

Northern Colorado **BUSINESS REPORT**

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Water projects stuck in regulatory limbo

Delays of more than a decade continue as costs climb



JONATHAN CASTNER

Jeff Drager, a project and engineering manager with the Northern Colorado Water Conservancy District, has spent more than a decade overseeing the permitting process for what's known as the Windy Gap Firing Project.

BY JOSHUA ZAFFOS
news@ncbr.com

Special Report

In the past decade, Jeff Drager has watched his two daughters grow up, graduate from high school and college and start their first jobs. Yet he's still stuck on the same project at work – winning state and federal approval to

build a new water reservoir. Begun in 2003 and scheduled to be up and running by 2011, the project, known as the Windy Gap Firing Project, like many others across the

state, still is mired in regulatory delays. Whether or when Windy Gap will be built is still unclear 10 years after the first regulatory review took place. Three other major water projects face similar delays and uncertainty. Drager, an engineering project manager, ▶ See **Water, 20-21**

'Rate shock' missing in new 2014 health plans

BY MOLLY ARMBRISTER
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Rate shock, the dramatic surge in premiums predicted by some after the Affordable Care Act was approved, is a "no show" in Colorado, thanks to an increase in new health insurance plans on the market.

Under the final set of premiums approved by the Colorado Division of Insurance last month, depending on the insurer, a 40-year-old male will pay \$280 to \$549 per month in the private market for a plan that covers 80 percent of health-care costs.

Those who choose to buy insurance through the government exchange will pay \$273 to \$585 for the same level of coverage, again depending on the insurer.

These prices are in line with what consumers pay now, according to health policy analysts, and consumer and business advocates. On Oct. 1, consumers will be allowed to begin purchasing the plans in preparation ▶ See **Rates, 12**

Wind industry suffers blows but forecasts growth

BY STEVE LYNN
slynn@ncbr.com

In the past eight months, three major wind-energy players in Northern Colorado have seen sharp declines in their business.

• In the second quarter, Vestas Wind Systems A/S (OMX: VWS),

based in Aarhus, Denmark, saw a dramatic acceleration in losses. Its \$83 million loss was up from \$10.7 million during the same period a year earlier. Vestas has four factories in Colorado: one in Windsor, two in Brighton and one in Pueblo.

• Stamford, Conn.-based Hexcel Corp. (NYSE: HXL), which oper-

ates a plant in Windsor that supplies the nearby Vestas factory, saw a 35 percent decline in its wind business during the second quarter.

• In July, Fort Collins-based Woodward Inc. (Nasdaq: WWD) decided it will no longer expand its wind business in China.

Throughout 2013, wind-equip-

ment manufacturers were hit hard by uncertainties in the international and domestic energy markets, including congressional inaction on renewing a U.S. tax credit. The tax credit was eventually renewed, but that uncertainty delayed planning and orders.

In fact, only one wind turbine was ▶ See **Wind, 14**

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Software to help make new buildings greener

BY MOLLY ARMBRISTER
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A team of Colorado State University researchers is developing a software tool that will allow architects to shrink the carbon footprint of a building while it's being designed, reducing future greenhouse gas emissions and costs.

The research, called the Carbon Footprint Metric Project, was made possible by a \$600,000 grant from the National Science Foundation

awarded Aug. 1 and eventually will allow the team to create a software tool that will work in concert with software already used by architects to design buildings.

"Our main motivation is dealing with climate change and greenhouse gas emissions," said Keith Paustian, part of the CSU Department of Soil and Crop Sciences and a member of the project team.

A big part of reducing greenhouse gases in the atmosphere is finding ways to keep buildings from emitting

them.

About 50 percent of the nation's manmade carbon-dioxide emissions can be attributed to the built environment, according to data from the U.S. Department of Energy's Energy Information Agency.

By comparison, vehicles, which are often thought of in conjunction with emissions, are responsible for less than 30 percent of carbon dioxide emissions, the agency says.

