the

transportation department to widen the interstate to three lanes.

Whichever company is selected would collect the tolls either during or after the estimated \$1 billion construction of a third lane on the interstate in Northern Colorado. That newly built section also would require a toll in the third lane between Colorado 66 and 14, as well. The toll could cost around \$5 depending on how far a motorist travels and based on tolls charged in other parts of the state as well as bus fares in Northern Colorado, transportation spokeswoman Amy Ford said.

“That’s a possibility: It’s not something that’s been determined,” she said.

Business leaders and elected officials agree that the interstate represents a major economic driver for Northern Colorado. The proposal, however, has raised questions about fairness and private-sector control over public infrastructure.

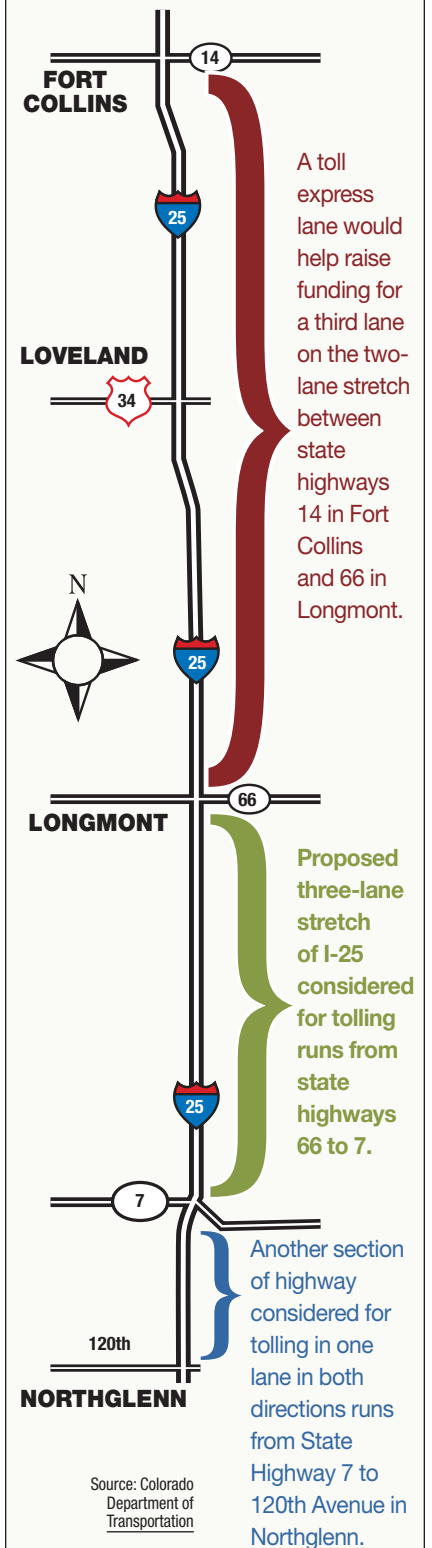
Mark Weaver, owner of a Fort Collins business consulting firm, often commutes to Denver to meet clients. He balks at the idea of charging motorists a toll to fund highway construction when lane expansions such as T-REX, the Transportation Expansion Project in Denver, did not require toll lanes.

“There are other funding mecha-

► See **Tolls, 24**

CDOT's IDEA

The Colorado Department of Transportation's idea for completing I-25 widening.



Source: Colorado Department of Transportation

Accountable Care Collaborative: It's more than medical

BY MOLLY ARMBRISTER

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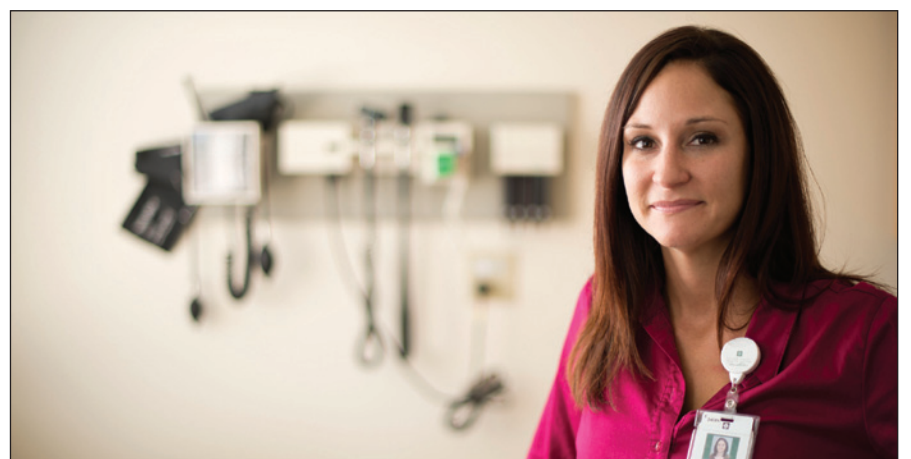
Editor's note: This is the second in a two-part series detailing the care services provided by Accountable Care Collaborative case managers in Northern Colorado. This piece focuses on Larimer County.

An unfinished will sits on the kitchen counter at the home of a Fort Collins woman with a story of survival that is augmented by a story of help and companionship from the Accountable Care Collaborative in Larimer County.

Lucy, 61, moved back to Fort Collins from Texas in October 2012 to get her affairs in order after being told by her doctors there that her cancer was too severe and that nothing more could be done to help her. She had been diagnosed with neuroendocrine cancer on Christmas Day 2011. (Her last name is being withheld to protect her identity).

After returning to Colorado, Lucy underwent a few more months of chemotherapy and, after a scan, found out that her tumor was gone. She has been in remission since June, but her battle back to normalcy isn't over.

► See **Collaborative, 8**



JONATHAN CASTNER

Nurse practitioner Erin Stalker is the point person for Accountable Care Collaborative involvement at the Salud Health Center in north Fort Collins.

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Stacey Baumgart, Colorado State University
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AIR from 2

huge step toward improving childhood literacy.

Harrison first must obtain permission from various book publishers to use their trademarks, she said. So far, she has permission from two of these publishers.

Eventually, Harrison wants to give 100 percent of her profits to nonprofits that benefit disadvantaged youths, but that means first turning a profit. Making her business successful is where AIR has come in.

Beyond the things she has learned about launching a business, Harrison said, she has made connections she would not have made without the program. AIR also has helped her overcome the many obstacles entrepreneurs face.

“As an entrepreneur, you hit a hurdle every five minutes,” Harrison said. “I feel like I’ve made amazing progress and I have so much support.”

With the help of AIR and the Lar-

imer County Small Business Development Center, Harrison has prototypes in the works, a domain name reserved for a future website and local contacts that could develop into distributor relationships down the road.

While the portions of AIR that already have launched have proved successful, other aspects of the program haven’t yet started. One is AIR Currents, which will be a series of talks to be held both in person and via streaming.

AIR’s distance learning program, which will allow artists from other states to participate in workshops, also is still in the works, according to Flowers, but the number of states that have expressed interest has increased from initial projections. When AIR first launched, a total of 10 states were on the list of those that may take part in distance learning. Now, Flowers said, that list has grown to 22 states.

THE EYE from 3

oil and fluids used in hydraulic fracturing leaking into the floodwaters almost immediately were followed by commercials paid for by the pro-fracking EnergyFromShale.org. Oops.

For some, coping with the storm brought on some mistakes they’ll laugh about later. Take, for instance, the emergency alert from the Nation-

al Weather Service that interrupted area radio and TV programming Sept. 15 with the observation that the continued heavy rain was likely to “exasperate” the already extreme flood threat. For the forecaster who wrote that advisory, the exasperation of the moment must have been exacerbated.

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CORRECTIONS

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

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AGRIBUSINESS

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10-11 | Agricultural Subsidies Lists - Larimer & Weld



JONATHAN CASTNER

Farmer Dave Eckhardt of LaSalle has produced a banner corn crop but isn't likely to get as much for it as he did last year.

Deluge, lower prices dampen harvest

BY STEVE LYNN
 slynn@ncbr.com

LASALLE – Dave Eckhardt's cornfields saw plenty of rain this year, which means greater yields during the fall harvest following a historic drought. But the LaSalle farmer probably won't see the success he had last year because of lower crop prices.

"Last year, we were looking at

between \$7 and \$8 corn" per bushel, he said. This year, "The market has fallen."

In mid-September, corn traded for \$4.60 a bushel. Compounding the issue of lower prices was a devastating flood that people in the agricultural industry say will delay harvest of corn silage used in livestock feed.

Corn is among Northern Colo-

► See **Harvest, 7**



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

Stacey to head Minn. health system

Rulon Stacey will take over as president and chief executive of Fairview Health Services in Minneapolis beginning Nov. 4. Stacey led Fort Collins-based Poudre Valley Health Systems from 1996 until early 2012, when a joint operating agreement signed with University of Colorado Hospital brought the two systems together under the name University of Colorado Health. At that time, Stacey moved to Denver and took over as president of UCHHealth, while University of Colorado Hospital CEO Bruce Schroffel served as CEO of the newly formed health system.

Posted Sept. 17.

Weld County moves to e-purchasing

Weld County vendor and purchasing services are going digital. Starting Sept. 23, Weld County government is teaming up with Rocky Mountain E-Purchasing System to stream county project information, including bids, requests for proposal, quotes and amendments. The new E-Purchasing website is being launched to help agencies better share resources, lower and eliminate paperwork production, and reduce cost for both the agency and taxpayers. The county will no longer leave a paper trail as it eliminates mailing postcards to vendors with new project information.

Posted Sept. 17.

Leprino, Stryker make Forbes list of billionaires

Forbes Magazine has identified seven Coloradans on its global list of billionaires, including Leprino Foods founder James Leprino and Bohemian Foundation's Pat Stryker, ranking fourth and sixth, with fortunes valued at \$3 billion and \$1.6 billion respectively. Leprino Foods is one of the largest employers in Weld County. Stryker, who inherited a medical-devices fortune from

her grandfather, is a philanthropist and real estate investor known for supporting the arts, Colorado State University and dozens of other causes. *Posted Sept. 16.*

Vestas factories to fill another turbine order

Colorado factories owned by Vestas Wind Systems A/S (OMX: VWS) will make wind turbine components for an 80-megawatt supply agreement with EDF Renewable Energy for U.S. wind projects. Vestas announced an 80-megawatt deal with EDF that ultimately could lead to 750 megawatts worth of projects. Vestas has factories in Windsor, Brighton and Pueblo. The deal follows another supply agreement announced by Vestas in August to manufacture 1,500 megawatts of turbines for EDP Renovaveis in 2014 and 2015.

Posted Sept. 13.

NoCo home sales soar; Greeley highest

GREELEY – The housing recovery continued across Northern Colorado in August, according to the most recent data from Information Real Estate Services, with the Greeley-Evans area seeing an increase of 29.4 percent in the number of listings sold year-to-date when compared to last August. Loveland and Berthoud saw a jump almost as large, with the number of homes sold year-to-date increasing 26.4 percent when compared with 2012. Fort Collins' increase was 16.7 percent in the same period.

Posted Sept. 12.

NCBR names CFOs of Year

FORT COLLINS – Seven chief financial officers were honored by the Northern Colorado Business Report for outstanding work as part of the newspaper's third annual CFO of the Year Awards. The award program, sponsored by Kennedy and Coe LLC, honored the following executives: Ray Schofield, Green Ride Colorado Inc.; Bruce Valentine, OtterBox; Monica Daniels-Mika, Weld County; Doug Mills, Burns Marketing Communications Inc.; Peggy Dowsnell, Pinnacle Consulting Group Inc.; Mike Beck-

stead, city of Fort Collins; and John Fay, Rio Grande Mexican Restaurant. The Business Report named 15 nominees for the awards. Executives collected their awards at the newspaper's business exposition event, Bixpo, at Embassy Suites in Loveland.

Posted Sept. 11.

Hughes Stadium advocates to host economist Sept. 23

FORT COLLINS – Save Our Stadium Hughes, the group in support of the continued use of Hughes Stadium for Colorado State University football, will host Dr. Andrew Zimbalist, a professor of economics at Smith College, on Sept. 23. Zimbalist will speak on the topic of "The Changing Economics of College Athletics and Football Stadiums," according to Save Our Stadium Hughes. Zimbalist is a recognized expert in comparative economic systems, economic development and sports economics, according to the group. He has published 21 books, including several titles dealing with sports economics. The talk will take place beginning at noon in the Community Room at the Fort Collins Public Library, located at 201 Peterson St. in Fort Collins.

Posted Sept. 10.

Noble Energy donates 7 natural-gas buses

GREELEY – Noble Energy Inc., as part of a new \$5 million bus donation program, has given seven compressed-natural gas buses to school districts. Noble Energy (NYSE: NBL) donated five buses to the Weld County RE-1 School District and two others to Greeley/Evans RE-6 School District. Houston-based Noble Energy, one of the largest oil and gas producers operating in Weld County, unveiled the buses Tuesday at Northridge High School.

Posted Sept. 10.

Construction to begin on new Banner hospital

FORT COLLINS – Banner Health will begin construction on its new hospital on the campus at Harmony Road between Lady Moon Drive and Cinquefoil Lane in Fort Collins. A ceremonial groundbreaking is planned for Oct. 2. The hospital will open in 2015. The facility will be built on 28 acres and will include a two-story hospital with an emergency department, 24-bed inpatient unit, labor and delivery rooms, medical imaging, women's services and surgical and lab services.

Posted Sept. 9.

DataTraks first tenant at Loveland tech campus

LOVELAND – DataTraks Inc., a Loveland railroad technology company, will become the first tenant to move its operations to the Rocky Mountain Center for Innovation and Technology since the city of Loveland sold the campus in 2011. DataTraks will move from its 5,000-square-foot downtown Loveland headquarters at

213 E. Fourth St. to an approximately 7,000-square-foot space at the former Agilent Technologies Inc. campus. Kentucky-based Cumberland & Western Resources paid \$5 million in cash for the campus in December 2011.

Posted Sept. 9.

Atteberry named Entrepreneur of Year

FORT COLLINS – Fort Collins City Manager Darin Atteberry will be named Entrepreneur of the Year by the Everitt Real Estate Center and the Colorado State University College of Business. The award will be presented at the Northern Colorado Real Estate Conference, to be held Oct. 7. The Entrepreneur of the Year award recognizes Atteberry's work in attracting and retaining businesses in Fort Collins, according to a statement from CSU. Admission to the real estate conference is \$39 for Everitt Center and Northern Colorado Commercial Association of Realtors members and \$78 for nonmembers and the public. Register online at www.csubz.us/REconf.

Posted Sept. 6.

CSU to expand in south metro Denver

The Colorado State University System is moving ahead with plans to launch a substantial presence in Denver's south metro area next year. The first CSU classes in the south metro region will start in January as part of a systems engineering master's degree program from CSU in Fort Collins. Next fall, the CSU System will coordinate with its three campuses and other academic partners to include undergraduate degree offerings in business and nursing, with the prospect of adding more programs.

Posted Sept. 5.

Weld County to receive \$100K Abound settlement

Weld County will receive a \$100,000 settlement in the bankruptcy of Abound Solar Inc., a fraction of the \$1.8 million in unpaid taxes the solar panel manufacturer owed the county. Weld County commissioners approved the settlement although they had hoped to recoup the entire amount owed by Abound Solar. Weld County library, fire and recreation district officials have complained about budget impacts from the Loveland-based solar panel manufacturer's unpaid property taxes. Abound Solar's production facility was in Longmont. The county has sought to collect in bankruptcy court, but Weld is just one in a long line of creditors, including the U.S. Department of Energy. Abound Solar borrowed \$70 million on a \$400 million loan guarantee from the Department of Energy before filing for Chapter 7 bankruptcy last year. Taxpayers are expected to lose \$40 million to \$60 million in the collapse of the company, the energy department has said.

Posted Sept. 4.

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HARVEST from 5

rado's largest crops. Almost 97,000 acres of corn were harvested in Weld and 6,200 acres were harvested in Larimer last year. Those numbers are expected to be higher this year.

Eckhardt believes he will harvest from 190 to 220 bushels of corn per acre this fall versus his 130 bushels per acre last fall.

"We've had a lot better water year this year, at least in our area," Eckhardt said.

Despite the increased projected yield, however, he will make fewer dollars on his 3,000-acres of corn this year. Last year, he made \$975 an acre; this year, he projects making \$912 per acre.

U.S. corn prices should remain low in the coming year, depending on planting and harvests in other parts of the world, said Ryland Maltsbarger, principal economist for IHS Agricultural Services in Columbia, Mo. Abundant corn supply from places such as Argentina, Brazil and Russia will keep prices low as long as weather conditions remain favorable.

"Some of these (countries) have come in and expanded the potential for corn," he said. "Without the growth of biofuels, and unless we have a major weather-related supply event, we should see a weaker price over the next year or two in corn."

Along with lower prices, the recent flooding in Northern Colorado coming after the growing season can only harm farmers. Many farmers in the floodplain will see complete losses, although most farmland lies outside the flooded area. The poor weather however, is delaying the harvest for others, said Stephen Koontz, associate professor and extension economist at Colorado State University.

"It will slow harvest – my guess is some, not huge amounts," Koontz said. "There's nothing good that comes of this, but I don't think the impact is substantial. It will be substantial for a few people, but it won't be substantial for the whole area."

However, crop quality, especially for sugar beets, could deteriorate with the delayed harvest, he said.

"There are going to be instances of pretty bad impacts, but in the grand scheme of things, it will be a relatively minor impact," Koontz said.

Indeed, 33 percent of Colorado corn remained in good or excellent condition in mid-September versus 19 percent last year, according to a report from the U.S. Department of Agriculture that came after the flooding. More than 70 percent of sugar beets were in good or excellent condition versus 57 percent at the same time last year.

In Weld and Larimer counties, the Western Sugar Cooperative expects the harvest to average 31.4 tons per acre this year, a slight drop from the 31.9 tons per acre harvested in 2012. Last year, 10,300 acres of sugar beets were harvested in Weld County and 2,800 acres in Larimer County.

However, farmers expect a delay of a week or two with crops whose harvests were supposed to begin earlier in September.

Similar to corn, sugar prices also will remain weak if the United States and Mexico see strong sugar cane and sugar beet yields, Maltsbarger said.

Eckhardt confirmed that heavy rain has delayed harvest of his corn silage, and will affect harvest of his other crops, as well.

"It's about as frustrating as you can get," Eckhardt said. "You have hay lying down, beans that need to be combined, silage you want to cut."

The lack of corn silage will cost Jon Slutsky, a dairy farmer near Wellington. Slutsky will have to spend more money on hay to feed his cows.

Beyond problems obtaining silage, the harvest delay could mean more trouble for everyone if a freeze comes in early October.

"The real problem with the delay," he said, "is: Can all the thousands of acres of corn be harvested before it freezes?"

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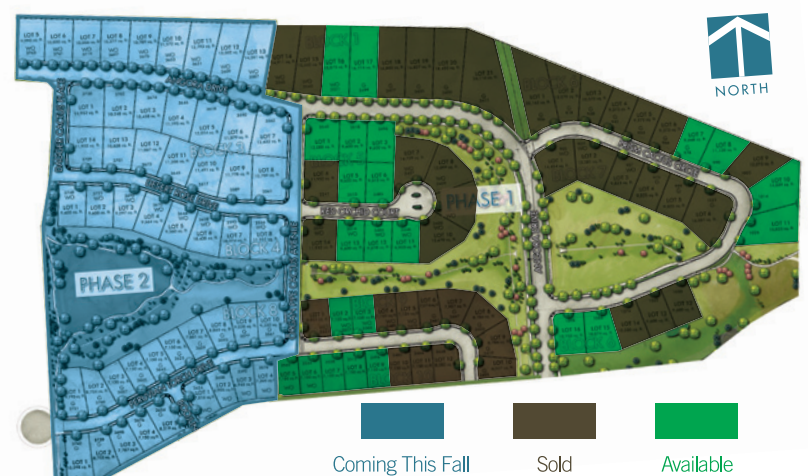
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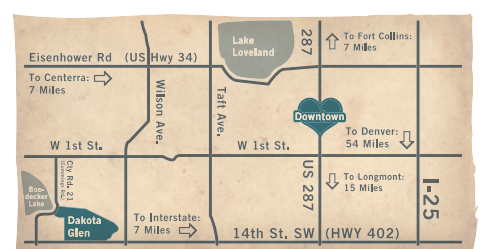
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COLLABORATIVE from 3

Dealing with the many issues in cancer recovery is where Stephen Thompson, program supervisor for the Medicaid Accountable Care Collaborative at the University of Colorado Health's Community Health Improvement Department, and his team come in.

The statewide care-management pilot program is designed to improve coordination of patient care, improve medical outcomes and reduce Medicaid costs. The idea is to pay doctors and clinics based on how well their patients do rather than the number of services they perform.

Health-care providers, under the

Affordable Care Act, are being paid incentives if they can meet certain performance benchmarks in the Medicaid program, such as reducing hospital readmissions. Larimer County providers are pooling their resources to experiment with new care-management models.

In the ACC's Region 1, which encompasses Larimer County, about \$41,007 in performance incentives were been given to providers and their regional support networks to fund the pilot in the fourth quarter of 2012, according to the state.

Lucy's chemotherapy treatments left her with neuropathy, or nerve damage that causes numbness, that

makes walking difficult or sometimes impossible, and that prevents her from performing simple household tasks such as using a can opener.

She is no longer able to drive, one of her favorite things to do, and cooking dinner can be dangerous since the lack of feeling in her hands makes her prone to cutting or burning herself.

Lucy's cancer-treatment team referred her to the Accountable Care Collaborative to help deal with some non-medical needs that were affecting her overall health and quality of life.

In addition to her cancer, Lucy is

diabetic, according to Thompson, but the intensity of cancer treatments and the resulting health problems made it difficult for her to stay on top of her blood sugar and insulin.

Among the many issues the Accountable Care Collaborative team was able to address was getting Lucy back on track in caring for her diabetes and re-establishing her with a primary-care provider she had seen in Fort Collins before she first moved to Texas in 2008.

Thompson and the other members of the collaborative team have helped Lucy find transportation to her various appointments, which can be as many as five per month, and have arranged for helpers to come assist with routine housework.

"These things appear small to some people, but they're big to me," she said.

Before she began receiving help from the ACC, Lucy spent most of her days in bed because she could barely walk and didn't have other furniture, such as a couch, to help her spend time in other rooms in her house.

"Without the care collaborative, I wouldn't be in this state of mind where I can function," Lucy said. Her care collaborative team functions as a support system, and the transportation she has been able to access also gets her to and from two different cancer support groups, which allow her to hear others' stories and socialize.

"Steve (Thompson) and his team have just made my problems seem smaller," Lucy said. "We've been knocking them down, one by one."

Lucy is one of about 250 people who are receiving care coordination help from UCHHealth's Community Health Improvement Department, which serves as a care coordinator in Larimer County as a part of the Accountable Care Collaborative.

About 7.5 full-time employees work to help these patients, Thompson said. His organization deals with only higher-level users of Medicaid, while healthier Medicaid patients who are part of the ACC have their care coordination handled by Rocky Mountain Health Plans.

Lucy is an unusual user, Thompson said, because the methods used by case managers don't typically result in a lot of cost savings for cancer patients. But her need for social and emotional services that eventually could allow her to meet goals she has set for herself, such as driving again, makes her a good candidate for the program.

Helping Lucy and other users meet goals that will allow them to rely less on services that Medicaid pays for is a slightly different kind of cost reduction than what is specifically targeted by the ACC, but any cost reduction is viewed positively in the world of ever-increasing health-care costs.

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BUSINESS
REPORT

LIST

Largest Agricultural Equipment Companies

Ranked by number of employees

RANK	Company Address	Employees 2013	Products/Services	Office phone/Office fax E-mail Website	Person in Charge, Title Year Founded
1	AGFINITY INC. 260 Factory Road Eaton, CO 80615	250	Farm supplies, lawn and garden products, Ace Hardware and convenience stores.Take fuel to trucks in oil fields.	970-454-4000/970-454-2144 mreinert@aglandinc.com www.agfinityinc.com	Mitch Anderson, CEO, general manager Larr Ehrman, CEO 1905
2	FORNEY INDUSTRIES INC. 1830 Laporte Ave. Fort Collins, CO 80521	140	Products and sales service provider.	970-482-7271/970-498-9505 sales@forneyind.com www.forneyind.com	Steve Anderson, CEO 1932
3	HARSH INTERNATIONAL INC. 600 Oak Ave. Eaton, CO 80615	82	Cattle-feed mixers, hydraulic dumping equipment, contract laser and water-jet cutting and environmental solutions.	970-454-2291/970-454-3491 harsh@harshenviro.com www.harshenviro.com	Robert E. Brown, president 1948
4	OBERMEYER HYDRO INC. 303 W. County Road 74 Wellington, CO 80549	77	Large scale water-control gates for water storage, flood control, river diversion, environmental flow release, irrigation and hydro-power.	970-568-9844/970-568-9845 hydro@obermeyerhydro.com www.obermeyerhydro.com	Henry Obermeyer, president 1987
5	BIG R OF GREELEY 310 Eighth St. Greeley, CO 80631	75	Farm, ranch, home supplies, automotive, tack, feed, plumbing/electrical, guns/ ammo, paint, oil/grease, tire service center.	970-352-0544/970-356-2024 bigr@bigrofgreeley.com www.bigrofgreeley.com	Rocky Francis, owner 1960
6	W-W LIVESTOCK SYSTEMS 235 Welch St., No. 4 Berthoud, CO 80513	60	Cattle-handling equipment, horse stalls, barns and all types of livestock equipment.	970-532-2506/970-532-5863 N/A www.wmanufacturing.com	Mike Dick, CFO 1946
7	DAIRY SPECIALISTS LLC 3309 Empire St. Evans, CO 80620	52	Design, installation, equipment, services and supplies for dairies, feed yards and waste-management systems.	970-330-1870/970-330-1872 bbrown@dairyspecialists.com www.dairyspecialists.com	Randy Sorensen, CEO 1991
8	B & G EQUIPMENT INC. 301 E. Eighth St. Greeley, CO 80631	48	Case I-H, Kubota, Rhino, New Holland, International truck and Claas.	970-352-2288/970-352-9179 buddy@bgequipment.com www.bgequipment.com	Buddy R. Truesdell, president 1988
9	MAXEY COS. INC. 2101 Airway Ave. Fort Collins, CO 80524	31	Equipment trailers, truck beds; sales and service of truck and trailer equipment.	970-484-8660/970-484-8620 info@maxeymfg.com www.maxeymfg.com	Carl Robert Maxey, president, general manager 1969
10	BURROWS ENTERPRISES INC. 2024 E. Eighth St. Greeley, CO 80631	24	Roto-grind tub grinder, Roto-grind grain grinders, custom fabrication and machining, livestock feeding equipment.	970-353-3769/970-353-0839 royal@rotogrind.com www.rotogrind.com	Royal Burrows, president 1977
11	LONGS PEAK EQUIPMENT INC. 4322 Colorado Highway 66 Longmont, CO 80504	23	Agricultural equipment sales, parts and service.	970-535-4474/970-535-4556 longspk1@aol.com www.longspeakequipment.com	Jay Knutson, general manager 1922
12	BOBCAT OF THE ROCKIES 1015 Champion Drive Windsor, CO 80550	18	Compact construction equipment dealer.	970-356-8800/970-356-6323 rhaug@bobcatoftherockies.com www.bobcatoftherockies.com	Robert Haug, branch manager 1966

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

Researched by Mariah Tauer
Source: Business Report Survey

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Largest Larimer County Agricultural Subsidy Recipients

Ranked by total benefits received through Larimer County 2010-2012

RANK	Company name Name of Recipient	Total USDA Subsidies 2010 2011 2012	Total Conservation Subsidies 2010 2011 2012	Total Disaster Subsidies 2010 2011 2012	Total Commodity Subsidies 2010 2011 2012
1	J&W FARMS LLC Terry Justin, Mike and Patricia Wilcox Greeley, CO 80634	\$94,473 \$37,831 \$30,019 \$26,623	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$94,473 \$37,831 \$30,019 \$26,623
2	HARRY E. SAUER Harry E. Sauer Loveland, CO 80538	\$91,087 \$29,723 \$30,047 \$31,317	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$91,087 \$29,723 \$30,047 \$31,317
3	TE VELDE HOLSTEINS LLC Te Velde Holsteins LLC Fort Lupton, CO 80621	\$78,887 \$12,505 \$0 \$66,382	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$78,887 \$12,505 \$0 \$66,382
4	KERBS BROTHERS FARMS INC. Brad J. and Timothy A. Kerbs Fort Collins, CO 80524	\$67,335 \$28,841 \$18,864 \$19,630	\$9,959 \$9,959 \$0 \$0	\$0 \$0 \$0 \$0	\$57,376 \$18,882 \$18,864 \$19,630
5	MOUNTAIN VIEW FARM LLC Michael Dickinson Loveland, CO 80538	\$56,826 \$20,516 \$0 \$36,310	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$56,826 \$20,516 \$0 \$36,310
6	TERRY WEITZEL Terry Weitzel Loveland, CO 80534	\$55,726 \$13,922 \$10,543 \$31,261	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$55,726 \$13,922 \$10,543 \$31,261
7	BECKER FARMS LLC Robert Becker Jr. Fort Collins, CO 80524	\$44,982 \$13,136 \$15,763 \$16,083	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$44,982 \$13,136 \$15,763 \$16,083
8	DYELANDS DAIRY LLC Dyelands Dairy LLC Fort Collins, CO 80524	\$38,421 \$0 \$0 \$38,421	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$38,421 \$0 \$0 \$38,421
9	A&A DAIRY LLC A&A Dairy LLC Loveland, CO 80538	\$36,483 \$8,558 \$2,278 \$25,647	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$36,483 \$8,558 \$2,278 \$25,647
10	DOS PICOS' DAIRY LLC Dos Picos' Dairy LLC Loveland, CO 80537	\$36,221 \$0 \$0 \$36,221	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$36,221 \$0 \$0 \$36,221
11	JOHNNY L. WHITMAN Johnny L. Whitman Wellington, CO 80549	\$32,088 \$7,130 \$5,124 \$19,834	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$32,088 \$7,130 \$5,124 \$19,834
12	BRADLEY R. COLE Bradley R. Cole LaPorte, CO 80535	\$27,507 \$3,714 \$1,737 \$22,056	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$27,507 \$3,714 \$1,737 \$22,056

Source: Environmental Working Group
www.ewg.org

Researched by Mariah Gant



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Leprino Foods

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Founder and President,
Priority Oil & Gas

BUSINESS
REPORT

LIST

Largest Weld County Agricultural Subsidy Recipients


Ranked by total benefits received through Weld County 2010-2012

RANK	Company Name of Recipient	Total USDA Subsidies 2010 2011 2012	Total Conservation Subsidies 2010 2011 2012	Total Disaster Subsidies 2010 2011 2012	Total Commodity Subsidies 2010 2011 2012
1	KONIG FARMS Konig Farms Grover, CO 80729	\$1,266,692 \$531,729 \$338,862 \$396,101	\$730,303 \$200,561 \$228,412 \$301,330	\$185,602 \$185,602 \$0 \$0	\$350,787 \$145,566 \$110,450 \$94,771
2	LOYD FARMS Loyd Farms Grover, CO 80729	\$670,228 \$222,654 \$221,160 \$226,414	\$349,951 \$116,747 \$116,602 \$116,602	\$0 \$0 \$0 \$0	\$320,277 \$105,907 \$104,558 \$109,812
3	WESTBERG & ROSLING FARMS Kenneth, Michael and Nathan Rosling Roggen, CO 80652	\$604,462 \$281,267 \$249,873 \$73,322	\$12,930 \$3,943 \$4,624 \$4,363	\$387,415 \$209,745 \$177,670 \$0	\$204,117 \$67,579 \$67,579 \$68,959
4	KLAUSNER BROS. Klausner Bros. Roggen, CO 80652	\$586,868 \$301,233 \$141,662 \$143,973	\$83,535 \$27,855 \$27,840 \$27,840	\$159,556 \$159,556 \$0 \$0	\$343,777 \$113,822 \$113,822 \$116,133
5	EPPLE RANCH Linda S. and William E. Epple Roggen, CO 80652	\$164,870 \$56,694 \$57,002 \$51,174	\$13,708 \$6,854 \$6,854 \$0	\$0 \$0 \$0 \$0	\$151,162 \$49,840 \$50,148 \$51,174
6	LONGS PEAK DAIRY LLC Eldon D. Marrs, Podtburg Dairy LLLP Pierce, CO 80650	\$98,933 \$27,244 \$26,073 \$45,616	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$98,933 \$27,244 \$26,073 \$45,616
7	CLELAND DAIRY FARM LLC Gary L. Cleland, John T. Cleland Living Trust, Shirley Cleland Living Trust Erie, CO 80516	\$90,224 \$34,696 \$11,223 \$44,305	\$0 \$0 \$0 \$0	\$23,473 \$23,473 \$0 \$0	\$66,751 \$11,223 \$11,223 \$44,305
8	T V DAIRY LLC T V Dairy LLC Fort Lupton, CO 80621	\$79,325 \$38,498 \$0 \$40,827	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$79,325 \$38,498 \$0 \$40,827
9	AJR FARMS AJR Farms Greeley, CO 80631	\$58,103 \$15,145 \$0 \$42,958	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$58,103 \$15,145 \$0 \$42,958
10	RAYMOND E. CARPIO Raymond E. Carpio Kersey, CO 80644	\$55,137 \$13,755 \$0 \$41,382	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$55,137 \$13,755 \$0 \$41,382
11	HIRSCH DAIRY Jacob W. Hirsch III Eaton, CO 80615	\$46,805 \$3,952 \$0 \$42,853	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$46,805 \$3,952 \$0 \$42,853
12	BLUE SKY DAIRY LLC Blue Sky Dairy LLC Longmont, CO 80504	\$42,174 \$0 \$0 \$42,174	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$42,174 \$0 \$0 \$42,174

Source: Environmental Working Group
www.ewg.org

Researched by Mariah Gant

Source: Business Report Survey



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DISCOVERIES

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Grant helps professor tame data streams

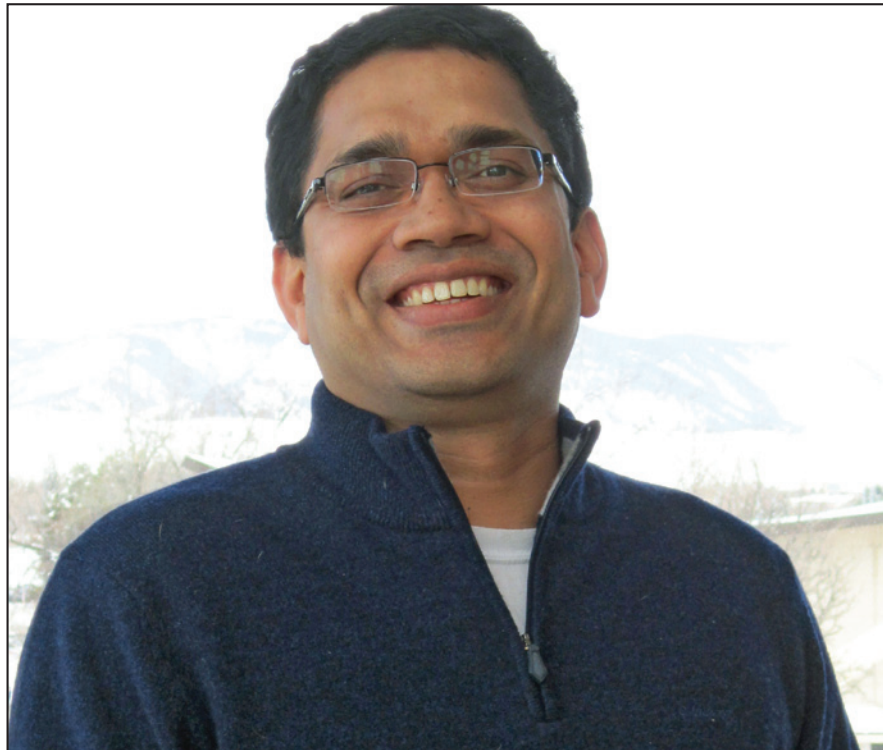
BY MELISSA SCHAAF

news@ncbr.com

Speed. Accuracy. Efficiency. In an age of technological advances, new developments are constant. A variety of professional industries and individuals can benefit from the improvements, but they have to be sparked by an innovator.

Shrideep Pallickara, a Colorado State University associate professor of computer science, is helping generate some of those sparks. This spring, Pallickara won a \$400,000 research award from the National Science Foundation for his work on computer system development. The award, generated by the Faculty Early Career Development (CAREER) Program, will allow Pallickara to explore how to tame and better utilize real-time data streams that tell us everything from how our hearts are beating to how chemicals are reacting.

"There is a huge proliferation of devices that measure something: temperature, heart function, respiration," Pallickara said. "The idea is to process



COURTESY COLORADO STATE UNIVERSITY

Shrideep Pallickara, a Colorado State University associate professor of computer science, won a \$400,000 research award from the National Science Foundation for his work on computer system development.

data from these sensors in real time."

The five-year study will focus on data stream management in areas such as health care and homeland security. These computer data streams are an integral part of electronic health monitoring devices in hospitals. These fast-flowing data sequences provide accurate information almost instantaneously so doctors can update their care protocols as soon as data indicates there's been a change.

DISCOVERIES

Additionally, chemical and biological sensor data streams can aid homeland security in information processing and assessing a potential threat. These too rely on both accuracy and speed.

One of Pallickara's goals is to refine medical data stream processing so precisely that it can monitor changes

► See **Discoveries**, 14

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DISCOVERIES from 13

down to the millisecond.

"It's not feasible for humans to do these measurements. A nurse cannot take a temperature every second," he said. "It can also be unsafe and dangerous when it comes to measuring chemicals. There are several reasons why you would want sensors to do the measuring and process the data."

The medical monitoring devices stream patient data in hospitals and assisted living facilities. Doctors rely on the devices to provide accurate information in a timely manner. Efficiency relies on effectiveness; if the monitors are faulty or damaged, the results can be harmful rather than helpful.

"Sensors continuously generate data and can get 'hosed,' overwhelming the processing infrastructure," Pallickara said. "We're working on the notion of backup computations; if a machine fails, (the data) can get switched over to another computation in seconds where it is still processed in real time. Just because one machine fails, health is still monitored."

The importance of health-care technology is growing, with financiers dramatically increasing investment in the field. Venture capitalists invested \$543 million in medical devices in the second quarter of 2013, according to the MoneyTree Report from PricewaterhouseCoopers LLP and the National Venture Capital Association, based on data provided by

Thomson Reuters. This was a 25 percent increase over the first quarter.

Pallickara has teamed up with Dr. Gary Luckasen in the cardiology center at the Medical Center of the Rockies in Loveland. Luckasen and Pallickara will accumulate electronic data from a group of patients to be used in experiments for developing real time sequencing across several machines.