Buildings are such large producers of emissions because of systems such as air conditioning and heating, and the large amounts of electricity used in businesses and homes, Paustian said.

The trick is to get data and metrics into the hands of those in charge of designing buildings in a usable, easy and convenient way, he said.

The tool the team aims to develop will work along with software already used by architects, according to Thomas Bradley, another team member and a part of CSU's Department of Mechanical Engineering.

Architects now use software that allows them to construct plans for buildings and make adjustments to those plans virtually, so that they can see immediately how any alterations will impact other design elements.

The Carbon Footprint Metric

tool would work in much the same way, Bradley said, allowing building designers to see in real time what the effects of certain changes to a building's design have on its carbon footprint and other sustainable features, and what impact those changes will have on the cost of a project.

Something as simple as relocating or enlarging a window could impact the sustainability of a building. If making a window larger means that 10 percent more natural light is allowed in, that means the artificial overhead light may be reduced by 10 percent, thereby reducing the amount of electricity needed to light a room, Bradley said.

"It has to be done right," he said, "and that's what we want to provide architects the tools to do."

The team will develop the tool using case studies from a modular residential building in Los Angeles, a laboratory building in Fort Collins and a New Belgium Brewing project now under way in Asheville, N.C.

The prototype will be designed based on that research, Paustian said. The team has been organizing its efforts since the Aug. 1 award date of the grant, but is planning to have the prototype ready once the two-year grant is up in late summer 2015.

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Googlers see greatness in state's startups

BY STEVE LYNN

slynn@ncbr.com

Google Inc. is getting involved in Colorado to expand entrepreneurship. Mary Grove, director of Google Entrepreneurship, plays a key role in the effort.

Grove and other Googlers, as they call themselves, visited Colorado in August to connect with entrepreneurs at Galvanize in Denver. The event drew a crowd of 350 business people.

Grove also gave a speech at Colorado Innovation Network's (COIN) Innovation Summit late last month. About 250 business leaders attended to discuss the state's challenges and successes in innovation.

The Business Report caught up with Grove recently to learn more about her work and hear what Google is up to in Colorado.

NCBR: What did you do before you started at Google?

Grove: I was studying policy and international development. I did a fellowship at the United Nations in Bangkok, working on fighting sex trafficking particularly in Southeast Asia. I've always been passionate



MARY GROVE

about international development and women's issues.

Coming to Google was somewhat of a surprise. I thought I was going to law school, and on my way there I thought I would work for a year or two in a relevant field, so I ended up starting at Google as a legal assistant working on our initial public offering in 2004.

NCBR: What have you done at Google the past nine years?

Grove: I spent my first year working on the IPO team. Very quickly, I

had fallen in love completely with the company's mission and what was happening on the product and business side. In 2005, I moved over to a team called "new business development." It was a very small team focused on early-stage product incubation and partnerships. We worked on all of the early content and technology licensing to help launch new Google products.

I spent a couple years in Mountain View, Calif., working on that, and then I moved to New York to help kickstart our team's presence on the East Coast. I spent four years in New York and ended up moving to Zurich, Switzerland, in 2009, which is our engineering headquarters for Europe, the Middle East and Africa, still focused on business development. We were looking at emerging markets and started to work on a project called the Bottom 20, which was looking at the 20 least-connected countries in the world from an access perspective.

We would send a team of Googlers into Afghanistan, Iraq, Pakistan, Gaza and the West Bank and try to figure out how to increase access there, how to help increase content creation from these countries and regions. Another

TECHNOLOGY Q&A

MARY GROVE

Title: Google's director of Global Entrepreneurship Outreach

Age: 31

Residence: Palo Alto, Calif.

College: Stanford University, Master of Arts, Bachelor of Arts, Sociology

part of this was around entrepreneurship, how we can work with students, startups and developers to help them create their own companies and businesses and build a strong private sector. I was tremendously passionate about it.

Three years ago, I moved back to Mountain View, our headquarters where I started. We have very entrepreneurial roots at Google: We were started in a garage 15 years ago. We are a company built by entrepreneurs. We were already doing a lot of this outreach, but what a great opportunity to build on this foundation.

NCBR: Tell me about the Google for Entrepreneurs program. What kinds of businesses do you assist and what do you do for them?

Grove: We started the effort two years ago. We launched Google for Entrepreneurs as the umbrella for all

► See **Grove, 10**

Appeals court ruling favors chicken firm

A New Orleans federal appeals court overturned a decision of a lower court against Pilgrim's Pride Corp. to award \$25 million to chicken growers who accused the Greeley based chicken processor of price fixing.

Pilgrim's Pride (Nasdaq: PPC) closed a chicken-processing facility in El Dorado, Ark., in 2009 after it filed for bankruptcy protection. When the facility closed, more than 160 contract chicken growers who raised chickens for processing at the Pilgrim's Pride facility were no longer needed, according to court documents.

NCBR EYE

A group of chicken growers sued Pilgrim's Pride accusing the company of manipulating and controlling prices. Pilgrim's Pride had closed the facility to reduce chicken supply and increase prices, in violation of the Packers and Stockyards Act of 1921. A Texas magistrate judge agreed and awarded

► See **The Eye, 31**

High-tech ag showcased in tour

BY STEVE LYNN

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GREELEY – A device used for scanning an animal's retina, technology that detects nutrients in crops and efforts to produce drought-resistant corn highlight a tour showcasing the technology that drives Weld County's agriculture industry.

The Greeley Chamber of Commerce's Agriculture Committee organizes the ag tour annually to inform people about Northern Colorado agriculture. Past focuses included water's relationship with agriculture.

"This year, we decided that we really needed to introduce people to the technology that's being used in ag," said Kim Barbour, the Greeley Chamber's public affairs director. "It's not just the farmer on the old tractor going through his field. It's very sophisticated."

Weld County ranks first in the state and eighth nationwide in terms of farm and ranch market value, according to the U.S. Department of Agriculture. The annual market value of agricultural activity in the county exceeds \$1.5 billion.

Led by chief executive Justin Cobb, Fort Collins-based Summit View Solutions sells technology that captures retinal images of livestock to properly identify them. The technology can be used as a supplement to ear tags commonly placed on animals.

Originally developed by Optibrand



BUSINESS REPORT FILE PHOTO

and Colorado State University, the device, essentially a small camera and tablet, captures images of an animal's retina for uploading onto a computer. Each retina has a unique network of blood vessels that aids identification.

The company markets the product to livestock show organizers to help judges verify animals' identities to thwart any switching of animals shown at state and county fairs.

"For example, 4-H shows need to be able to make sure that the kids are showing the same animals throughout the show season," said Jenny Brown, customer relations representative for Summit View. "They're checking in those animals in the spring or winter, and they need to make sure that those are the same animals that are being shown at the fair."

CSU professor Raj Khosla also will present on technology during the ag

IF YOU GO

21st-Century Agriculture: Technology Rich

What: A bus tour of technology in Weld County's agricultural industry held by the Greeley Chamber of Commerce and sponsored by the West Greeley Conservation District. The tour includes breakfast and lunch, presentations by a variety of agricultural industry representatives and a reception.

When: 7:30 a.m. to 4 p.m. Sept. 27.

Cost: \$25 for members of the Greeley Chamber and \$35 for others. Reservations: 970-352-3566 or www.GreeleyChamber.com.

tour. Khosla, a precision agriculture and extension specialist, has been involved in efforts to test a new sensor instrument from French company Force-A that measures nutrient levels in crops remotely. Instead of removing leaves from crops and sending them to a lab for analysis, which can take time and money, the sensor hones in on a crop canopy and instantly displays readings on nutrients. Those measurements can help farmers decide how much fertilizer to apply to their crops.