Pallickara also is working on methods that prevent the system failures that can occur when multiple streams of data interfere with each other.

Pallickara is using open-source software for his research, allowing collaboration and shared information with other scientists and field researchers for observational purposes. This software can be accessed by a number of machines to process various – and large – streams of data in multiple locations.

The grant also provides educational outreach opportunities for local middle-school students to study mathematical concepts throughout the year.

The NSF awards the CAREER grant to nominees who prove successful integration of education and research within their respective field of interest. Pallickara has been a recipient of additional NSF grants in the past, as well as funding from the Department of Homeland Security for a variety of research projects.



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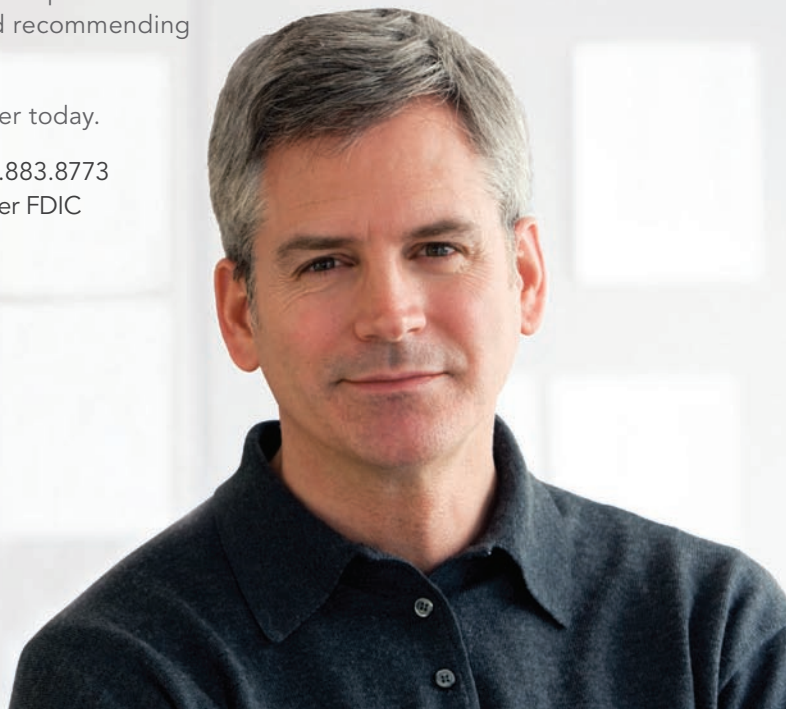
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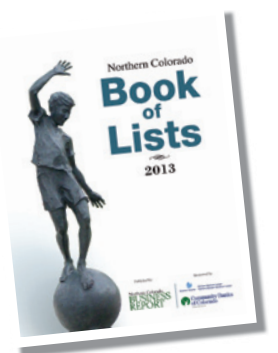
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UNC touts flexibility in new MBA program

BY MAGGIE SHAFER

news@ncbr.com

The Monfort College of Business at the University of Northern Colorado announced in August that it will add a master of business administration degree next fall to the curriculum offered at the school's Loveland campus. Don Gudmundson, dean of the college, told the Business Report how the college plans to distinguish the program from Colorado State University's, and why the master's degree is the new bachelor's.

Question: Why start an MBA program now?

Answer: A look at the history of the College of Business will answer this question. In addition to an undergraduate program, the college once had graduate programs but none was accredited. The college's leadership made some difficult decisions that included eliminating the graduate programs to make the college a better candidate for accreditation. Accreditation by AACSB International was received in 1992. After that time, the college received a number of quality awards during the 1990s, culminating in its receipt of the Malcolm Baldrige National Quality Award from the Office of the President of the United States in 2004.

As with any organization, we continually evaluate the marketplace and see if there are opportunities for products or services that we could provide. Through our analysis, and taking into account the recognition we have received for providing a quality business education, we



Don Gudmundson

believe there is an opportunity for us to provide an MBA program that will be attractive to prospective students.

Q: What will the UNC program offer to differentiate itself from the other major Colorado universities?

A: Fundamentally, the educational experience we provide is different. Our focus is on the students and giving them learning opportunities in a "real world" or "applied" environment. What

our students learn in the MBA program they will immediately be able to apply in the workplace. In addition, the program will allow students to choose an emphasis area as part of their degree. They will receive a general MBA or they can identify an area that they wish to pursue. The initial emphasis area offerings are under develop-

NEWSMAKER Q&A

ment right now.

Q: Your website says the design will be flexible. Can you explain what you mean by that?

A: Many MBA programs require students to progress through the program at a prescribed pace, or they are only daytime, or only on-campus programs. Our flexibility comes in a few ways. Courses will be offered in the evening and on weekends to meet a working adult's schedule. Students will be able to progress through the program at their own pace. If their work or life schedule becomes too busy, they will be able to take a semester off and come back when they are ready to continue. In addition, our program will be offered at UNC's Loveland Center at Centerra, with online offerings coming in the future. This provides a very convenient location and delivery method.

Q: How will UNC keep its courses and professors relevant to the constantly evolving workforce?

A: Classrooms with working adults as stu-

► See **NewsMaker, 24**

You-fulness: The power of making yourself indispensable

You can sell and pitch and seek to persuade, but what really is the secret to success in marketing today?

It's providing utility, being useful to your customers. This advice goes way beyond talking up your benefits. It will make you indispensable to your prospects.

You can be astonishingly useful if you know what your target audience needs and cares about. Being useful – even if it's not in direct support of your service or product – will cause the prospect to hold your company

in high esteem and at the top of the consideration set when it's time to purchase.

To be truly useful, you must know some characteristics of your target audience.

Let's say you are a heating and air conditioning company and you primarily serve residential custom-



MARKETING
Laurie Macomber

ers. Who are those people living in homes in Northern Colorado that want to be cool in the summer and warm in the winter? Just about everyone, you might reply. But that's simplistic and will not reward you with more devoted customers.

I am reminded of a multi-level marketing cosmetics executive who quipped that her customer was any woman who had a face.

Let's fine-tune this! Your reward for being explicit in defining your true customer is that what you say and how you say it will be of greater

appeal than if you just pitched a message to "all faces out there!"

Figuring out who your customer is – at his or her core – when it comes to your product or service's appeal, is what is called defining a "buyer persona."

Buyer Personas

As a copywriter, it helps me address the readers of the website text I write, when I can imagine who it is I'm talking to. I cut out a picture as a "stand in" of the primary target.

► See **Marketing, 27**

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Roads heaved as rains dislocated rail track

FLOOD from 1

detours as the region's roads – and, in some cases, their employers – are rebuilt.

Nonprofits, many of whom saw key fundraisers halted amid life-threatening flooding, are in dire straits. The Sustainable Living Fair, a flagship fundraiser for the Sustainable Living Association, had no choice but to cancel the event held along the banks of the Cache La Poudre in Fort Collins. The cancellation, said executive director Kellie Falbo, put us “in a desperate situation.” The association lost \$50,000 and immediately began turning to new fundraising efforts. Whole Foods in Fort Collins agreed to donate 5 percent of its Sept. 18 proceeds to the organization.

VOICES FROM THE FLOOD

One week ago, downtown Fort Collins looked as if it were a Saturday afternoon, instead of Friday, with students and business people out early because of flooding. But all was quiet at Odell Brewing Co. which had closed.

“We were in the middle of three different neighborhoods that were evacuated,” said Amanda Johnson, marketing and branding manager.

Xcel Energy Inc. had only begun to calculate how much damage had occurred within its transmission and delivery system. By mid-week, it was glaringly apparent that while electrical outages were comparatively few and brief in duration, the utility's natural-gas delivery infrastructure was in bad shape.

“We have 7,000 people out of natural gas and it's going to be a long, long process to get them back. All of our natural-gas lines are buried and anything in that flood area that is buried is damaged,” said Xcel spokesman Gabriel Romero. “Once we get gas turned back on, we have to go home-to-home. It's going to be inch by inch. Some people are going to be out of gas for months.”

Key industries in northern Colorado have been hit hard, some worse than others. Railroads and highways are in disarray. Oil and gas producers are mired in muddy water, with production in some flooded fields at a standstill. For the region's giant agribusiness machine, the rains mean delays in harvests, but the overall forecast indicates the impacts to crops may be minor. At the same time, tourism has come to a halt.

Roads, rails devastated

The Colorado Department of Transportation was compiling a list of damaged roads and bridges and estimating the cost of their repair the week after the flood. A Colorado Department of Transportation spokeswoman could not give details to the Business Report by press time.

At least 30 bridges were destroyed, she said. Mountain highways saw the most serious damage, with entire sections of U.S. Highway 34 washed away by the raging Big Thompson River. The flood closed U.S. 34 between Loveland and Estes Park, Granby and Estes Park, and Greeley and Wiggins. Other major Northern Colorado road closures that lasted into the week included sections of U.S. 287, Colorado 14 between Ted's Place and Walden and U.S. 36 between Boulder and Estes Park.

The transportation department's priority was to fix roads around mountain towns that now have few points of access, such as Estes

Park, the spokeswoman said. The town was only accessible by Trail Ridge Road, which winds through Rocky Mountain National Park and is susceptible to closure because of snow.

The closed roads complicated food-delivery efforts as grocery stores and restaurants shuttered their doors. Larimer County Public Health sent a team of three employees specializing in restaurant inspection and consumer health this week to the town to reopen food service businesses.

“They'll look over the place, see what needs to be done and help give them guidance on how to reopen,” said Jane Viste, spokeswoman for the county public health department.

The National Guard, emergency contractors and state employees will begin building temporary roads for U.S. 36 and Colorado 7 between Boulder and Estes Park as well as U.S. 34 between Loveland and Estes Park, transportation department Executive Director Don Hunt said in a statement. The transportation department issued requests for proposals the third week of September and planned to select contractors by the fourth week of September.

Sections of Union Pacific's railways in Northern Colorado were damaged, shutting



Workers repair a railroad crossing damaged by flood waters.

down a line from LaSalle to Fort Collins and causing delays on another railway from Denver to Cheyenne, Union Pacific spokesman Mark Davis said.

Davis said crews would take days to restore service to normal on the Denver to Cheyenne line. The other line could take longer to reopen.

“All the customers that we serve in Fort Collins right now, there's no rail cars going in

or out,” he said at the time. “We're in place, and once we get the line start repairing damage.”

Lost roads and bridges have hurt the local economy even after the floodwaters receded, said Martin Shields, regional director for State University.

Uncertainty about when the bridges will be repaired is a concern for businesses and residents.



A stretch of the U.S. Highway 34 business route in Greeley shows the ravages of floodwaters. The cost of highway repairs in Colorado is estimated at \$1.5 billion.

s and soaked oil and farm fields



JONATHAN CASTNER

he time. “We have resources (the water) goes down we’ll age.” bridges will affect the region- after floodwaters recede, said tional economist at Colorado out when damaged road and paired will pose a problem

for places such as Estes Park. Three million people visit Rocky Mountain National Park annually, and they won’t be able to travel there on U.S. 34, the most popular route. Along with tourism implications, the infrastructure damage will affect the supply chain, raising local retailers’ costs.

“Infrastructure damage is so critical,” Shields said. “Without roads, your economy gets choked off.”

However, the region will see economic activity when construction funded by state and federal governments begins on damaged roads and bridges, Shields said.

Oil production halted

Multiple oil companies, including Anadarko Petroleum Corp. (NYSE: APC), Synergy Resources Corp. (NYSE: SYRG), PDC Energy Inc. (Nasdaq: PDCE) and Encana Corp. (NYSE: ECA), all shut off wells because of flooding.

Anadarko, an oil company with one of the largest operations in Northern Colorado, curtailed production at about 670 wells out of a total of 5,800, 20 miles of pipeline out of more than 3,200 and 250 tank batteries out of a total of 2,535 in

VOICES FROM THE FLOOD

Lori and Robert Graves always knew that one day the water would come. So they built Morning Fresh Dairy in Bellvue with a culvert around it. When the rains came, the water drained away from the cows and the dairy.

“Production wasn’t affected,” Lori said. “But delivery was a day behind because of road closures. We actually didn’t do too badly.”

the field.

Four of the company’s 13 production rigs stopped operating. The company was flying over flood waters to monitor the situation and had construction crews on standby to help with any potential issues.

“Future work will be delayed until road repairs and conditions allow for equipment transport,” the company said in a statement.

Noble Energy Inc. (NYSE: NBL), another large oil producer in the region, shut off “5 to 10 percent” of its wells and found two releases of natural gas among its operations.

“The amount of gas released is currently unknown, however, both wells are low-volume producers,” the company said in a statement.

Encana, which drills natural-gas wells around

➤ See **More Flood, 18**



RANDY OWENS

olorado is likely to be staggering.

National agencies offer financial help

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

Owners of homes and businesses affected by the floods have several options for receiving financial assistance, including low-interest loans and grants, through the federal government.

The U.S. Small Business Administration is offering three types of disaster loans to qualifying people, at interest rates that are “much lower” than typical loans, according to Bill Koontz, a spokesman for the SBA’s Office of Disaster Assistance.

VOICES FROM THE FLOOD

Colorado Cherry Company owner Kristi Lehnert said her husband Anthony hiked up to the store nearest Loveland and sent back good news: It is virtually untouched. The company’s Lyons store sustained some water damage and it too is unreachable by road.

“It’s a complete miracle,” she said.

Interest rates depend on whether each applicant has credit available elsewhere, or the ability to borrow from non-government sources or other sufficient funds or resources. Those who do not have credit available elsewhere are eligible for SBA disaster-relief assistance.

Through SBA disaster relief, home loans can be obtained for interest rates as low as 1.9 percent, for as much as \$200,000 for the repair or replacement of real estate or \$40,000 for the replacement of property.

Business loans can be obtained for as low as 4 percent, for up to \$2 million for the repair or replacement of real estate, inventory, machinery and equipment. Non-profit organizations can get loans for as low as 2.8 percent.

The SBA also offers economic-injury disaster loans, Koontz said. These loans are meant to help business owners recover from monetary losses rather than real estate or property losses.

For example, if a grocery store did not suffer any physical damage but one of its suppliers did and was then unable to provide products to the store, the grocery store could be eligible for an economic-injury loan.

Legal limits on economic-injury loans are \$2 million, with the actual amount of each loan limited to the economic injury as determined by the SBA, minus business-interruption insurance.

Economic-injury loans can be

➤ See **Financial, 18**

MORE FLOOD from 17

Erie, closed its office in Longmont and halted production from 397 of a total of 1,241 wells in the area, spokesman Doug Hock said.

As of Tuesday, 99 of those shut-in wells were back in production.

Shutting off a well during flooding prevents pollution and protects company assets.

"Until waters recede, those wells will remain shut in," Hock said.

Encana crews were patrolling wells this week to see whether any spills had occurred from flooding, he said.

"We still have not found any spills of any reportable quantity, but cannot rule out future discoveries until we get to everything," he said.

The company will keep the Colorado Oil and Gas Conservation Commission updated on what it finds.

The state agency said it was working closely with the Colorado Department of Public Health and Environment, local authorities and the public to assess the damage. Teams of field inspectors, environmental protection specialists and engineers from the state agency were evaluating areas along the South Platte for damage.

"We have limited information about specific impacts or particular locations," spokesman Todd Hartman wrote in an email. "But as the situation improves and more information is available, (the commission) will be working with state and local authorities, operators and the



JONATHAN CASTNER

A soaked field in Weld County shows standing waters.

the St. Vrain River near Firestone. He saw "easily over 100" wells that had been flooded.

"These companies need to be a lot more forthright about what facilities are underwater, because I imagine that they actually know," Willmeng said. "This is taking place in an area that is very productive agriculturally. Now we're starting to talk about routes of human and environmental exposure to the chemicals associated with this industry."

Cropland overwhelmed

Farms near the Poudre and South Platte rivers saw flooding and crop loss as others saw heavy rain that postponed harvest of key crops such as corn and sugar beets. Stephen Koontz, associate professor and extension economist at Colorado State University, said he

Crop Insurance in Ault, said she had received a few phone calls from farmers wanting to file flood insurance claims. She may receive additional calls once farmers know whether floodwaters have drowned their crops.

"There are so many unanswered questions right now," she said. "It's something we don't handle on a regular basis, so we just don't know what the crop's going to look like (until) the water's completely off of it or it's dry enough to get a machine out there."

JBS USA canceled morning shifts at its beef plant in Greeley earlier this week. Idling the plant, which has a capacity to process 5,400 cattle daily, led to lost production although the company could make that up some weekend, a spokesman said.

Flooding did not affect the plant, but some of JBS' more than 4,200 employees in Greeley suffered from the flood, he said.

"A lot of our workers were impacted," he said. "Some couldn't make it to work. Others had things that they needed to take care of at their homes."

Fall tourism called off

Estes Park, hit early by flood waters racing down through Rocky Mountain National Park, was virtually cut off for days as the flood gathered force.

At midweek, Visit Estes Park was trying to find a way to cope with its isolation. Having the main arteries into town, U.S. 36 and U.S. 34, shut down creates a problem for getting tourists to

town, said Brooke Burnham, director of communications for the town's visitor bureau. Under normal circumstances, it takes about 1.5 hours to get from the heart of Denver to Estes Park via U.S. 36, but now it takes from 2.5 to 3 hours, depending on traffic.

To have disaster strike in September is particularly painful because it has become the tourist town's second busiest month. "It's a loss to be closed for any period in September," Burnham said.

Macdonald Bookshop, a fixture on the south side of Elkhorn Avenue since 1928, suffered only minimal damage from an inch of water in a lower room, said owner Paula Steige. That's a far cry from the four feet of water and mud that inundated the store in 1982 after the Lawn Lake dam broke and sent a devastating surge down the Roaring and Fall rivers into the heart of the tourist town.

"Very little happened. I'm very lucky this time," said Steige, who took over the family business in 1971 after the death of her mother. "This time I'm more worried about my inventory, the orders I've placed, and that I won't have business."

Steige flew home from Alaska on Sept. 14 and was forced to take the circuitous route to Estes from Denver International Airport over Berthoud Pass, through Granby and Grand Lake and then over Trail Ridge Road.

In Loveland, tourism officials were grappling with their own issues, especially the ongoing closure of sections of U.S. 34, where it has been damaged by dramatic surges in the Big Thompson River. Cindy Mackin, visitor services coordinator at Visit Loveland said lots of people drive through Loveland this time of year on their way to Estes Park to see the leaves change, but they will have to take other routes this year.

"What we need," she said, "is for people to come to Loveland, to eat at our restaurants and shop at our stores."

Business report staffers Dallas Heltzell and Melissa Schaaf contributed to this article.

VOICES FROM THE FLOOD

Xcel Energy's underground natural-gas delivery system is underwater in several areas.

"We have a couple of places where gas lines were buried six feet under the ground and now there are cars under them," said Xcel spokesman Gabriel Romero. "The issue is that the landscape has changed. We might have to do some new planning on how we put these pipes back in."

public to assess risks and, where necessary, provide environmental response and remediation."

Environmentalists had concerns that oil and gas facilities have polluted the floodwaters. Cliff Willmeng, a member of activist group East Boulder County United, shot a photo of a teetering oil tank surrounded by flood waters along

believed the overall damage to agriculture would not be significant.

Even after the flooding, conditions of corn and sugar beets remained better than during the same time last year, when Northern Colorado suffered from drought, according to a report from the U.S. Department of Agriculture.

Janine Freeman, co-owner of J-9

FINANCIAL from 17

obtained at 2.8 percent for nonprofits or 4 percent for businesses and small agricultural cooperatives.