"There's a lot of interest by farmers to be able to predict how many nutrients need to be applied to the crops, such that they apply the right amount of nutrients at the right place and right time and maximize their productivity, efficiency and profitability," he said.

► See **Agriculture, 17**

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Banks' improvement sign of continuing economic strength

BY MOLLY ARMBRISTER
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Larimer and Weld county banks saw large jumps in both lending and income in the second quarter, even in such segments as commercial loans, which had been stagnant for years as a result of the recession.

Loveland-based Home State Bank saw a 66 percent increase in commercial lending year-over-year in the second quarter, rising from about \$39 million to more than \$65 million.

Commercial lending includes large and small business loans as well as construction financing.

Small-business lending has long been the focus at Home State, according to its chief financial officer, Mark Bower, but improvements in the economy have meant that more small businesses are seeking financing, both to get started and to expand.

Established businesses that have seen profit for a few years are a prime target for banks, according to Curt

► See **Earnings, 5**




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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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EARNINGS from 4

Bear, senior vice president at Capital West National Bank, who teaches business financing at the Larimer County Small Business Development Center.

Making loans still is very competitive, he said, and while conditions have improved, it's still difficult for young businesses to get loans. But as more businesses start to turn bigger profits and as problem assets left over from the recession are cleared off balance sheets, Bear said, banks will be able to free up more money for lending.

While all economic improvement is welcome, gains made in construction are especially telling, Bower said.

"You can't underestimate how improvement in construction ripples through our economy," he said. Construction activity has picked up across Northern Colorado, with new commercial projects breaking ground, supported by newly constructed single-family homes, which are being purchased at a near breakneck pace.

With home buying comes home financing, which also adds to lending levels at area banks.

Even though interest rates rose by more than a percentage point over the summer, bank lending levels up to June 30 weren't yet affected.

It can take 60 to 90 days for such changes to be felt by community banks, Bower said, and the second-quarter numbers don't take into

account July or August. Residential borrowers have been somewhat stymied by the increase in interest rates, which have increased from 3.31 percent for a 30-year fixed-rate mortgage at the beginning of 2013 to 4.46 percent on June 27, according to Freddie Mac.

But for now, banks are enjoying higher income as a result of the increased lending. Of the seven banks based in Northern Colorado, five saw higher income in the second quarter of 2013 than in the same period in 2012, by at least 10 percent. Home State Bank's year-over-year income increased by 45 percent, the largest jump in the region, with income at Farmers Bank jumping by 43 percent in the same period.

While most of the income at Home State comes from interest on loans, Farmers Bank has seen improvements because of expense management and removal of non-performing assets from its books, according to Fred Bauer, president of Farmers Bank.

Northern Colorado banks aren't alone in this trend, according to data from the Federal Deposit Insurance Corp. For all federally insured institutions in Colorado, income in the second quarter increased from \$202 million to \$228 million when compared with 2012, even as the number of institutions in the state decreased from 106 to 101 in the same period.



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BUSINESS NEWS DIGEST

What follows is a compilation of online news reported in the Northern Colorado Business Report for the period Aug. 21-Sept. 6. Find the full stories at ncbr.com by typing the headline into the search window at the top of the homepage.

Synergy to invest \$17.5M in 47 wells

PLATTEVILLE – Synergy Resources Corp. (NYSE: SYRG) will pay \$17.5 million for some portion of 47 wells in Northern Colorado's Wattenberg field from an undisclosed seller. Synergy, a Platteville-based oil and natural-gas company, said it reached an agreement with the "unnamed private party" for a 28-percent working

interest and 22 percent net revenue interest in 38 wells. Synergy will operate those wells. Synergy also will buy a portion of an additional nine wells that another company will operate. Synergy Resources expects to see estimated average production of approximately 200 barrels of oil equivalent per day from the wells as of July 31.