SBA disaster loans can have terms as long as 30 years, Koontz said, but applications must be received by Nov. 14. Applying for one of the loans comes with no cost.

"We encourage everyone who is eligible to apply," Koontz said. "You can turn down the loan if you're accepted, and it's too early for some people to tell what their costs will be down the road."

At press time, the SBA had not yet established disaster recovery centers for potential loan applicants to visit, but Koontz said the organization hoped to have such centers established soon.

In lieu of a physical recovery center, applications can be found online at

disasterloan.sba.gov/ela.

Before businesses can apply for assistance from the SBA, they must register with the Federal Emergency Management Agency, Koontz said.

FEMA itself offers assistance to those who have been affected, including grants to replace uninsured property to those impacted in counties that have been declared disaster areas. Both Larimer and Weld counties are eligible for FEMA aid as a result of the disaster declaration made Sept. 14 for the incident period beginning Sept. 11.

FEMA also offers assistance for non-housing needs, such as expenses for medical needs and moving and storage, as well as vehicular damage. Assistance from FEMA is meant to help with critical expenses, not to restore property to its condition before damage, according

to its website.

Also, FEMA assistance will only be granted if property is uninsured, or if insurance denies a claim or a settlement offer is insufficient to cover the costs of lost or damaged property. FEMA does not cover evacuation expenses, even if the evacuation was mandatory.

To apply for assistance from FEMA, visit www.fema.gov/apply-assistance.

Aside from the federal government, other organizations are working to provide relief to those affected by floods, either through monetary donation or forgiveness of fees.

Colorado Farm Bureau has established a fund to aid farmers and ranchers whose properties have been impacted by flooding, and the Internal Revenue Service has announced that certain taxpayers in affected counties

will be able to pay their taxes later than originally required.

The IRS will postpone tax filing and payment deadlines to Dec. 2 for businesses that previously obtained an extension until Sept. 16 to file their 2012 returns, as well as individuals and businesses that received a similar extension until Oct. 15. The extension also includes the estimated tax payment for the third quarter of 2013, which would normally be due Sept. 16.

One of the largest banks doing business in Northern Colorado, Chase Bank, is allowing its customers some relief by waiving late fees until Sept. 17 and giving customers until Sept. 18 to make a deposit to bring their accounts current. Chase has a deposit market share of 13.29 percent in Larimer and Weld counties combined.

Insured for business interruption? Know this

Commercial property insurance policies may cover business interruption losses during the period of time that a business is interrupted by a covered peril, such as flooding. Commercial property insurance policies all differ, so a review of the policy is required to determine what perils and losses are covered.

When disasters such as the recent flooding occur, the need for a certified public accountant and other professionals can arise to assist organizations in navigating the adjustment process after a loss. Such professionals can review policies to determine what losses may be covered and specifically address business interruption as well as mitigate losses and quantify and document claims.

Business Interruption Insurance typically covers income that is lost

and expenses that are incurred while operations are suspended, including:

- income that would have been earned;
- expenses still being incurred by the business that are ordinary and necessary;
- relocation expense to move and operate from a temporary location may be covered;
- and, depending on the policy, other reimbursable expenses.

Business Interruption Insurance policies are complex, including calculating the actual loss itself as well as the length of the business interruption

period. In calculating the business interruption period, four well-set rules generally apply:

* When the property is not repaired, the losses are calculated based on a theoretical calculation of business income.

* When the property is repaired, the starting point for the loss period is the period of time it took to restore the operations of the business.

* When the insurer causes delays, the loss period can be lengthened.

• When a third party, such as a contractor, causes delays, the risk of loss would generally be allocated to

the party causing the delay.

A tremendous amount of work goes into filing a successful claim, particularly as it relates to financial projections for lost profits. Consultation with an experienced professional can help ensure a successful claim.

Brian Zales is a CPA, chartered global management accountant, accredited in business valuation and a certified fraud examiner. He is a director in the consulting practice at Anton Collins Mitchell LLP. Zales can be reached at 303-830-1120, bzales@acmllp.com or www.acmllp.com/Brian-Zales.html.



FLOOD INSURANCE

Brian Zales

Need help?

If you've been impacted by the Front Range floods, these organizations can provide assistance.

National Flood Insurance Program

Customer service: 1-800-427-4661
Existing policies: 1-800-638-6620

Colorado Division of Banking and Insurance

Consumer information: 1-303-894-7490
Toll-free outside Denver: 1-800-930-3745
Complaints: 1-303-894-7499

U.S. Department of Veterans Affairs

1-800-827-1000
TTY 1-800-829-4833
Online at www.va.gov

Better Business Bureau serving Northern Colorado and Wyoming

1-800-564-0371
<http://wynco.bbb.org/>

Consumer Credit Counseling Service

Call 211 for the nearest location.

If you sustained loss or damage and live in Larimer, Weld, Boulder or Adams counties, you should immediately register for disaster assistance by calling 1-800-621-FEMA (3362) or by visiting DisasterAssistance.gov. For small businesses affected by the flooding, register your claim with the Small Business Administration at www.sba.gov.

For a list of housing resources available from the U.S. Department of Housing and Urban Development, visit www.hud.gov.

For farmers seeking assistance, visit the Farm Service Agency's Disaster Assistance Programs resource page at www.fsa.usda.gov.

For a comprehensive overview of what to do before, during and after a flood, visit the Federal Emergency Management Agency's flood resource page at www.ready.gov/floods.

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ON THE JOB



Mitchell

ACCOUNTING

Gary Mitchell, managing partner of Denver-based accounting and consulting firm Anton Collins Mitchell LLP, which has an office in Greeley, will step down Oct. 1 after 31 years at the helm, but will remain in a client service role. ACM named two



Anton



Hekkert

partners to lead the firm: **Greg Anton** as chief executive and chairman, and **Stacey Hekkert** as managing partner and president.

HEALTH CARE

Dr. Curtis Waln joined Banner Health Clinic, 2010 16th St., Suite C, in Greeley, which specializes in internal medicine. A graduate of Hahnemann University School of Medicine in Philadelphia, Waln completed his internship and residency there.



Waln

Radiation oncologist **Jeffrey Albert** joined the team of providers at Banner Health and will see patients at its clinics at 1801 16th St. in Greeley, 2050B N. Boise Ave. in Loveland and 615 Fairhurst St. in Sterling. He earned his medical degree at Vanderbilt University School

of Medicine in Nashville, Tenn., and completed an internship at the University of Texas in Houston and a residency at the University of Texas MD Anderson Cancer Center. He specializes in treating all types of cancer.



Albert

Dr. Beth Gibbons joined Banner Health Clinic, 1800 15th St., Suite 130, in Greeley, which specializes in neurosurgery, brain and spine treatment. She received her medical degree from the University of Michigan's medical school in Ann Arbor, Mich., and completed an internship, a two-year general surgery residency and a six-year neurosurgery residency at Fletcher Allen Health Care at the University of Vermont in Burlington, Vt. Gibbons has medical privileges at North Colorado Medical Center in Greeley and McKee Medical Center in Loveland.

Two women's health-care providers joined Banner Health in Loveland: certified nurse-midwife **Traci Labreck** and **Dr. Jenna Huff**. Labreck received her medical education at the Midwifery Institute at Philadelphia University in Philadelphia, and will see patients at 1647 E. 18th St., in Loveland. Huff earned her medical degree from the University of North Dakota School of Medicine and Health Sciences in Grand Forks, N.D., and completed a residency in Akron General Medical Center in Akron, Ohio. She will see patients at 1900 Boise Ave., Suite 300, in Loveland.



Labreck



Huff

Neurologist **Dr. Jeffrey Siegel** and certified nurse assistant **Terri Hall** joined Colorado Health Medical Group. Siegel treats most neurological conditions and offers advanced diagnostic and treatment technology for disorders of the nervous system, specializing in strokes, Alzheimer's and Parkinson's disease, and will see patients beginning Sept. 24 at Greeley Medical Clinic, 1900 16th St., and in Loveland at Medical Center of the Rockies, 2500 Rocky Mountain Ave., North Medical Office Building, Suite 2200. Siegel, who taught in Namibia this summer, completed his residency at the University of Colorado Health Sciences Center

after receiving his medical degree from State University of New York. Hall, who will start Sept. 30, received her degree from Central Michigan University and has 12 years of experience in general surgery.



Guldly



Hastings



Sherman



Hudspeth

INSURANCE

Cynthia Guldly, **Bill Hastings**, **Michael Todd Sherman** and **Darryl Hudspeth** were named to New York Life's 2013 Premier Executive Council. Guldly has been a New York Life insurance agent since 1980 and Hastings since 1994, while Sherman and Hudspeth have been agents for the company since 2001. All are associated with the company's Fort Collins sales and Colorado general offices.

REAL ESTATE

Jake Arnold joined Brinkman Partners in Fort Collins as a commercial broker. He began his real estate career in Sacramento, Calif., then worked with a regional investment sales and consulting group in Portland, Ore.



Arnold

Mitch Benner joined The Group Inc. Real Estate's Centerra office as a broker associate and partner. He worked as a construction supervisor in the telecommunications industry before beginning a career in real estate sales.

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 NCB, 1550 E. Harmony Road, Fort Collins, CO 80525.

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TIME OUT



COURTESY GREELEY CHAMBER OF COMMERCE

Brad Inhulsen of Sears Real Estate, left, joined Aaron Mund of Core Financial on Sept. 5 at a gathering of Greeley Young Professionals, hosted by the University of Northern Colorado's College of Performing and Visual Arts.



COURTESY GREELEY CHAMBER OF COMMERCE

Jen Miller, left, and Sara Diaz, both of State Farm Insurance Cos., attended the Greeley Young Professionals event on Sept. 5 at the Moxi Theater in Greeley.

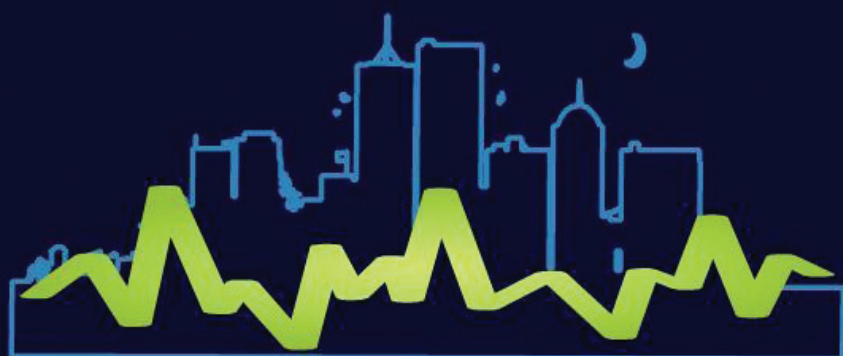
Email your event photos to Dallas Heltzell, dheltzell@bcbr.com. Include complete identification of individuals.

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CALENDAR

SEPT. 21: STEAM FEST

The Boys and Girls Clubs of Larimer County will hold its annual **Day for Kids** from 10 a.m. to 5 p.m. at the Museum of Discovery, 408 Mason Court, Fort Collins. The event will promote STEAM: Science, Technology, Engineering, Arts and Math. Volunteers are needed as greeters and to help with face paint, a bubble wrap mural, Angry Birds, T-shirt station, recycled art and hands-on museum exhibits, as well as with set-up and clean-up. Those interested can contact Kathleen Vasa at 970-372-4537 or volunteer@bgclarimer.org.

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.

SEPT. 25: TRANSFORT ROUTES

The city of Fort Collins will host a public meeting from 4:30 to 6:30 p.m. in the community room at 215 N. Mason St., Fort Collins, to discuss

proposed changes to **Transfort's** fixed route service effective May 2014. The proposed route changes can be found at fcgov.com/transfort. Those unable to attend can mail comments to Transfort at P.O. Box 580, Fort Collins, CO 80522 or email Jerediah@fcgov.com.

SEPT. 27: STUDENT NIGHT

The Northern Colorado chapter of the Accounting and Financial Women's Alliance and the Colorado Society of Certified Public Accountants will co-host the annual **Student Night** event "The Driving Forces - Connections and Community" beginning at 4 p.m. at the Lincoln Center's Canyon West Ballroom in Fort Collins. A banquet will begin at 5 p.m. Table and student sponsorship options are available for this networking event, and donations are tax deductible. This is a fundraising event for accounting students in the area; donations help provide scholarships. Speakers will include Carol Wood, accounting manager at

Northern Colorado Business Report, and Chris Nickels, chief financial officer at Wellstar Corp. For more information, contact afwanoco@gmail.com. Register at afwanoco.org.

SEPT. 27-28: OKTOBREWFEST

Oktoberfest, the annual event formerly known as Oktoberfest will be held at Lincoln Park, Eighth Street and Ninth Avenue in downtown Greeley, including a kickoff from 5 to 10 p.m. Friday and a full day of fun from 11 a.m. to 8 p.m. Saturday. The Downtown Development Authority is seeking more craft vendors. The festival is a fundraiser for the DDA and helps provide for the revitalization of Greeley's downtown district. For sponsorship opportunities or more information, contact the DDA at 970-356-6775 or alison@greeleydowntown.com.

SEPT. 28: HEALTH FAIR

A family **9HealthFair** will be held from 7 a.m. to noon at CollegeAmerica-Fort Collins, 4601 S. Mason St. in the Walmart shopping center. The family-friendly event sponsored by KUSA Channel 9 will include educational booths and children's activities. Free health screenings including: skin, hearing and vision checks will be offered. Free screenings for children will include oral health, BMI, hearing and vision. Low-cost blood tests and flu shots also will be available. The first 150 children will receive a teddy bear to use at the Teddy Bear First Aid Station and then to take home. Register online at www.9healthfair.org; click on Find a Fair and pick Fort Collins.

SEPT. 28: SMALL-ACREAGE HELP

An **Extreme Makeover Small Acreage Workshop** will be held from 8:30 a.m. to 4 p.m. at the McKee 4-H Building at The Ranch, 5280 Arena Circle, Loveland. The event is sponsored by the Big Thompson, Fort Collins, and West Greeley conservation districts, Colorado State University Extension and the Natural Resources Conservation Service. Topics will include Tractors 101, pasture land management, backyard chickens, weed identification and herbicide use. Cost is \$25 per person or \$40 per couple, which includes lunch and refreshments, plus the opportunity to win prizes to help with an Extreme Makeover of a small-acreage property. For more information or to register, go to wgcd.org/extreme-makeover-workshop.html or contact Megan Lowery at the West Greeley Conservation District, 970-356-8097 extension 131. Registration deadline is Sept. 20.

OCT. 2: EDUCATION SUMMIT

The Greeley Chamber of Commerce and its partners will hold a **2013 Education Summit** from 7:30 a.m. to 3 p.m. at Union Colony Civic Center, 701 Tenth Ave., Greeley. Speakers will include education-reform and finance expert Alberto Carvalho, HUMANeX Ventures chief executive Brad Black and Banner Health-North Colorado Medical Center CEO Rick Sutton. A \$25 ticket includes a continental breakfast and lunch. Register at greeleychamber.com.

OCT. 2: TELECOM FORUM

Community comments on cable television and broadband communications services for the city of Fort Collins will be heard at a **public forum** from 7 to 8:30 p.m. at City Hall, 300 LaPorte Ave., Fort Collins. Experts in the field will be on hand to discuss the future of the services and how it could affect individual residents and the community at large.

OCT. 5: NOCO MINIMAKE FAIRE

Engineers, artists, hackers, tinkerers, entrepreneurs and artisans are invited to show and tell, show and sell or help others make and take at the **NoCo MiniMake Faire**, from 10 a.m. to 6 p.m. at the Rocky Mountain Center for Innovation & Technology, 815 14th Street SW, Loveland. More information and applications at www.nocomakerfaire.com or via Ann Baron at 970-567-9925.

NoCo Mini Maker Faire

Saturday, October 5, 2013

Rocky Mountain Center for Innovation and Technology

815 14th Street SW
Loveland, CO 80537

Join us for the Greatest Show and Tell on Earth!

At the NoCo Mini Maker Faire you'll find things beyond your imagination, and ways to dive in and MAKE them yourself!

- >Come solder your own electronic simon game with Sparkfun
- >Make a car out of bits and pieces (even zucchini!) & race it down a track in the Nerdy Derby
- >Learn how to spin yarn
- >See wonderful art
- >Watch creative short films in the 29 Second Film Festival
- >Check out an AC Cobra racecar
- >Try 3D printing and see what you can create
- >Shake hands with a Stormtrooper or talk with R2D2!

10am-6pm

Come play. Come learn. Come MAKE!





BRIEF CASE

DEADLINES

Applications are being taken through Sept. 27 for those wishing to fill vacancies on 24 boards and commissions for the **city of Fort Collins**. Board members advise the city council on issues related to housing, the environment, transportation, planning and development, human resources, utilities, and cultural and recreational services. Applicants may apply to two boards, but a separate application must be submitted for each. If appointed, applicants only will be appointed to one board or commission. Applicants much have lived for a year within the Fort Collins Growth Management Area, and be a registered voter. Apply online at www.fcgov.com/boards. More information is online at www.fcgov.com/boards.

CONTRACTS

AlphaGraphics Greeley will be official printer for the **Greeley Philharmonic Orchestra** and will donate a portion of its work. The Philharmonic, the longest-running orchestra in the Rocky Mountain region, holds its performances at the Union Colony Civic Center.

GOOD DEEDS

More than \$90,000 was raised for local non-profits Overland Mountain Bike Club, Bike Fort Collins and Fort Collins Bicycle Co-op from beer and merchandise sales Aug. 31 at the Ft. Collins **Tour de Fat** stop, New Belgium Brewing's traveling festival of bikes, beer and bemusement.

Noble Energy, Inc. (NYSE: NBL) planned to donate to support disaster-relief and recovery efforts for the communities affected by floods in Colorado. The contribution includes a \$500,000 cash donation to the American Red Cross Colorado Relief Fund and a commitment to match employee donations up to \$1,000 per employee.

Dr. G. Jan Spruill of Family and Cosmetic Dentistry in Fort Collins and **Dr. David Way**, a Fort Collins orthodontist, partnered to aid a participant in Project Self-Sufficiency, a local nonprofit organization dedicated to helping single parents overcome obstacles. A single mother of two children, was selected by PS-S based on performance and need to receive pro-bono services, including dental treatment and cosmetic dentistry.

CALENDAR from 22

OCT. 8: PROFILES LUNCHEON

The Community Foundation will host its annual **Profiles Luncheon** from 11:30 a.m. to 1 p.m. at the University of Northern Colorado's University Center Ballroom in Greeley. The event will focus on the foundation's role in empowering education. Helayne Jones, president and chief executive of the Colorado Legacy Foundation, will be keynote speaker. Tickets are \$30 for individuals and sponsorship opportunities are available. For more information, contact Lauren Weber at Lauren@cfsgwc.org or 970-304-9970.

OCT. 8: BIZNIGHT

Northern Colorado Business Report and ConnectingPoint will sponsor a **BizNight**, a free networking event, from 5 to 7 p.m. at the Guaranty Bank building, 2700 47th Ave., Greeley. Register at <https://www.regonline.com/2013BizNightCP>

OCT. 17: WOMEN'S CONFERENCE

The Colorado Small Business Development Center Network will host the **Women's Small Business Conference** at Copper Mountain. The annual event features a day full of breakout training sessions, one-on-one consulting and networking. Lunchtime keynote speaker will be Roxane White, chief of staff to Gov. John Hickenlooper. More information at www.larimersbdc.org.

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

An August golf tournament hosted by **Front Range Energy** at Pelican Lakes Golf Club in Windsor raised more than \$35,000 for the Armed Forces Foundation as part of Growth Energy's Fueling Our Forces charity campaign. The event featured appearances by NASCAR race driver Kurt Busch and UFC fighters Gray Maynard and Luke Rockhold.

GRANTS

Fort Collins-based startup company **OptiEnz Sensors LLC** was awarded a National Science Foundation Phase 1 Small Business Innovation Research grant to further develop sensors for direct, continuous measurement of one of the world's most widespread water contaminants, trichloroethene, which was used as an industrial degreaser and dry cleaning solvent for decades. OptiEnz, a Rocky Mountain Innosphere client company, is a spinoff from Colorado State University.

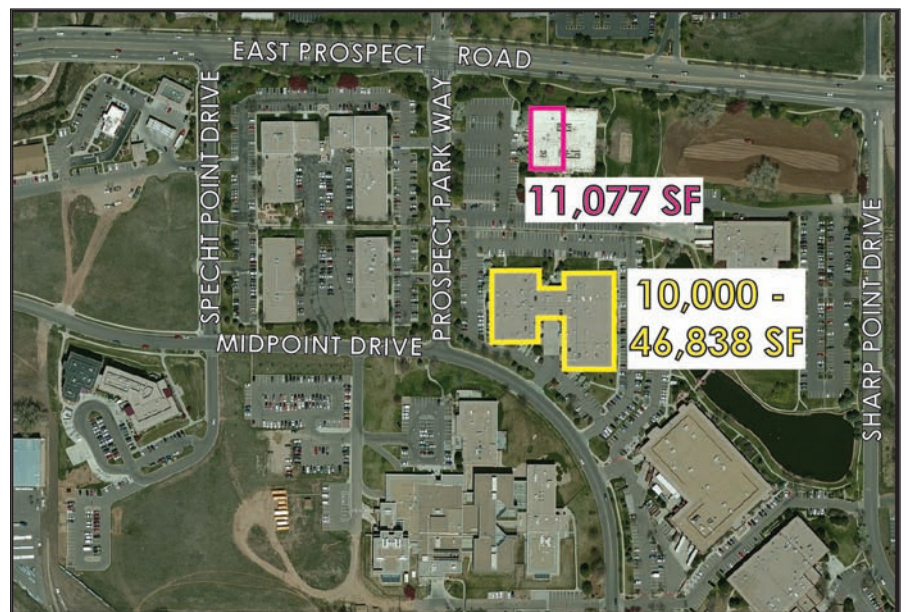
KUDOS

For the fifth consecutive year, **Colorado State University** was named a Military Friendly School by GI Jobs magazine. **IBMC College** – with campuses in Fort Collins, Greeley, Longmont and Cheyenne – also made the list, which recognizes higher-education institutions that embrace America's military service members, veterans and spouses as students and ensure their success on campus.

The **Town of Erie Economic Development Mobile Application** received several awards during a City-County Communications & Marketing Association ceremony held Sept. 5 in Scottsdale, Ariz.

NEW PRODUCTS AND SERVICES

Fort Collins-based OtterBox began introducing new **Defender, Commuter, Reflex** and **Prefix** series cases and **Clearly Protected** device guards for Apple's new line of iPhones.



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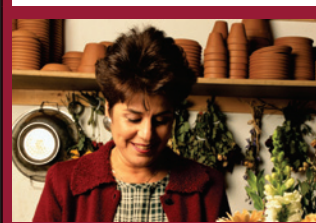
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TOLLS from 3

nisms," such as state lottery dollars, said Weaver, a former chairman of the Northern Colorado Legislative Alliance, the lobbying arm of the local chambers of commerce. "I think we need to rethink how we're spending money."

Northern Colorado entities including Firestone, Mead and Larimer County so far have supported the project, transportation department spokeswoman Ashley Mohr said.

"We're confident moving forward, at this time, that this is something that Northern Colorado wants, and we know that it's needed," she said.

Transportation officials have acknowledged recently that the state

has not adequately taken care of aging infrastructure, and they have sought funding to make those improvements. The state has spent about \$10 million annually on interstate maintenance in Northern Colorado during the past decade.

Transportation infrastructure nonetheless has deteriorated and the situation will only worsen as Weld and Larimer counties' population swells from 580,000 to more than 1 million people by 2040, officials say.

The transportation department's solution is to find a company to widen the lanes on the interstate in Northern Colorado in exchange for toll money. Such a partnership between

the state and a company could look similar to a 50-year agreement the transportation department reached in April with Plenary Roads Denver. The company consists of a group of six companies that will focus on construction, maintenance and finance of multiple highway improvement projects, including building a toll express lane in each direction of U.S. Highway 36.

In Northern Colorado, the transportation department's Region 4 office, whose territory includes Weld and Larimer counties, has applied for \$143 million in Responsible Acceleration of Maintenance and Partnerships (RAMP) funding from the state. The

funding would help move the interstate expansion project forward.

Fort Collins Councilman Gerry Horak said the city wants to evaluate the proposal further before committing to the project.

"There will not be money from the state of Colorado for the foreseeable future to build a third lane on I-25," Horak said. "All the money they have is just to maintain it, so this would set up a scenario where you have a third lane."

The Loveland City Council also is interested in discussing the idea, said Mayor Cecil Gutierrez, who believes regional economic development hinges on an expansion of the interstate in Northern Colorado.

"We're going to have to take a look at every angle when it comes to funding the expansion of I-25," he said. "If it takes discussing toll lanes, and that's how we have to pay for it, then I'm at least open to those discussions and seeing where it leads us."

However, Gutierrez has concerns about the private sector controlling public infrastructure. He believes the state should maintain ownership.

Other Colorado transportation regions are competing for the limited funding. In July, the transportation department received a total of 166 applications totaling \$1.54 billion, more than double the amount of total funding available.

That means if Northern Colorado communities do not agree to the interstate expansion project, funding could go elsewhere in the state.

"What we're trying to do right now is figure out how we're all going to work together as a team to try to secure this one-time RAMP funding," Mohr said.



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NEWSMAKER from 15

dents have a dynamic and interactive learning environment. This learning environment provides faculty with opportunities to explore current practices in their discipline area due to the exchange of ideas and experiences that the students bring to the classroom. Teaching working adults requires that faculty members stay up to date or they will not be successful. This is what we expect of those teaching in the Monfort College of Business MBA program.

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A: Today, the bachelor's degree is reaching a similar status to that of the high school diploma of 50 years ago. It now is necessary to have a master's level of education to be considered for a significant number of entry-level jobs. In addition, career advancement often requires an advanced degree. Often middle- and upper-level management positions will either require or prefer a master's degree to be considered as a viable candidate for a position. The MBA is considered the degree that prepares people for upper-level managerial positions.

FOR THE RECORD

BANKRUPTCIES

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

This information is obtained from SKLD Information Services.

FORECLOSURES

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

STATE TAX LIENS

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

JUDGMENTS

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

WARRANTY DEEDS

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

BANKRUPTCIES

Larimer County

Chapter 7

MONICA LYNETTE LOYER, 3504S TAFT AVENUE, LOVELAND; CASE #2013-24621, DATE FILED: 8/27/3013

MARSHA LEE NEILSON, 2500 E HARMONY RD LOT 405, FORT COLLINS; CASE #2013-24629, DATE FILED: 8/27/3013

RUSSELL JOHN KRIETE, 3735 N COUNTY ROAD 25 E, BELLVUE; CASE #2013-24647, DATE FILED: 8/27/3013

DEBRA ASHLAND, 3412 LOGAN AVE, LOVELAND; CASE #2013-24649, DATE FILED: 8/27/3013

ROBERT DALE WHITE, 221 WEST 57TH ST A27, LOVELAND; CASE #2013-24714, DATE FILED: 8/27/3013

CRAIG YALE, 323 SW 42ND STREET #23, LOVELAND; CASE #2013-24715, DATE FILED: 8/27/3013

GRANT W MORENO, 3733 GLEN-LOCH CT, FORT COLLINS; CASE #2013-24718, DATE FILED: 8/27/3013

GARY LEE WILSON, 703 16TH ST SW APT 11, LOVELAND; CASE #2013-24722, DATE FILED: 8/28/3013

NATALIE C COLE, 1119 JULIANA DRIVE, LOVELAND; CASE #2013-24734, DATE FILED: 8/28/3013

BREA KOEHLER, 1851 CAM-BRIDGE COURT, LOVELAND; CASE #2013-24753, DATE FILED: 8/28/3013

REGINA MARIE GARCIA, 1405 VILLAGE LANE, FORT COLLINS; CASE #2013-24770, DATE FILED: 8/28/3013

MARK A GORDON, 2503 10TH STREET SW, LOVELAND; CASE #2013-24776, DATE FILED: 8/28/3013

BRIAN M HUELAT, 815 S TYLER AVE, LOVELAND; CASE #2013-24793, DATE FILED: 8/28/3013

SCHNEEBERGER INC, 6509 E COUNTY RD 60, FORT COLLINS; CASE #2013-24805, DATE FILED: 8/28/3013

JASON DAVID JIMENEZ, 424 TOWHEE ST, FORT COLLINS; CASE #2013-24807, DATE FILED: 8/29/3013

LAUREN MARIE PUGH, 1570 E 6TH ST, LOVELAND; CASE #2013-24813, DATE FILED: 8/29/3013

BARRY GLEN DUVALL, 3150 MICHELLE COURT, LOVELAND; CASE #2013-24818, DATE FILED: 8/29/3013

MICHAEL WAYNE BOATMAN, 179 MARCY DR, LOVELAND; CASE #2013-24870, DATE FILED: 8/29/3013

ERIC LONDON BRANCH, 444 N 48TH AVE, LOVELAND; CASE #2013-24926, DATE FILED: 8/30/3013

HEATHER RAE RUIZ, 2500 EAST HARMONY ROAD #264, FORT COLLINS; CASE #2013-24930, DATE FILED: 8/30/3013

EDWARD JOSEPH JR MAY, 1727 ELK SPRINGS ST, LOVELAND; CASE #2013-24932, DATE FILED: 8/30/3013

THOMAS WAYNE SPENCER, 3314 BEECH DR, LOVELAND; CASE #2013-24953, DATE FILED: 8/30/3013

RICHARD G SR KASSON, 221 WEST 57TH STREET, LOVELAND; CASE #2013-25012, DATE FILED: 8/30/3013

THOMAS J WATSON, 4061 SWAN MOUNTAIN DRIVE, LOVELAND; CASE #2013-25013, DATE FILED: 8/30/3013

SHAUNDA RENE WALTZ, 903 S DEL NORTE AVE, LOVELAND; CASE #2013-25022, DATE FILED: 8/30/3013

MICHAEL JOSEPH PETERSON, 4760 WESTBURY DRIVE, FORT COLLINS; CASE #2013-25041, DATE FILED: 8/30/3013

MAX A BROOKMAN, 154 BRIARWOOD RD, FORT COLLINS; CASE #2013-25069, DATE FILED: 8/31/3013

RICHARD C SIMMONS, 1590 ESTRELLA AVE, LOVELAND; CASE #2013-25083, DATE FILED: 9/3/3013

DAVID B BODINE, 720 JAY PLACE, BERTHOUD; CASE #2013-25087, DATE FILED: 9/3/3013

SCOTT WADE HRDLICKA, 1609 1/2 REMINGTON ST, FORT COLLINS; CASE #2013-25089, DATE FILED: 9/3/3013

JOHN SCHUYLER HOFFMAN, 3648 CHEETAH DRIVE, LOVELAND; CASE #2013-25090, DATE FILED: 9/3/3013

LAWRENCE ALAN HAUSCHILD, PO BOX 1324, LOVELAND; CASE #2013-25112, DATE FILED: 9/3/3013

SHANNON M CASEY, 2702 RIGDEN PKWY APT E1, FORT COLLINS; CASE #2013-25153, DATE FILED: 9/4/3013

ELOISE M EMERY, 3200 STANFORD RD APT A208, FORT COLLINS; CASE #2013-25203, DATE FILED: 9/5/3013

BRIAN D CHAVEZ, 1443 WEST 25TH STREET, LOVELAND; CASE #2013-25233, DATE FILED: 9/5/3013

Chapter 13

KARL ERNST THIEL, 1719 FREMONT CT, FORT COLLINS; CASE #2013-24886, DATE FILED: 8/29/3013

TODD ANDREW SCHNEEBERGER, 6509 EAST COUNTY ROAD 60, FORT COLLINS; CASE #2013-25065, DATE FILED: 8/31/3013

ARMANDO GARCIA, 692 EAGLE DR, LOVELAND; CASE #2013-25078, DATE FILED: 9/3/3013

DONALD B JAMES, 1560 DEANNA CT, LOVELAND; CASE #2013-25133, DATE FILED: 9/4/3013

DAVID IAN KUBASTA, 1190 E20TH STREET, LOVELAND; CASE #2013-25180, DATE FILED: 9/4/3013

Weld County

Chapter 7

SHARI LYNN LYNCH, PO BOX 202, GILCREST; CASE #2013-24673, DATE FILED: 8/27/3013

SABER DEAN CRICK, 1524 5TH ST, GREELEY; CASE #2013-24687, DATE FILED: 8/27/3013

SHAWN D LELOUP, 7220 WEST 23RD ST RD, GREELEY; CASE #2013-24716, DATE FILED: 8/27/3013

DAVID A HOLMGREN, 864 AMBER CT, WINDSOR; CASE #2013-24717, DATE FILED: 8/27/3013

JOHN JR CHACON, 3633 BOARDWALK, EVANS; CASE #2013-24719, DATE FILED: 8/27/3013

FLOYD RAY DANCZAK, POBOX 339, JOHNSTOWN; CASE #2013-24724, DATE FILED: 8/28/3013

MARIE ISABELL ALVARADO, 600 E 22ND STREET ROAD, GREELEY; CASE #2013-24725, DATE FILED: 8/28/3013

VIRGINIA M BAINBRIDGE, 1401 9TH STREET LOT 79, FORT LUPTON; CASE #2013-24748, DATE FILED: 8/28/3013

JORDAN LEVI MILDENBERGER, PO BOX 601, KEENESBURG; CASE #2013-24750, DATE FILED: 8/28/3013

MIGUEL ANGEL VELAZQUEZ, 301 CEDAR AVE, BRIGHTON; CASE #2013-24751, DATE FILED: 8/28/3013

TYLER ALLAN LIBSACK, 43747 CR 37, PIERCE; CASE #2013-24752, DATE FILED: 8/28/3013

RUTH MARGUERITA DARATANY, PO BOX 1191, BRIGHTON; CASE #2013-24755, DATE FILED: 8/28/3013

DAVID MICHAEL BRINDISI, 1919 11TH AVENUE #2, GREELEY; CASE #2013-24784, DATE FILED: 8/28/3013

JAMES MICHAEL KELLEY, 133 HUNTER#S COVE ROAD, MEAD; CASE #2013-24792, DATE FILED: 8/28/3013

WILLIAM FRANCIS MEYERS, PO BOX 25, BRIGHTON; CASE #2013-24798, DATE FILED: 8/28/3013

DEBORAH ANNE SALISBURY, 3909 DOVE LANE, EVANS; CASE #2013-24824, DATE FILED: 8/29/3013

JORGE ESTRADA MENA, 380 N 8TH AVENUE, BRIGHTON; CASE #2013-24846, DATE FILED: 8/29/3013

JUSTIN DEAN DECESARI, 765 SOUTH 1ST AVE, BRIGHTON; CASE #2013-24902, DATE FILED: 8/29/3013

SALVADOR CORRAL, 212 12TH STREET, GREELEY; CASE #2013-24934, DATE FILED: 8/30/3013



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FOR THE RECORD

JAQUELIN RIVERA, 101 E 20TH STREET, GREELEY; CASE #2013-24936, DATE FILED: 8/30/3013

CHASIDY M HOWARD, 1225 5TH ST, EATON; CASE #2013-24942, DATE FILED: 8/30/3013

RUSSELL BEYDLER, 449 STE-VENS CIRCLE, PLATTEVILLE; CASE #2013-24994, DATE FILED: 8/30/3013

CHRISTOPHER SERNA, 1140 26TH AVE APT A, GREELEY; CASE #2013-24995, DATE FILED: 8/30/3013

DOREEN GEORGETTE GROENE, 5217 ROYAL PINE ST, BRIGHTON; CASE #2013-25014, DATE FILED: 8/30/3013

NICOLE DANIELLE KUHN, 303 COTTONWOOD AVE, EATON; CASE #2013-25130, DATE FILED: 9/4/3013

WILLIAM P JACKSON, 1990 BAY-FRONT DRIVE, WINDSOR; CASE #2013-25135, DATE FILED: 9/4/3013

BARBARA E WRIGHT, 3414 COVE WAY, EVANS; CASE #2013-25154, DATE FILED: 9/4/3013

RANDY L JR GEROLD, 7713 W 11TH ST, GREELEY; CASE #2013-25155, DATE FILED: 9/4/3013

ERNEST E III CROWNOVER, 29770 HWY 257, WINDSOR; CASE #2013-25156, DATE FILED: 9/4/3013

JOSE ANGEL VILLA, 3322 39TH AVE, EVANS; CASE #2013-25177, DATE FILED: 9/4/3013

FRANCISCO JAVIER PEREZCA-NO, 5137 GOSHAWK ST, BRIGH-TON; CASE #2013-25178, DATE FILED: 9/4/3013

JACOB A WEDGEWOOD, 923 49TH AVE CT, GREELEY; CASE #2013-25204, DATE FILED: 9/5/3013

SCOTT RAYMOND HAW, PO BOX 144, GILCREST; CASE #2013-25209, DATE FILED: 9/5/3013

ERIN LOUISE WOLFE, 1201 26TH AVENUE #301, GREELEY; CASE #2013-25211, DATE FILED: 9/5/3013

Chapter 13

JOE L LUCIO, 4705 E 168TH AVE, BRIGHTON; CASE #2013-24679, DATE FILED: 8/27/3013

TIM JOHN ERICKSON, 1104 PACIFIC CT, FORT LUPTON; CASE #2013-24690, DATE FILED: 8/27/3013

CAROL L GROVES, 32800 E 149TH AVE, BRIGHTON; CASE #2013-24733, DATE FILED: 8/28/3013

MARK ELIOT ZEN, 1012 SHORT-LINE DR, FORT LUPTON; CASE #2013-24782, DATE FILED: 8/28/3013

MICHAEL BRUCE FURTNEY, 228 MAIN ST, LA SALLE; CASE #2013-25009, DATE FILED: 8/30/3013

FORECLOSURES

Larimer County

BORROWER: NANCY MAR-TIN, 1325 E 16TH ST, LOVELAND. LENDER: US BANK, AMOUNT DUE: \$113591. CASE #64137. 8/20/2013

BORROWER: RAYMOND R & CAR-ROLL J SHORTRIDGE, 2318 STO-VER ST, FORT COLLINS. LENDER: REVERSE MORTGAGE SOLUTIONS INC, AMOUNT DUE: \$146067. CASE #64138. 8/20/2013

BORROWER: LAWRENCE E VAL-LELY, 330 JUNIPER PL, LOVELAND. LENDER: FIRST NATIONAL BANK OMAHA, AMOUNT DUE: \$50000. CASE #64793. 8/22/2013

BORROWER: JOHN F & TAMMY J ELLEY, 606 LONGS DR, ESTES PARK. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$273206. CASE #66250. 8/28/2013

BORROWER: JOHNNY J JR & DAANA L MADDEN, 431 LARKBUN-TING DR, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT

DUE: \$160858. CASE #66251. 8/28/2013

BORROWER: ROBERT E & CHRIS-TINE BRUNK, 2625 WYANDOTTE DR, FORT COLLINS. LENDER: OCWEN LN SERVICING LLC, AMOUNT DUE: \$185786. CASE #66252. 8/28/2013