Posted Aug. 29.

Weld transfers private equity bonds to Larimer

Weld County has transferred to the Larimer County Housing Authority \$7.6 million in private activity bonds, which allow the county to

act as a vehicle for private industry to purchase the bonds. The bonds are tax-exempt and are allocated to the state by the federal government. The state then allocates a portion of its share of the bonds to county governments. They can be used by the private sector for programs such as mortgages and student loans.

Posted Aug. 29.

Madwire will accept state incentive package

LOVELAND – Madwire Media Inc. plans to accept a \$2.9 million state tax incentive that will allow it to expand in Loveland. As part of the deal, Loveland-based Madwire

will create an additional 300 Colorado jobs during the next five years. Madwire decided to stay in Loveland and expand into space at the Rialto Theater Center. The theater center was not a long-term solution for Madwire's growth needs, but will allow the company to house an additional 135 positions by 2015. The fast-growing Internet marketing and services company had also been looking at space in the Rocky Mountain Center for Innovation and Technology as well as in Austin, Texas.

Posted Aug. 28.

Greeley foreclosure rates lower

GREELEY – The foreclosure rate in Greeley remained below 1 percent in June, after dropping below that threshold for the first time since the recession in May. The latest data from CoreLogic show that the foreclosure rate in Greeley in June was 0.91 percent, down from the previous month at 0.96 percent, and down more than half a percent from the same month last year, when the foreclosure rate was 1.57 percent. Statewide, the foreclosure rate fell to 0.8 percent, down from 1.41 percent one year ago. Greeley's delinquency rate, which measures the percentage of homes with mortgage payments that are 90 or more days delinquent, was 2.74 in June, a marked decrease from the previous year at 4.2 percent. In Fort Collins and Loveland, the decreases were less prominent, but the numbers lower.

Posted Aug. 27.

CSU names new VP of research

FORT COLLINS – Alan Rudolph has been named Colorado State University's new vice president for research. Rudolph most recently served as director of Biological and Chemical Technologies for the Defense Threat Reduction Agency, as well as an adjunct professor at the Duke Medical School Center for Neuroengineering. Rudolph will start his job at CSU on Sept. 30, replacing retiring Vice President for Research Bill Farland. Farland held the position since 2006.

Posted Aug. 26.

Youth Activity Center will stay at Foothills

FORT COLLINS – City officials and mall developers, after months of talks, have agreed to keep the Youth Activity Center on Foothills Mall property, rather than moving it to southeast Fort Collins as some had proposed. The center, 415 E. Monroe St., accounted for \$4.8 million of the \$53 million financing package approved by city council for the mall in May. While the center will be moved elsewhere on the mall property, moving it to a completely different part of the city would increase the relocation costs significantly. Placement of the center was one of three

► See **Digest**, 17



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- Linda Fisher, director, Loveland, Colo.



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HEALTH CARE

8 | Rehabilitation Providers List



JONATHAN CASTNER

Joanna Martinson, left, director of care management at North Colorado Health Alliance, attends a staff meeting with Cindy Schmidt, a registered nurse and case manager. The alliance works to implement care-management services as part of the Accountable Care Collaborative.

Healthy start for care plan: early signs promising

Medicaid-reform pilot tends to needs beyond medicine

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

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

GREELEY – A three-year-old boy named Adrian, clad in a Captain America t-shirt, squeals with delight when his family's Accountable Care Collaborative case manager, Fatima Groom, walks through the front door of his home.

Adrian's mother, Luisa, happily greets Groom in Spanish while on the phone with the hospital where her son receives medical care.

On the other side of U.S. Highway 85, a woman named Victoria is painting her nails a vivid shade of purple. She once was the most frequent user of emergency departments in Colorado, sometimes visiting daily for issues associated with her diabetes and a heart condition.