BORROWER: KEVIN F OLSON, 7844 ELDER CIR, WELLINGTON. LENDER: OCWEN LN SERVICING LLC, AMOUNT DUE: \$133651. CASE #66253. 8/28/2013

BORROWER: THOMAS A & RHON-DA L JIMENEZ, 809 TIMBER LN, FORT COLLINS. LENDER: JPMOR-GAN CHASE BANK, AMOUNT DUE: \$153503. CASE #66254. 8/28/2013

BORROWER: ROBERT J CLARK, 176 WICHITA RD, LYONS. LENDER: BANK AMERICA, AMOUNT DUE: \$199924. CASE #66255. 8/28/2013

BORROWER: DAVID M BAILEY, 1646 OXFORD DR, LOVELAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$165447. CASE #66257. 8/28/2013

BORROWER: MICHAEL A & ALEX-ANDRA M ARD, 3002 W ELIZA-BETH ST UNIT 4E, FORT COLLINS. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$140362. CASE #66829. 8/29/2013

Weld County

BORROWER: ISMAEL LOMA, 1018 E 24TH STREET RD, GREE-LEY. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$112254. CASE #3957290. 8/19/2013

BORROWER: FRANCISO N CAS-TANEDA, 3068 HARVEST CIR, DACO-NO. LENDER: US BK, AMOUNT DUE: \$164771. CASE #3957291. 8/19/2013

BORROWER: SCOTT D & MEGHAN B NUTT, 503 MALLARD DR, SEV-ERANCE. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$112363. CASE #3957292. 8/19/2013

BORROWER: JONATHON D WILEY, 9070 OWL LAKE DR, FIRE-STONE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$345164. CASE #3957632. 8/20/2013

BORROWER: ANDREW L & KIM S WARNER, 2164 COUNTRY CLUB PKWY, MILLIKEN. LENDER: US BK, AMOUNT DUE: \$297638. CASE #3957635. 8/20/2013

BORROWER: JOHNNY R & REBECCA AN OTERO, 423 12TH ST, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$88827. CASE #3957636. 8/20/2013

BORROWER: JOHN L & TONYA J OESTEREICHER, 5425 LYNX CT, FREDERICK. LENDER: NATIONSTAR MTG, AMOUNT DUE: \$163873. CASE #3957637. 8/20/2013

BORROWER: EXECUTIVE HOMES INC, . . LENDER: 20101 RADC CADC VENTURE LLC, AMOUNT DUE: \$582587. CASE #3957957. 8/21/2013

BORROWER: KIMBERLYN H MET-CALF, 3613 PONDEROSA CT UNIT 3, EVANS. LENDER: MT BK, AMOUNT DUE: \$109627. CASE #3957958. 8/21/2013

BORROWER: JAIME & CATRINA HEREDIA, 2928 PARK VIEW DR, EVANS. LENDER: BK AM, AMOUNT DUE: \$174418. CASE #3957959. 8/21/2013

BORROWER: SUSAN DEMAN, 932 DURUM CT, WINDSOR. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$177456. CASE #3957960. 8/21/2013

BORROWER: ANTHONY M & ESTHER MA COLE, 36959 COUNTY ROAD 80, BRIGGSDALE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$194094. CASE #3957961. 8/21/2013

BORROWER: STEPHEN B & BETTY L MITCHELL, 5454 FOX RUN BLVD, FREDERICK. LENDER: COLLEGE CREDIT UNION GREELEY, AMOUNT DUE: \$18877. CASE #3958319. 8/22/2013

BORROWER: JULIE FERJANEC, 921 N 1ST ST, JOHNSTOWN. LEND-ER: BK AM, AMOUNT DUE: \$119178. CASE #3958320. 8/22/2013

BORROWER: RICHARD L & ROWE-NA JU MCKINNEY, 2304 33RD AVE, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$110599. CASE #3958321. 8/22/2013

BORROWER: MICHAEL WOLERY, 1125 101ST AVENUE CT, GREELEY. LENDER: SUNTRUST MTG INC, AMOUNT DUE: \$187552. CASE #3958322. 8/22/2013

BORROWER: COURTNEY D TURNER, 4502 CASA GRANDE DR, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$61052. CASE #3958572. 8/23/2013

BORROWER: JAMES C KAUFF-MAN, 102 S HARRIETT, MILLIKEN. LENDER: COLO COMMUNITY BK, AMOUNT DUE: \$214904. CASE #3958573. 8/23/2013

BORROWER: DOUGLAS & LORI A GROUT, 2213 72ND AVENUE CT, GREELEY. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$276810. CASE #3958574. 8/23/2013

BORROWER: DANIEL L BUX-MAN, 6407 ASHCROFT RD, GREE-LEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$656185. CASE #3958575. 8/23/2013

BORROWER: MARK DAVID BELEW, 9417 ROOSEVELT AVE, CARR. LENDER: WELLS FARGO BK, AMOUNT DUE: \$117138. CASE #3958576. 8/23/2013

BORROWER: GILBERT D SHULTZ, 210 1ST AVE, GREELEY. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$134541. CASE #3958854. 8/26/2013

BORROWER: CHAD C FLAUGHER, 17 RAYMOND PL, JOHNSTOWN. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$119068. CASE #3958855. 8/26/2013

BORROWER: LELA AMES, 613 LOCUST ST, FREDERICK. LENDER: BK AM, AMOUNT DUE: \$62625. CASE #3959220. 8/27/2013

BORROWER: RANDY D BISHOP, 2825 W 22ND ST, GREELEY. LEND-ER: WELLS FARGO BK, AMOUNT DUE: \$97773. CASE #3959221. 8/27/2013

BORROWER: ANGEL URIBE, 429 29TH AVE, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$101391. CASE #3959222. 8/27/2013

BORROWER: THOMAS & SHARON DITSCH, 249 MCCLURE ST, FIRE-STONE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$33952. CASE #3959223. 8/27/2013

BORROWER: MARK L MARTINEZ, 130 48TH AVE, GREELEY. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$157127. CASE #3959224. 8/27/2013

BORROWER: RONALD L SR & ANN G HALL, 67164 WCR 390, HERE-FORD. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$106204. CASE #3959629. 8/28/2013

BORROWER: JEANETTE & MICHAEL T STRAUSS, 1510 BELLA VISTA DR, PLATTEVILLE. LENDER: DEUTSCHE BK NATL TRUST CO, AMOUNT DUE: \$100288. CASE #3959630. 8/28/2013

JUDGMENTS

Larimer County

DEBTOR: CULLEN R HONEYC-UTT, CREDITOR: CLAUDIA K HON-EYCUTT. AMOUNT: \$23061.98. CASE #D-03DR1411. DATE: 8/29/2013

DEBTOR: GREG FERGUSON, CREDITOR: MONTE & SUSAN HAMANN. AMOUNT: \$5337.0. CASE #D-06CV-001111. DATE: 8/20/2013

DEBTOR: GREG FERGUSON, CREDITOR: MONTE & SUSAN HAMANN. AMOUNT: \$79925.47. CASE #D-06CV-001111. DATE: 8/20/2013

DEBTOR: JULIE HAPPE, CREDI-TOR: PUBLIC SERVICE CREDIT UNION. AMOUNT: \$709.95. CASE #C-13C-033003. DATE: 8/20/2013

DEBTOR: BRIAN CRAIG, CREDI-TOR: MIDLAND FUNDING LLC. AMOUNT: \$1699.86. CASE #C-13C-031177. DATE: 8/20/2013

DEBTOR: JEFFREY FARMER, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$8298.37. CASE #C-12C-030171. DATE: 8/20/2013

DEBTOR: ORLANDO HERNAN-DEZ, CREDITOR: MIDLAND FUND-ING LLC. AMOUNT: \$750.11. CASE #C-13C-030519. DATE: 8/20/2013

DEBTOR: PROVINCE INC, CREDITOR: ROBERT F & YVONNE D LAURO. AMOUNT: \$62015.67. CASE #D-10CV-000801. DATE: 8/20/2013

DEBTOR: CINDI LYNN LODS, CREDITOR: VAHRENWALD JOHN-SON MCMAHILL LL. AMOUNT: \$12578.21. CASE #C-13C-033501. DATE: 8/21/2013

DEBTOR: TRACY DOUGHERTY, CREDITOR: COLUMBIA CREDIT SERVICES INC. AMOUNT: \$16331.02. CASE #D-07CV-000368. DATE: 8/23/2013

DEBTOR: CHRISTOPHE L JACOBSON, CREDITOR: PORT-FOLIO RECOVERY ASSOC LLC. AMOUNT: \$843.05. CASE #C-13C-032630. DATE: 8/23/2013

DEBTOR: ARLEEN GREER, CRED-ITOR: DISCOVER BK. AMOUNT: \$18800.44. CASE #D-13CV-030547. DATE: 8/23/2013

DEBTOR: GREAT WESTERN RAILWAY COLO LLC, CREDI-TOR: FRONT RANGE ENERGY LLC. AMOUNT: \$634327.38. CASE #D-12CV-005773. DATE: 8/26/2013

DEBTOR: DAVID L HAGANS, CREDITOR: CREDIT SYSTEMS INC. AMOUNT: \$1005.03. CASE #C-13C-033513. DATE: 8/27/2013

DEBTOR: KIMBERLY A LANE, CREDITOR: AM FAMILY MUTUAL INS CO. AMOUNT: \$2145.67. CASE #C-13C-030074. DATE: 8/27/2013

DEBTOR: KELLY WALFORD, CREDITOR: STEVEN H GOLDBERG. AMOUNT: \$2635.6. CASE #C-13C-004133. DATE: 8/28/2013

DEBTOR: JOSEPH M HERNAN-DEZ, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$1511.0. CASE #D-13CV-800793. DATE: 8/21/2013

DEBTOR: TRACIE L & TRACIE THOMPSON, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$10854.91. CASE #C-11C-002229. DATE: 8/23/2013

DEBTOR: LYNN & TERRY THOMPSON, CREDITOR: AFFILIAT-ED CREDIT SERVICES INC. AMOUNT

Weld County

DEBTOR: CULLEN R HONEYC-UTT, CREDITOR: CLAUDIA K HON-EYCUTT. AMOUNT: \$23061.98. CASE #D-03DR1411. DATE: 8/29/2013

DEBTOR: GREG FERGUSON, CREDITOR: MONTE & SUSAN HAMANN. AMOUNT: \$5337.0. CASE #D-06CV-001111. DATE: 8/20/2013

DEBTOR: GREG FERGUSON, CREDITOR: MONTE & SUSAN HAMANN. AMOUNT: \$79925.47. CASE #D-06CV-001111. DATE: 8/20/2013

DEBTOR: JULIE HAPPE, CREDI-TOR: PUBLIC SERVICE CREDIT UNION. AMOUNT: \$709.95. CASE #C-13C-033003. DATE: 8/20/2013

DEBTOR: BRIAN CRAIG, CREDI-TOR: MIDLAND FUNDING LLC. AMOUNT: \$1699.86. CASE #C-13C-031177. DATE: 8/20/2013

DEBTOR: JEFFREY FARMER, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$8298.37. CASE #C-12C-030171. DATE: 8/20/2013

DEBTOR: ORLANDO HERNAN-DEZ, CREDITOR: MIDLAND FUND-ING LLC. AMOUNT: \$750.11. CASE #C-13C-030519. DATE: 8/20/2013

DEBTOR: PROVINCE INC, CREDITOR: ROBERT F & YVONNE D LAURO. AMOUNT: \$62015.67. CASE #D-10CV-000801. DATE: 8/20/2013

DEBTOR: CINDI LYNN LODS, CREDITOR: VAHRENWALD JOHN-SON MCMAHILL LL. AMOUNT: \$12578.21. CASE #C-13C-033501. DATE: 8/21/2013

DEBTOR: TRACY DOUGHERTY, CREDITOR: COLUMBIA CREDIT SERVICES INC. AMOUNT: \$16331.02. CASE #D-07CV-000368. DATE: 8/23/2013

DEBTOR: CHRISTOPHE L JACOBSON, CREDITOR: PORT-FOLIO RECOVERY ASSOC LLC. AMOUNT: \$843.05. CASE #C-13C-032630. DATE: 8/23/2013

DEBTOR: ARLEEN GREER, CRED-ITOR: DISCOVER BK. AMOUNT: \$18800.44. CASE #D-13CV-030547. DATE: 8/23/2013

DEBTOR: GREAT WESTERN RAILWAY COLO LLC, CREDI-TOR: FRONT RANGE ENERGY LLC. AMOUNT: \$634327.38. CASE #D-12CV-005773. DATE: 8/26/2013

DEBTOR: DAVID L HAGANS, CREDITOR: CREDIT SYSTEMS INC. AMOUNT: \$1005.03. CASE #C-13C-033513. DATE: 8/27/2013

DEBTOR: KIMBERLY A LANE, CREDITOR: AM FAMILY MUTUAL INS CO. AMOUNT: \$2145.67. CASE #C-13C-030074. DATE: 8/27/2013

DEBTOR: KELLY WALFORD, CREDITOR: STEVEN H GOLDBERG. AMOUNT: \$2635.6. CASE #C-13C-004133. DATE: 8/28/2013



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FOR THE RECORD

DEBTOR: RECORD OWNER, CREDITOR: CHASE MANHATTAN BK USA. AMOUNT: \$0.0. CASE #: DATE: 8/22/2013	DEBTOR: CHRISTINA VANNEST, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$5527.13. CASE #C-13C-030624. DATE: 8/19/2013	DEBTOR: CANDICE PAUL, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$37260.7. CASE #D-13CV-000131. DATE: 8/23/2013	\$56500.0. CASE #D-00CV-000434. DATE: 8/28/2013	DEBTOR: SHEILA KELSEY, CREDITOR: APOLLO CREDIT AGENCY INC. AMOUNT: \$1201.25. CASE #C-09C-006295. DATE: 8/19/2013
DEBTOR: JOSEPH M HERNANDEZ, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$1511.0. CASE #D-13CV-800793. DATE: 8/21/2013	DEBTOR: HEIDI MARIE JOHNSON, CREDITOR: LOBEL FIN. AMOUNT: \$5843.54. CASE #D-13CV-030236. DATE: 8/19/2013	DEBTOR: CYNTHIA J PRESTON, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$12437.66. CASE #C-07C-008113. DATE: 8/23/2013	DEBTOR: KATE BROWN, CREDITOR: CACH LLC. AMOUNT: \$7166.32. CASE #C-13C-006166. DATE: 8/28/2013	DEBTOR: SHEILA & RONALD KELSEY, CREDITOR: PROFESSIONAL FIN CO. AMOUNT: \$1200.0. CASE #C-09S-000419. DATE: 8/19/2013
DEBTOR: TRACIE L & TRACIE THOMPSON, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$10854.91. CASE #C-11C-002229. DATE: 8/23/2013	DEBTOR: TORTILLA MARISSAS WINDSOR INC, CREDITOR: UNITED FOOD SERVICE INC. AMOUNT: \$11561.02. CASE #C-13C61331. DATE: 8/19/2013	DEBTOR: DARREN D BERTRON, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$1156.77. CASE #13C-031431. DATE: 8/23/2013	DEBTOR: MANUEL AGRUPINO, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$864.12. CASE #C-12C-006588. DATE: 8/28/2013	DEBTOR: WENDY R KOSTKA, CREDITOR: TARGET NATL BK. AMOUNT: \$2579.08. CASE #C-09C-011679. DATE: 8/28/2013
DEBTOR: LYNN & TERRY THOMPSON, CREDITOR: AFFILIATED CREDIT SERVICES INC. AMOUNT: \$4594.23. CASE #C-09C-006179. DATE: 8/29/2013	DEBTOR: PROVINCE INC, CREDITOR: ROBERT F & YVONNE D LAURO. AMOUNT: \$61015.67. CASE #D-10CV-000801. DATE: 8/20/2013	DEBTOR: WAYNE T EDWARDS, CREDITOR: TARGET NATL BK. AMOUNT: \$2410.54. CASE #C-11C-005488. DATE: 8/28/2013	DEBTOR: JEROME F & JEROME III MELSON, CREDITOR: BC SERVICES INC. AMOUNT: \$7170.95. CASE #C-13C-000506. DATE: 8/28/2013	DEBTOR: RON & SHEILA KELSEY, CREDITOR: NW AUCTIONS REAL ESTATE. AMOUNT: \$883.96. CASE #C-10S-000179. DATE: 8/19/2013
DEBTOR: RAYBEC ENTERPRISES LLC, CREDITOR: BAYVIEW LOAN SERVICING LLC. AMOUNT: \$0.0. CASE #D-2013CV30108. DATE: 8/21/2013	DEBTOR: ROBERT A & MELISSA D CROWDER, CREDITOR: CACH LLC. AMOUNT: \$2751.67. CASE #C-13C-031123. DATE: 8/21/2013	DEBTOR: SCOTT A & SCOTT CVANCARA, CREDITOR: AGFIN-ITY INC. AMOUNT: \$47943.0. CASE #D-13CV-030093. DATE: 8/28/2013	DEBTOR: GRANT LESLIE MOEN, CREDITOR: FISHER SCIENTIFIC CO LLC. AMOUNT: \$2200.0. CASE #D-11CV-000630. DATE: 8/28/2013	DEBTOR: PHILEP L & PHILE GUZMANHERNANDEZ, CREDITOR: WELD CNTY DELEGATE CSE UNIT. AMOUNT: \$900.0. CASE #D-05JV000215. DATE: 8/20/2013
DEBTOR: CATALINA LUNA, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$731.64. CASE #C-13C-005328. DATE: 8/19/2013	DEBTOR: RENE QUINONES, CREDITOR: PARTNER CREDIT UNION. AMOUNT: \$3656.29. CASE #C-13C-033144. DATE: 8/21/2013	DEBTOR: HOLLY DUNLAP, CREDITOR: EOS CCA. AMOUNT: \$3895.47. CASE #C-13C-042261. DATE: 8/28/2013	DEBTOR: CHARLES PATTERSON, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$5509.06. CASE #C-13C-030155. DATE: 8/28/2013	DEBTOR: PHILEP L & PHILE GUZMANHERNANDEZ, CREDITOR: WELD CNTY DELEGATE CSE UNIT. AMOUNT: \$300.0. CASE #D-05JV000215. DATE: 8/20/2013
DEBTOR: ALFRED BEAM, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$5190.0. CASE #C-12C-009301. DATE: 8/19/2013	DEBTOR: MATTHEW P ALDERMAN, CREDITOR: VISTA RIDGE MASTER HOMEOWNERS. AMOUNT: \$1635.95. CASE #C-12C-007859. DATE: 8/22/2013	DEBTOR: DOUGLAS RYAN CLINKSCALES, CREDITOR: AUTOVEST LLC. AMOUNT: \$5706.36. CASE #C-13C-040968. DATE: 8/26/2013	DEBTOR: TROY ODEN, CREDITOR: MIDLAND CREDIT MANAGEMENT INC. AMOUNT: \$12711.78. CASE #C-12C-003080. DATE: 8/28/2013	DEBTOR: SAMUEL & GREGORY SAMU GREGORY, CREDITOR: WELD CNTY DELEGATE CSE UNIT. AMOUNT: \$114.0. CASE #D-12JV000550. DATE: 8/20/2013
DEBTOR: EASTON ELLSWORTH, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$5507.33. CASE #C-12C-009100. DATE: 8/19/2013	DEBTOR: STEVEN & KIMBERLY WHITE, CREDITOR: WEST POINT HOMEOWNERS ASSOC. AMOUNT: \$2545.65. CASE #C-10C-007219. DATE: 8/22/2013	DEBTOR: STRATHMORE HOMES I INC, CREDITOR: GLEN HOMES LLC. AMOUNT: \$6510.0. CASE #C-13C-030356. DATE: 8/27/2013	DEBTOR: TUSCANY LLC, CREDITOR: ANHALTZER FAMILY PARTNERSHIP. AMOUNT: \$5165983.19. CASE #D-10CV-000473. DATE: 8/28/2013	DEBTOR: CODY WYNN HELZER, CREDITOR: WELD CNTY DELEGATE CSE UNIT. AMOUNT: \$150.0. CASE #D-09JV000027. DATE: 8/20/2013
		DEBTOR: ARCADIA CUSTOM HOMES INC, CREDITOR: LARRY B & ANN M MURPHY. AMOUNT:	DEBTOR: DANA EDMAN BONDS, CREDITOR: MAIN ST ACQUISITION CORP. AMOUNT: \$2234.02. CASE #C-13C-031398. DATE: 8/28/2013	

MARKETING from 15

It goes right on my computer screen. That’s a lot like defining a persona.