Both people are clients of North Colorado Health Alliance, which works with Evans-based Sunrise Community Health to implement care-management services as part of the Accountable Care Collaborative. Their last names are being withheld to protect their privacy.

Victoria was contacted by Joanna Martinson, North Colorado Health Alliance director of care coordina-

tion, in spring 2012 when the program first launched.

Today, Victoria rarely visits the emergency room, said her case manager, Meredith Wagner, because she now gets help organizing her medications and managing her health conditions with the assistance of a home nurse.

Adrian and Luisa also have been a part of the program since the beginning – and also have seen dramatic improvements in their quality of life.

Adrian was born with a condition that prevented full development of his trachea and esophagus, Groom said. He also is developmentally delayed, which means that he was unable to speak or walk when she began working with the family. He was born in Greeley, but immediately was moved to Children's Hospital's Broomfield location, where he underwent two

different operations, one right after birth and another two months later.

His parents weren't able to bring him home until he was four months old. Luisa thought she had brought the hospital home with her as well, she said, with Groom acting as translator. The hospital gave Luisa some training to take care of her son, she said, but she would often take him back to Children's Hospital for what would be minor issues for any other child, such as a cold.

Transportation to and from providers and making appointments through a language barrier were persistent issues for Luisa and Adrian, whose father works in retail in Greeley.

But in the year and a half since the launch of the Accountable Care Collaborative, which enables Groom to visit the family and help them

► See **Accountable**, 9

BUSINESS REPORT LIST Largest Rehabilitation Providers

Ranked by number of therapists

RANK	Clinic	Therapists 2013 Licensed Acute Rehabilitation Hospital?	Clinics in Region Clinics Nationwide	Specialties	Phone/Fax E-mail Website	Person in Charge Parent Company Year Founded
1	CENTRE AVE. HEALTH & REHAB FACILITY 815 Centre Ave. Fort Collins, CO 80526	35 No	1 0	Physical therapy, occupational therapy, speech therapy and respiratory therapy for rehabilitation and long-term care.	970-494-2140/970-494-2141 centrevenue@columbinehealth.com www.columbinehealth.com	Kitty Wilson, administrator Columbine Health Systems 2001
2	NORTHERN COLORADO REHABILITATION HOSPITAL 4401 Union St. Johnstown, CO 80534	32 No	1 8	Acute inpatient rehabilitation, outpatient therapy center.	970-619-3400/970-278-9340 barbaraselden@ernesthealth.com www.ncrh.ernesthealth.com	Sharon R. Scheller, CEO Ernest Health Inc. 2004
3	NCMC - REHABILITATION SERVICES 1517 16th Ave. Court Greeley, CO 80631	28 N/A	3 N/A	Physical, occupational and speech therapy.	970-350-6900/970-378-3858 N/A www.bannerhealth.com	Tracy Damrell, interim senior manager Banner Health Western Region - Corporate 2000
4	MCKEE MEDICAL CENTER REHAB SERVICES 1632 Hoffman Drive Loveland, CO 80538	20 N/A	2 20	Pediatric, industrial, orthopedic and neuro rehabilitation, sports medicine and general rehab.	970-663-3720/970-667-7682 N/A www.mckee Loveland.com	Shelley Simkins, interim senior manager Banner Health Western Region - Corporate 1976
5	CENTER FOR NEUROREHABILITATION SERVICES 1045 Robertson St. Fort Collins, CO 80524	17 N/A	N/A 1	Neuropsychological evaluation, neurology, physical, occupational, speech/ language, music therapy, adaptive driving rehab, etc.	970-493-6667/970-493-8016 info@brainrecov.com www.brainrecov.com	Christy Dittmar, clinic director 1988
6	UNC - ROCKY MOUNTAIN CANCER REHABILITATION INSTITUTE Ben Nighthorse Campbell Center Greeley, CO 80639	15 No	1 1	Exercise and rehabilitation training for cancer survivors.	970-351-1876/970-351-1720 brent.peterson@unco.edu www.unco.edu/mcric	Carole M. Schneider, Ph.D., director 1996
7	PHYSIOTHERAPY ASSOCIATES 1551 Professional Lane, Suite 145 Longmont, CO 80501	8 N/A	N/A Over 600	Orthopedic and sports therapy, hand therapy, spine injuries, custom splinting and orthotics, vestibular rehab, pool therapy, trigger point dry needling.	720-494-3290/720-494-3294 N/A www.physiocorp.com	Chantal McDonald, clinic director 2002
8	FOOTHILLS ORTHOPEDIC AND SPORT THERAPY PC 2964 Ginnala Drive Loveland, CO 80538	6 N/A	2 2	Physical and occupational therapy encompassing sports, spine, and general orthopedic injuries. Specialties include TMJ, vestibular, and hand rehabilitation. Medical bike fitting.	970-667-7755/970-663-6998 fost@frii.net www.foothillstherapy.com	Jerome Kulm Cathy Gates Robert Trout Jeff Ray, owners Foothills Orthopedic and Sport Therapy PC 1992
9	ADAMS & GIDDINGS PHYSICAL THERAPY 702 W. Drake Road, Bldg. E, Suite A Fort Collins, CO 80526	6 No	1 2	Manual therapy techniques for joint mobilization, neural mobilization, myofascial release and exercise therapy. Trigger point dry needling, ASTYM.	970-416-8342/970-416-8344 info@agphysicaltherapy.com www.agphysicaltherapy.com	Ron Adams Jeff Giddings, PTs 1998
10	PERFORMANCE PHYSICAL THERAPY & REHABILITATION PC 3519 Richmond Drive, Suite C Fort Collins, CO 80526	6 No	1 1	Physical therapy and rehabilitation.	970-493-8727/970-493-8739 ppt@frii.com www.performance-physicaltherapy.com	Paula Nickel, MSPT / owner 1997
11	HOPE POOL AND PHYSICAL THERAPY 2780 28th Ave. Greeley, CO 80634	5 N/A	1 1	Physical therapy, occupational therapy, aquatic, manual, orthopedic and vestibular therapy.	970-339-0011/970-339-0068 gciinc@gciinc.org www.gciinc.org	Kathleen Van Soest, executive director Greeley Center for Independence 1977
12	FORT COLLINS HEALTH CARE CENTER 1000 S. Lemay Ave. Fort Collins, CO 80524	5 N/A	N/A 1	Private rehab unit and respite care. Medicaid and Medicare certified and private pay.	970-482-7925/970-493-1686 jbstewart@savasc.com www.savaseniorcare.com	John Stewart, administrator Sava Senior Care 1962

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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*Uniform Data System for Medical Rehabilitation (UDSMR), Program Evaluation Model, 2012

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ACCOUNTABLE from 7

connect with social and transportation services, Adrian's situation has improved dramatically.

While he still has to be fed through a tube and often has bouts of stomach sickness, Adrian began preschool last spring, and with the help of special shoes procured by Groom, can walk on his own. He also has begun seeing a speech therapist and has learned 15 words so far, Groom said.

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. Several providers are using those incentive payments to experiment with new care-management models, such as those used by Adrian and Victoria.

In the ACC's Region 2, which encompasses Weld County, about \$25,000 in performance incentives have been given to providers and their regional support networks so far, said Gretchen McGinnis, senior vice president of public policy and performance improvement for Region 2.

The work that Groom and other case managers do with patients is one part of the three-pronged approach used by the ACC to address not only patients' medical needs but also their social and mental needs.

As the case manager, Groom's job is to help patients take care of things that aren't necessarily part of their medical care but that play into how well they are able to manage their care and how well that care works for them.

In many cases, these patients are seeing dramatic improvement, according to Martinson.

Those who benefit most from the care-management services are "intensives," who are visited by case managers multiple times a week and require many services and different providers.