To begin defining their buyer personas, our heating and air conditioning company can think of all the customers they’ve had dealings with over the last couple of years and typify a few – three or so – as representing a majority of the population they address.

There’s the single woman in a condo that is thin, gets cold easily and has a small budget and no tolerance for a furnace breakdown. Let’s call her Skinny Sally. She turns her bedroom thermostat up high starting in October. What she cares most about is having reliable warmth and anticipating costs on a budget – in that order. She would be a great target for a low-cost service plan so she can predict her expenditures and always count on the furnace putting out heat. Being useful to her is always being there, a part of her support team.

There’s the family of four in the

brick ranch with two kids, one of whom has asthma.

The mother, let’s call her Mom Mary, puts her family’s health above all other considerations. If her service contractor would change the filters on a customized and predictable schedule and alert her to any new ways she can keep the air in her house ultra-clean, she’d value that.

Finally, there’s Baseball Bill. He likes to watch baseball with friends every weekend, and that’s when the house has to be especially cool. He depends on his central air to keep everyone comfortable, as he considers himself the ultimate “game day host.” If you wanted to be useful to homeowners such as Baseball Bill, those who have a penchant for entertaining, you might provide tips on the topic in a monthly newsletter – and perhaps throw a party for them once a year.

Your results may vary, and these are only hypothetical examples. Yet the impact of slicing and dicing and

typifying your audience to make your messaging more personal is profound. That’s why all the blue-chip companies do just that. They even model reasons their imaginary Sally, Mary and Bill would hesitate to purchase and what messages might unduly raise their defense mechanisms.

It comes down to this: Purchasers are looking for different attributes of your product or service, so you should provide them information and utility differently.

You-tility

What ideas can you come up with to provide amazing usefulness and value to your customers and prospects? And don’t think price discount!

Hotels started with turning down your pillow and leaving a mint, graduated to having free Wi-Fi that functions 24 hours a day, and a couple have upped the ante now to providing loaner dogs you can walk around

the block for a feeling of home.

Our dry cleaners pick up and deliver, and their newsletter has a really helpful list of hints on how to care for clothes when they’re in the closet and out on the town!

Apple knows the new buyers have a learning curve when getting a Mac for the first time – but that they also want to feel a part of the exclusive club. So they offer a number of classes in their stores, all of which you can take at any time with your purchase. (Careful, those Macs are habit-forming!)

Put yourself in your prospect’s or customer’s shoes and anticipate what someone in those particular loafers would want you to do to make his or her life easier or more comfortable or better informed or more included – and do that.

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

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FOR THE RECORD

DEBTOR: CHARLES R KING, CREDITOR: BK AM. AMOUNT: \$5396.91. CASE #D-11CV-000845. DATE: 8/21/2013

DEBTOR: WILMA K SANCHEZ, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$403.0. CASE #D-D622012CV800130. DATE: 8/21/2013

DEBTOR: KENT H KIDWELL, CREDITOR: VISTA RIDGE MAS-TER HOMEOWNERS. AMOUNT: \$1664.45. CASE #C-13C-031226. DATE: 8/22/2013

DEBTOR: SHARON K MET-CALFKLEAGER, CREDITOR: RAY-BEC ENTERPRISES LLC. AMOUNT: \$223937.31. CASE #C-07CV-000804. DATE: 8/22/2013

DEBTOR: SHANE FULLER, CREDITOR: CACH LLC. AMOUNT: \$1679.95. CASE #C-10C-009243. DATE: 8/22/2013

DEBTOR: HORACIO & LETICIA PERCHES, CREDITOR: PROFES-SIONAL FIN CO INC. AMOUNT: \$765.59. CASE #D-08C-004089. DATE: 8/23/2013

DEBTOR: LETICIA & HORACIO PERCHES, CREDITOR: PROFES-SIONAL FIN CO INC. AMOUNT: \$350.0. CASE #C-08C-004089. DATE: 8/23/2013

DEBTOR: CAROL PEDDICORD, CREDITOR: SPRINGLEAF FIN SER-VICES INC. AMOUNT: \$4967.15. CASE #C-12C-010297. DATE: 8/26/2013

DEBTOR: LARRY D SCOTT, CREDITOR: COLLECTIONCEN-TER INC. AMOUNT: \$895.92. CASE #C-13C5081. DATE: 8/26/2013

DEBTOR: DAVE P & DAVID PAUL MILLER, CREDITOR: EQUA-BLE ASCENT FIN LLC. AMOUNT: \$4581.26. CASE #C-11C-010772. DATE: 8/27/2013

DEBTOR: HAROLD RHOADES, CREDITOR: JORGENSEN MOTYCKA LEWIS PC. AMOUNT: \$21211.58. CASE #D-08CV-000795. DATE: 8/27/2013

DEBTOR: HAROLD RHOADES, CREDITOR: STEPHEN BOULTER. AMOUNT: \$6179.29. CASE #C-11S-000326. DATE: 8/27/2013

DEBTOR: ISMAEL GARCIA, CREDITOR: RAMONA E MARTI-NEZ. AMOUNT: \$26768.0. CASE #D-96JV000004. DATE: 8/27/2013

DEBTOR: WILLIAM ONEILL, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$578.0. CASE #D-D622012CV804678. DATE: 8/28/2013

RELEASE OF JUDGMENT

Larimer County

DEBTOR: RECORD OWNER, CREDITOR: CHASE MANHATTAN BK USA. AMOUNT: \$0.0. CASE #. DATE: 8/22/2013

Weld County

DEBTOR: RICHARD N & MINDY H SIEGEL, CREDITOR: EXCELL SYRA-CUSE LLC. AMOUNT: \$0.0. CASE #D-2009CV1237. DATE: 8/19/2013

DEBTOR: JEFF MULLINS, CREDI-TOR: FIRST UNITED BK TRUST CO. AMOUNT: \$15307.24. CASE #. DATE: 8/26/2013

DEBTOR: AUSTIN E & KAREN LEE JENSEN, CREDITOR: BC SER-VICES INC. AMOUNT: \$0.0. CASE #C-08C1780. DATE: 8/27/2013

DEBTOR: AUSTIN E & KAREN LEE JENSEN, CREDITOR: BC SER-VICES INC. AMOUNT: \$0.0. CASE #C-08C1780. DATE: 8/27/2013

DEBTOR: SCOTT A & SHERRI MARI KLOTZ, CREDITOR: BC SER-VICES INC. AMOUNT: \$0.0. CASE #C-12C2197. DATE: 8/27/2013

STATE TAX LIENS

Larimer County

A WOMANS HEALING CEN-TER LLC, \$1699.6, CASE #65220, 8/23/2013

HIGH MOUNT CLASSICS CORP. \$1187.43, CASE #65857, 8/27/2013

JEREMIAH TODD PETERSON INS AG, \$252.75, CASE #66446, 8/28/2013

MJ MASONRY INC, \$4483.12, CASE #65219, 8/23/2013

RJ UPHOLSTERY INC, \$2146.12, CASE #64883, 8/22/2013

ROYGBIV LLC, \$95.35, CASE #66445, 8/28/2013

SOUTH CHINA II LLC, \$271.97, CASE #64056, 8/20/2013

VITESSE FIN LLLP, \$1098.23, CASE #66444, 8/28/2013

Weld County

ADVANCED SECURITY SOLU-TIONSLL, \$922.84, CASE #3958634, 8/23/2013

ALL PRO AUTO BODY INC, \$473.26, CASE #3959717, 8/28/2013

BUSINESS TECHNOLOGY SUP-PORT IN, \$5322.41, CASE #3959327, 8/27/2013

CML RW SECURITY LLC, \$3408.23, CASE #3958633, 8/23/2013

COLO TRUCK CAMPERS LLC, \$4092.09, CASE #3957898, 8/20/2013

DIAMOND APPLIANCE LLC, \$106.0, CASE #3957803, 8/20/2013

FERRARAS FOAMING CAR WASH, \$669.87, CASE #3958442, 8/22/2013

LAZY DOG ERIE LLC, \$1141.81, CASE #3958441, 8/22/2013

MH INVEST INC, \$362.18, CASE #3959125, 8/26/2013

NASSIM KCHIK ENTERPRISES INC, \$1111.43, CASE #3958438, 8/22/2013

PATIL ORTHODONTICS PC, \$2793.5, CASE #3959718, 8/28/2013

ROUGE BOUTIQUE LLC, \$792.78, CASE #3957801, 8/20/2013

RUSSELL FURNITURE LLC, \$8029.13, CASE #3959720, 8/28/2013

RV BODY PAINT REPAIR, \$826.1, CASE #3958443, 8/22/2013

SHOWTIME VIDEO INC, \$110.0, CASE #3958632, 8/23/2013

TARANTO INC, \$1620.6, CASE #3957802, 8/20/2013

TRIDENT STONEWORKS INC, \$1788.28, CASE #3957899, 8/20/2013

XPRESS MAINTENANCE INC, \$77.75, CASE #3959719, 8/28/2013

RELEASE OF STATE TAX LIENS

Larimer County

ESTES PARK REALTY INC, \$2274.57, CASE #64885, 8/22/2013

Weld County

SHANNONKISER, \$28663.6, CASE #3957853, 8/20/2013

KRJ COLEMAN TRUCKING INC, \$1055.41, CASE #3958635, 8/23/2013

JON BSWETNAM, \$0.0, CASE #3958657, 8/23/2013

JON BSWETNAM, \$0.0, CASE #3958659, 8/23/2013

JON BSWETNAM, \$0.0, CASE #3958656, 8/23/2013

RHONDA LSWETNAM, \$0.0, CASE #3958658, 8/23/2013

WARRANTY DEEDS

Larimer County

Seller: DARELD L & CAROLYN DIZ-MANG
Buyer, Buyer's Address: LESTER L & BECKY L LITTON, 7021 ALA-DAR DR
Address: 7021 ALADAR DR, WIND-SOR
Price: \$510000
Date Closed: 8/7/2013

Seller: STEPHEN L WILLES
Buyer, Buyer's Address: TYLER M SIEGMUND, 508 EDWARDS ST
Address: 508 EDWARDS ST, FORT COLLINS
Price: \$265000
Date Closed: 8/7/2013

Seller: JONATHAN & BRIANNA VANDYKE
Buyer, Buyer's Address: TRACY SMITH & JOHN KEVIN HALE, 140 N ROOSEVELT AVE
Address: 140 N ROOSEVELT AVE, FORT COLLINS
Price: \$351000
Date Closed: 8/7/2013

Seller: ANN SNIDER
Buyer, Buyer's Address: GIGI PFEIFFER, 4005 MAIN ST
Address: 4005 MAIN ST, TIMNATH
Price: \$275000
Date Closed: 8/7/2013

Seller: JAMES E SUNDSTEDT FAM-ILY TRUST
Buyer, Buyer's Address: DONNA E RUPERT, 1131 SAGAMORE CIR
Address: 1131 SAGAMORE CIR, FORT COLLINS
Price: \$270000
Date Closed: 8/7/2013

Seller: ROBERT G BAKER
Buyer, Buyer's Address: DAVID L & CAROLE A WARE, 435 E 11TH ST
Address: 254 SHAGWA DR, RED FEATHER LAKES
Price: \$25000
Date Closed: 8/7/2013

Seller: ROBERT D BARLEY
Buyer, Buyer's Address: DEBO-RAH L PECK, 2307 SNOW MESA CT
Address: 2307 SNOW MESA CT, FORT COLLINS
Price: \$350000
Date Closed: 8/7/2013

Seller: HOMEQUEST DEVELOP-MENT LLC
Buyer, Buyer's Address: RAY-MON C & BETTY J WATKINS, 1262 FINCH ST
Address: 1262 FINCH ST, LOVE-LAND
Price: \$249000
Date Closed: 8/7/2013

Seller: JAMES D & LAURA F RICH-ARDSON

Buyer, Buyer's Address: JASON A MEYER, 1220 JUNIPER CT
Address: 1355 CHERRY ST, FORT COLLINS
Price: \$410000
Date Closed: 8/7/2013

Seller: KIMBERLY A LIPKER
Buyer, Buyer's Address: RAY-MOND L JR & TANYA REILLY, 3132 LOWER LOOP DR
Address: 3132 LOWER LOOP DR, FORT COLLINS
Price: \$317500
Date Closed: 8/7/2013

Seller: ASPEN HOMES COLORADO INC
Buyer, Buyer's Address: BRUCE A VOGEL, 4428 RADFORD AVE
Address: 4428 RADFORD AVE, LOVELAND
Price: \$298500
Date Closed: 8/7/2013

Seller: CRAIG J & CYNTHIA L LUZ-INSKI
Buyer, Buyer's Address: JEFFREY J & JANICE S STEINER, 5707 WHITE WILLOW DR
Address: 5707 WHITE WILLOW DR, FORT COLLINS
Price: \$400000
Date Closed: 8/7/2013

Seller: COLO HOUSING FIN AUTHORITY

Buyer, Buyer's Address: HUD, 3107 SWEENEY ST
Address: 3107 SWEENEY ST, FORT COLLINS
Price: \$
Date Closed: 8/7/2013

Seller: DEVAL LLC
Buyer, Buyer's Address: HUD, 2701 STOVER ST APT 5
Address: 2701 STOVER ST APT 5, JOHNSTOWN
Price: \$
Date Closed: 8/7/2013

Seller: OAKWOOD HOMES LLC
Buyer, Buyer's Address: CHRIS-TOPTHER C ALVARADO, 3527 KIRK-WOOD LN
Address: 3527 KIRKWOOD LN, JOHNSTOWN
Price: \$253900
Date Closed: 8/7/2013

Seller: SHIRLEY JANE WEITZEL LIVING TR
Buyer, Buyer's Address: ANTHO-NY C & STEPHANIE CURTIS, 2743 LOGAN DR
Address: 2743 LOGAN DR, LOVE-LAND
Price: \$282000
Date Closed: 8/7/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: SHABAM LLC, 4480 WOLCOTT DR
Address: 4480 WOLCOTT DR, LOVELAND
Price: \$259000
Date Closed: 8/7/2013

Seller: FRANK DANIEL & KATHLEEN ANN SICKLES
Buyer, Buyer's Address: SUSAN K AYOTTE, 4255 WESTSHORE WAY APT D14
Address: 4255 WESTSHORE WAY APT D14, FORT COLLINS
Price: \$175000
Date Closed: 8/7/2013

Seller: ERIK C & STACIA M HAM-ILTON
Buyer, Buyer's Address: STEVEN M THERIOT, 421 N LOOMIS AVE
Address: 421 N LOOMIS AVE, FORT COLLINS
Price: \$255000
Date Closed: 8/7/2013

Seller: MORNINGSIDE COMMU-NITY LLC
Buyer, Buyer's Address: JAMEY L & REBECCA S SMYSER, 3827 PRE-CISION DR #A
Address: 3827 PRECISION DR #A, FORT COLLINS
Price: \$261400
Date Closed: 8/7/2013

Seller: ADAM H & ELIZABETH B KAUPISCH
Buyer, Buyer's Address: RUTH A MCMILLEN, 316 WAYNE ST
Address: 319 GORDON ST, FORT COLLINS
Price: \$242700
Date Closed: 8/7/2013

Seller: SCOTT C MORRISON
Buyer, Buyer's Address: BRAN-DON E BONDIE, 3307 HICKOK DR
Address: 3307 HICKOK DR, FORT COLLINS
Price: \$242600
Date Closed: 8/7/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: DAVID W & ANN H GREILING, 2237 MIDDLE-BURY LN
Address: 2237 MIDDLEBURY LN, FORT COLLINS
Price: \$221400
Date Closed: 8/7/2013

Seller: THOMAS W & LINDA PAYNE SMITH
Buyer, Buyer's Address: DARELD L & CAROLYN DIZMANG, 7317 DID-RICKSON CT
Address: 7317 DIDRICKSON CT, FORT COLLINS
Price: \$519000
Date Closed: 8/7/2013

Seller: DANIEL BEVERIDGE
Buyer, Buyer's Address: TOBY D & GINA M LOUGHRIE, 3133 THUN-DERING HERD WAY
Address: 3133 THUNDERING HERD WAY, WELLINGTON
Price: \$199000
Date Closed: 8/7/2013

Seller: BETTY NORRIS MITCHELL
Buyer, Buyer's Address: C2R ENTERPRISES LLC, 320 S 51ST AVE
Address: 269 GOBLINS CASTLE RD, ESTES PARK
Price: \$491000
Date Closed: 8/7/2013

Seller: DONNA SALAMOFF
Buyer, Buyer's Address: ENRIQUE & OLGA ORTEGA DE ROJAS, 660 PO BOX 2054
Address: 660 FINDLEY CT, ESTES PARK
Price: \$650000
Date Closed: 8/7/2013

Seller: KATHI GAYLE MEIERS
Buyer, Buyer's Address: JAMES MICHAEL DEWEY, 5014 BROOK-FIELD DR UNIT B
Address: 5014 BROOKFIELD DR UNIT B, FORT COLLINS
Price: \$158000
Date Closed: 8/7/2013

Seller: ROGER P & LYNDELL LEA TUELL
Buyer, Buyer's Address: DANIEL O & DANIEL STOCKTON, 531 YUMA CT
Address: 531 YUMA CT, FORT COL-LINS
Price: \$249000
Date Closed: 8/7/2013

Seller: ROBERT L & DARLENE S FOLKEN
Buyer, Buyer's Address: JAMES K & SUSAN J GARDNER, 320 OVER-LOOK CT
Address: 680 SUMMERSET CT, ESTES PARK
Price: \$737500
Date Closed: 8/7/2013

Seller: BRANDON CARLSON
Buyer, Buyer's Address: STEW-ART B & HAZEL W REED, 2409 SUN-RAY CT
Address: 6750 COLONY HILLS LN, FORT COLLINS
Price: \$189500
Date Closed: 8/7/2013

Seller: JOANN S POTTS
Buyer, Buyer's Address: SCOTT SEILER, 3500 ROLLING GREEN DR APT D20
Address: 3500 ROLLING GREEN DR APT D20, FORT COLLINS
Price: \$139000
Date Closed: 8/7/2013

Seller: HILLIE L BAILEY
Buyer, Buyer's Address: WARREN N & JANETTE JEAN CHALMERS, 5601 S HWY A 1A 107
Address: 1010 S SAINT VRAIN AVE UNIT C3, ESTES PARK
Price: \$150000
Date Closed: 8/7/2013

Seller: US BANK
Buyer, Buyer's Address: DAR-REN BRIAN & CARRIE CAJKA, 3418 CHEETAH DR
Address: 3418 CHEETAH DR, LOVE-LAND
Price: \$279800
Date Closed: 8/7/2013

Seller: PHILIP JOSEPH JAMES TRUST
Buyer, Buyer's Address: BLUE-GRASS LLC, 1613 COTTONWOOD POINT DR
Address: 2462 MARSHFIELD LN, FORT COLLINS
Price: \$
Date Closed: 8/7/2013

Seller: PHILIP JOSEPH JAMES TRUST
Buyer, Buyer's Address: BLUE-GRASS LLC, 1613 COTTONWOOD POINT DR
Address: 2450 MARSHFIELD LN, FORT COLLINS
Price: \$
Date Closed: 8/7/2013

Seller: KELSEY D & AMANDA J PREUSS
Buyer, Buyer's Address: AARON CHRISTIAN & SARAH ANNE REICH-HARDT, 6940 W COUNTY ROAD 20
Address: 902 WILLOWS BEND DR, LOVELAND
Price: \$235000
Date Closed: 8/7/2013

Seller: BRENDA S ROBERT R MUTCHLER TES
Buyer, Buyer's Address: JOHN D & JUDY K POOVEY, 3155 MADI-SON AVE

Address: 3155 MADISON AVE, LOVELAND
Price: \$574000
Date Closed: 8/7/2013

Seller: LAKES POINT CONSTRUC-TION IV LL
Buyer, Buyer's Address: RICH-ARD L & JEAN P SCHERER, 1406 MANCOS DR
Address: 1406 MANCOS DR, LOVE-LAND
Price: \$283600
Date Closed: 8/8/2013

Seller: RICHARD J NIMERFRO
Buyer, Buyer's Address: ELSIE JANE TAYLOR, 4512 FAIR CREEK TER
Address: 3066 8TH ST SW, LOVE-LAND
Price: \$225000
Date Closed: 8/8/2013

Seller: THOMAS F & JO ANN CLE-MENTS
Buyer, Buyer's Address: CARO-LINE & RANDY BOOTH, 513 S 9TH ST
Address: 513 S 9TH ST, BERTHOUD
Price: \$267000
Date Closed: 8/8/2013

Seller: LAKES POINT CONSTRUC-TION IV LL
Buyer, Buyer's Address: HARRY T III & ANNETTE C BOWEN, 3661 ELKHEAD AVE
Address: 3661 ELKHEAD AVE, LOVELAND
Price: \$300000
Date Closed: 8/8/2013

Seller: JOHN C & MARGARET M SCALIA
Buyer, Buyer's Address: ALLAN J & DEANNA K FELTES, 555 S DELA-WARE AVE
Address: 1971 BALDPATE CT, ESTES PARK
Price: \$340000
Date Closed: 8/8/2013

Seller: COURTNEY MICHELLE SYLVA
Buyer, Buyer's Address: COURT-NEY MICHELLE SYLVA, 6457 WILD PLUM DR
Address: 6457 WILD PLUM DR, LOVELAND
Price: \$
Date Closed: 8/8/2013

Seller: SUSAN J EDWARDS
Buyer, Buyer's Address: SUSAN J EDWARDS LIVING TRUST, 710 GREGORY RD
Address: 710 GREGORY RD, FORT COLLINS
Price: \$
Date Closed: 8/8/2013

Seller: JOHN E & KATHLEEN D FELIX
Buyer, Buyer's Address: DALE E DARWIN, 313 E MICHIGAN AVE
Address: 313 E MICHIGAN AVE, BERTHOUD
Price: \$249500
Date Closed: 8/8/2013

Seller: JUDITH ANN BUSHNELL REVOCABLE
Buyer, Buyer's Address: ROBERT LEE TATE, 812 E LAKE ST
Address: 812 E LAKE ST, FORT COLLINS
Price: \$246000
Date Closed: 8/8/2013

Seller: BIGHORN 2105 LLC
Buyer, Buyer's Address: BIG HORN PROPERTY LLC, 6125 PARA-GON CT
Address: 2105 BIGHORN RD STE 102B 1, FORT COLLINS
Price: \$407500
Date Closed: 8/8/2013

Seller: PETER A & MAUREEN T STO-BBELAAR
Buyer, Buyer's Address: SIRIP-ORN MCDANIEL, 6730 FLAGLER RD
Address: 3565 WINDMILL DR APT Q1, FORT COLLINS
Price: \$119500
Date Closed: 8/8/2013

Seller: JEFFREY C & AMY M HOL-LINGSWORTH
Buyer, Buyer's Address: DAVID G & JAMIE SHANNON WAKEL WALK-ER, 7045 RANGER DR, FORT COLLINS
Address: 7045 RANGER DR, FORT COLLINS
Price: \$370000
Date Closed: 8/8/2013

FOR THE RECORD

Seller: ROBERTO TORRES
Buyer, Buyer's Address: DURAN-TORRES INVESTMETS LLC, 522 W MAGNOLIA ST
Address: 522 W MAGNOLIA ST, FORT COLLINS
Price: \$
Date Closed: 8/8/2013

Seller: DIANA & GARY SIKORA
Buyer, Buyer's Address: ANDREW F KINKHEAD, 453 FLINT AVE
Address: 8750 LONGS PEAK CIR, WINDSOR
Price: \$95000
Date Closed: 8/8/2013

Seller: MARSHALL E & BETHANY N B PAGE
Buyer, Buyer's Address: NATHALIE AMES SWEET, 800 E SWALLOW RD
Address: 800 E SWALLOW RD, FORT COLLINS
Price: \$246000
Date Closed: 8/8/2013

Seller: MATTHEW NESS
Buyer, Buyer's Address: PENNY S LUCAS, 8487 SONATA LN
Address: 8487 SONATA LN, WELLINGTON
Price: \$200000
Date Closed: 8/8/2013

Seller: DIXON PALMER WALNE
Buyer, Buyer's Address: DANIEL T & LINDSEY N BEVERIDGE, 3147 WORTHINGTON AVE
Address: 3147 WORTHINGTON AVE, FORT COLLINS
Price: \$295000
Date Closed: 8/8/2013

Seller: RON F & VERONICA A QUINTANA
Buyer, Buyer's Address: RICHARD PAUL JR & PHYLLIS M WARD, 965 6TH ST
Address: 965 6TH ST, BERTHOUD
Price: \$185000
Date Closed: 8/8/2013

Seller: GORDON G WALSTON
Buyer, Buyer's Address: GORDON G WALSTON, 228 42ND ST SW
Address: 228 42ND ST SW, LOVELAND
Price: \$
Date Closed: 8/8/2013

Seller: HELDON GROUP LTD
Buyer, Buyer's Address: JAMES P & NANCY B JOHNSON, 215 W MAGNOLIA ST STE 200
Address: TBD,
Price: \$30000
Date Closed: 8/8/2013

Seller: THOMAS E & DEANNA PENTZER
Buyer, Buyer's Address: MICHAEL P & LINDA M SHOEMAKER, 6112 CRANE DR
Address: 2209 HAYMAKER LN, FORT COLLINS
Price: \$230000
Date Closed: 8/8/2013

Seller: OAKWOOD HOMES LLC
Buyer, Buyer's Address: BRIAN G & DEBRA L FARRUGIA, 4824 WILDWOOD WY

Address: 4824 WILDWOOD WY, JOHNSTOWN
Price: \$340900
Date Closed: 8/8/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: ROBERT GALLEGOS, 7403 ROSECROFT DR
Address: 7403 ROSECROFT DR, WINDSOR
Price: \$304200
Date Closed: 8/8/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: MATTHEW HOLZAPFEL, 7420 THISTLEDOWN DR
Address: 7420 THISTLEDOWN DR, WINDSOR
Price: \$355100
Date Closed: 8/8/2013

Seller: RICHARD S & PATRICIA C SELF
Buyer, Buyer's Address: JAMIS D & NICOLE A DARROW, 1802 GLOBE CT
Address: 1802 GLOBE CT, FORT COLLINS
Price: \$395000
Date Closed: 8/8/2013

Seller: MICHAEL L & MICHELLE E WETZBARGER
Buyer, Buyer's Address: MICHAEL L WETZBARGER, 98 FLAT IRON LN
Address: 106 PUEBLO RD, RED FEATHER LAKES
Price: \$
Date Closed: 8/8/2013

Seller: JJ CONSTR NORTHERN COLO LLC
Buyer, Buyer's Address: MONIKA LETTNER TRUST, 2500 LYNNHAVEN LN
Address: 2500 LYNNHAVEN LN, FORT COLLINS
Price: \$244900
Date Closed: 8/8/2013

Seller: BETH A & TRENT J BAALKE
Buyer, Buyer's Address: ANNE R & GILBERT E SCHNABEL, 926 WHEATRIDGE CT
Address: 926 WHEATRIDGE CT, LOVELAND
Price: \$600000
Date Closed: 8/8/2013

Seller: RONALD D & SALLY R LESTER
Buyer, Buyer's Address: LESTER FAMILY TRUST, 4014 S LEMAY AVE UNIT 14
Address: 4014 S LEMAY AVE UNIT 14, FORT COLLINS
Price: \$
Date Closed: 8/8/2013

Seller: TAMMY FELTONNOYLE
Buyer, Buyer's Address: JASON PRAPAS, 806 W MULBERRY ST
Address: 806 W MULBERRY ST, FORT COLLINS
Price: \$225000
Date Closed: 8/8/2013

Seller: BRETT & NATALIE SAARI
Buyer, Buyer's Address: PEGPAT PROPERTIES LLC, MULT PROP

Address: 6609 DESERT WILLOW WAY UNIT 1, FORT COLLINS
Price: \$147000
Date Closed: 8/8/2013

Seller: MICHAEL L EPLER
Buyer, Buyer's Address: KIMBERLY A & DOUGLAS E LOWERS, 2701 HARVARD ST APT B
Address: 2701 HARVARD ST APT B, FORT COLLINS
Price: \$115600
Date Closed: 8/8/2013

Seller: KENDALL BROOK LLC
Buyer, Buyer's Address: R R HOMES LOV INC, 1635 PO BOX 1734
Address: 1635 ANTONIO CT, LOVELAND
Price: \$67800
Date Closed: 8/8/2013

Seller: ARTHUR MARC JOHNSON
Buyer, Buyer's Address: JANET L SULLIVAN, 10799 S RIVER RD
Address: 2818 W WOODFORD AVE, FORT COLLINS
Price: \$122000
Date Closed: 8/8/2013

Seller: PEAKVIEW HOMES INC
Buyer, Buyer's Address: TIMOTHY ROBERT SMITH, 1101 21ST AVE APT 10
Address: 775 GRAYS PEAK LN, BERTHOUD
Price: \$251300
Date Closed: 8/8/2013

Seller: TERESA EVANS
Buyer, Buyer's Address: ASHLEY A SCHWARTZ, 3926 PLATTE DR
Address: 3926 PLATTE DR, FORT COLLINS
Price: \$252000
Date Closed: 8/8/2013

Seller: GMAK HOLDINGS LLC
Buyer, Buyer's Address: ALISON & ROBERT LATHAM, 599 DENVER AVE
Address: 599 DENVER AVE, LOVELAND
Price: \$187500
Date Closed: 8/8/2013

Seller: ROBERT N & SHARON R SHILLING
Buyer, Buyer's Address: JACKIE W JEWELL, 106 N WASHINGTON AVE
Address: 20 WINNEBAGO CT, RED FEATHER LAKES
Price: \$50000
Date Closed: 8/8/2013

Seller: IRIS HELEN WELLS
Buyer, Buyer's Address: HORACE C & CAROL A COPPLE, 526 RADIANT DR
Address: 526 RADIANT DR, LOVELAND
Price: \$213000
Date Closed: 8/8/2013

Note from NCBR Editorial and Research staff:
For this cycle, Warranty Deeds can be viewed in its entirety at NCBR.com.

A Real Estate
All-star line-up
at the
Seventeenth Annual Northern Colorado
Real Estate Conference

Presented by the Everitt Real Estate Center, NCCAR, and the National Association of Home Builders

Featuring:



Darrin Attebury
Entrepreneur of the Year
City of Fort Collins



David Crowe
Chief Economist and
Senior Vice President
NAHB



Jerry Howard
Chief Executive Officer
NAHB



Don Marostica
Developer and former
Director of Economic
Development for the
state of Colorado



Michael Castleman
Junior and Senior
Vice President
Metrostudy

The conference will also include Pat Broe, The Broe Group; Eric Holsapple, Everitt Real Estate Center; Jim Tobin, NAHB; Rocky Scott, Woodward.

When: Monday, October 7
11 a.m. - 5 p.m.
Where: Embassy Suites | 4705 Clydesdale Parkway | The Ranch, Loveland

REGISTER ONLINE AT www.csubz.us/REconf

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Explore idea to speed I-25 widening

There may be a toll booth out there that has your name on it – or at least your license plate number. If you drive Interstate 25, from roughly Longmont to Fort Collins, chances are in the next two or three years you will be charged for the privilege of driving that particular thoroughfare.

EDITORIAL

On its face, this seems like a reasonable idea.

It's no secret that Northern Colorado is re-entering a high-growth period and its highways are not keeping up. Traffic is projected to nearly double along the I-25 corridor in the next 30 years or so, starting now. But neither the federal nor the state government has enough cash to widen the highway quickly. While it has three lanes through most of the metro area, it narrows to two just past Longmont and that's where the bottlenecks appear.

Enter the private sector. The Colorado Department of Transportation is floating a proposal in

which a private company, at its own expense, would install toll booths along one lane of the highway, collecting enough cash to pay for adding a third lane between Longmont and Fort Collins.

According to CDOT's projections, this means that NoCo folks would have a wider, less congested interstate highway to travel in 10 to 15 years, rather than the 30 to 40 years it will take the federal government or the state to get the job done.

Right now, this is just a proposal. Given that the Great Flood of 2013 has shredded Colorado's roads and hurt I-25, it's not clear how this plan will fare.

As with all major public projects, it will be critical that CDOT and Northern Colorado's elected officials do their homework and make sure, if this project goes forward, that the interests of travelers and voters are protected, that toll rates are fair and reasonable, and that the project is completed as quickly as possible.

As long as there is adequate oversight and protection, we think a public/private toll project is an idea worth pursuing.



LETTER TO THE EDITOR

Fortune favored for seat on Loveland City Council

To the editor:

Business owners and working people looking for a city councilor who will understand their pressures and needs will be pleasantly surprised with Irene Fortune's similar experience during her years at British Petroleum and DuPont – almost 30 years in private industry. Irene advanced from chemist and team leader to managing a laboratory with 70 people and \$7 million annual budget. Expenses were under budget every year.

After Irene moved to Loveland, she applied her corporate skills toward understanding and improving our community through volunteering in many organizations. I know Irene through the work she has done as a

vital and responsible member of the League of Women Voters of Larimer County. Her leadership and rational decision-making skills are highly valued in our organization. Her business sense, developed from decades of reading business and financial materials, has been apparent as she's worked on various studies, like the League's study of privatization, and when she chaired the League's Financial Development Team.

Loveland and Lovelanders now have the choice to benefit from skills Irene developed in her long, successful, corporate career.

Irene Fortune would be a great asset to the City Council. I urge a vote for Irene Nov. 5.

Carol Rush
Loveland

NCBR Opinion Poll

Our online question:

To address skyrocketing tuition bills at Colorado's four-year universities, some lawmakers have suggested allowing less expensive community colleges to offer four-year degrees. Would you support such a change?

Yes
66.67%

No
25.76%

Maybe
7.58%

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:

Northern Colorado and state transportation officials are looking for ways to fund a third lane on Interstate 25 between Longmont and Fort Collins. One proposal would allow a company to establish a toll lane and use the toll proceeds to finance construction of a third lane. Would you be willing to pay a toll to drive this northern portion of I-25?

Answer now at www.ncbr.com.
Responses will be accepted through Oct. 1.

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BBB

Drug innovation drives Colorado's economy

More than 100 Colorado residents die from skin cancer each year. According to the Centers for Disease Control and Prevention, our state has one of the nation's highest death rates from melanoma.

Fortunately, there are new treatments in the works. Biomedical researchers now have two separate therapeutic vaccines in development – a viral injection that stimulates the body's immune system and another that "trains" the body's own defenses to identify and kill cancer cells.

These new weapons in the battle against skin cancer represent

GUEST OPINION

Richard Duke

just a couple of the many powerful drugs now in development. But medical innovation doesn't happen by accident. For Coloradans and all Americans, it's crucial that legislators craft a favorable regulatory environment that enables and supports new drug research.

According to a new report, the nation's biotech industry currently has 907 medicines and vaccines in development, targeting more than 100 different diseases. Many of these medications are being developed here in Colorado. Since 1999, 3,551 clinical trials have been conducted in Colorado and hundreds are still under way and recruiting patients. Of the 3,551 clinical trials, 1,705 have focused on the nation's most debilitating chronic diseases like asthma, cancer, diabetes, heart disease, mental illness, Alzheimer's and stroke.

There is hope for patients starting at home in Colorado, but the process is not quick or cheap. The average drug requires more than a decade of research and costs \$1.2 billion to bring to market.

With the right policy environment, the future of medicine is bright. In just a few years, we may have new therapies to treat lupus, which afflicts 20,000 Coloradans; a third-generation medicine to treat lymphoma, a blood cancer that kills 20,000 Americans every year; an antibody that assists with regenerating injured spinal cords, which harms 11,000 Americans annually; and a treatment that could block rheumatoid arthritis, which now affects 21,580 Coloradans, mostly women.

These medicines are made possible by innovative biotechnologies. "Interferons" stop unwanted cells from reproducing. Other drugs can block cells from producing toxic proteins. And there's the microscopic miracle of nanotechnology, which many new treatments now use to deliver drugs more effectively and with fewer side effects. Biotechnology is also paving the way for "personalized medicine" – targeted treatments based on an individual's unique genetic makeup.

Meanwhile, thanks to the Medicare Part D prescription drug program, 50 million Americans – including more than 600,000 eligible Coloradans – have robust access to breakthrough medicines. Part D's market-based structure has kept program costs down. This

year, the program's average monthly premiums are half the amount originally forecast. Premiums have held steady for three years running.

Unfortunately, some in Washington have proposed changing the way Medicare covers drugs for low-income seniors. They want drug makers to pay a rebate to the government on prescriptions sold to these enrollees, effectively imposing price controls on Part D biopharmaceuticals. The result would be fewer resources available to invest in the research and development of new life-saving medications.

At the same time, the White House has proposed reducing the period of

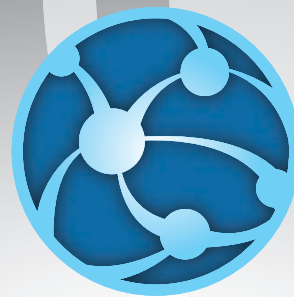
time granted to biotech companies after they've introduced a new drug during which competitor firms are prevented from selling copies of that medicine. Sadly, this would undermine the critical intellectual-property protections that have helped encourage investment and research in new treatments, since this period of protection is crucial in providing drug firms an incentive to make the massive investments needed to develop new medicines. Scaling back this protection would chill research into new medications. Potential investors would be left to worry about recouping their investment before competi-

tors can enter the market and siphon away sales.

Promising research conducted here in Colorado is helping to create new treatments to fight cancer, asthma, lupus and other devastating diseases. For this research to continue to flourish as rapidly as possible and to the fullest degree, Congress needs to stand firm to defend Medicare Part D and intellectual-property protection for medical innovations.

Richard C. Duke, Ph.D., is founder and chief scientific officer of CID4, Colorado Institute for Drug, Device and Diagnostic Development.

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