Adrian, for example, sees as many as six physicians and four therapists regularly, according to Luisa.

Four case managers, plus Martinson, work with the alliance, managing about 500 cases, but only 20 to 25 of those are intensives who require frequent attention from case managers. The rest are lighter users who require fewer visits and services, and some who are completely healthy but enrolled both in Medicaid and the ACC program.

While helping patients find services such as these may not seem directly linked to health-care costs and payment models, helping keep patients healthier and allowing them easier access to services they need reduces the use of high-cost services, which is the goal of the Accountable

Care Collaborative.

The program focuses on three key metrics: reducing 30-day readmissions, emergency room visits and high-cost imaging. When patients' basic needs are better met, these metrics improve, as evidenced by improvement in two of the three measurements in the first months of the program.

Early data on the 20-month-old program shows that hospital readmissions were reduced by 8.6 percent and high cost imaging was reduced by 3.3 percent in Region 2.

Emergency room visits, though, increased slightly, by 0.23 percent.

This is likely because many Medicaid patients haven't had a relationship with a primary-care provider, and prior to enrolling in the collaborative, visiting an emergency room was their go-to for receiving treatment, according to health care officials.

Beyond the cost savings for health-care systems and Medicaid, the program also has the potential to make a monetary difference decades down the road for some patients, Martinson said.

She pointed to Adrian, whose quality of life and potential for education has improved drastically. The little boy is still an

expensive patient – just one of his medications costs \$639 per month – but Martinson said long-term costs of his care will be less as Adrian grows up and reaches the age when he might start working. With improved opportunities as a child, Adrian has greater potential to get a better job as an adult, bringing in a higher income and securing better health benefits.

"With him, do we see cost savings today? Probably not," Martinson said. "But now he's in school, walking, et cetera. That saves for his family, school and employer on health care costs down the road."

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GROVE from 3

the work we do globally. We have two focuses: helping build community locally and equipping entrepreneurs with tools and products.

It's very much thinking about the different aspects that help an ecosystem thrive. A lot of it is around physical space. We support about 30 physical spaces around the world. These are spaces at tech hubs, accelerators and incubators. There we provide sponsorship, but also access to Google products and mentorship. We're sponsoring community events. We're trying to help back organizations that are leading the charge to build community locally. That's bucket one.

Bucket two is around equipping.

We think about the Google products and platforms that we can offer startups that would be helpful, how to help bring access to content that's free and useful, make it available online. We work closely with organizations, and then we get to work with startups within those organizations across the whole spectrum of consumer enterprise.

NCBR: How many companies have you worked with in Colorado – and in Northern Colorado?

Grove: In August, we held a Google for Entrepreneurs day. We had a team of 15 Googlers at Galvanize for the day meeting with entrepreneurs, small business owners, tech

startups and people running programs for the startup community all coming together from Fort Collins, Boulder, Denver, from across the state. That was an incredible experience for our team. The goal was to get to know the startup community and understand what's working here, what are the opportunities, what would you like to see more of from the Google team moving forward.

NCBR: Why is Google getting involved in entrepreneurship? What's in it for Google?

Grove: It truly is part of our DNA as a company. The week of Sept. 30, we'll be holding our second annual Google for Entrepreneurs week. We

put out a call to action to all our teammates around the world, saying, "During this week of entrepreneurship, we're going to celebrate entrepreneurship. If you would like to host an event for startups in your community, let us know and we'll provide budget and event format ideas." We'll have events in 45 cities across the world with 400 to 500 Googlers participating with startups directly in their communities.

We really understand and believe that startups and small businesses are a huge driver and really the backbone of economic development. It's great for us supporting their growth. It's good not only for the companies, but for Google's business, as well – this notion that a rising tide can lift all boats.

NCBR: How do you keep a culture of innovation thriving at a large company such as Google?

Grove: It's something that I've been amazed at in my own experience throughout these nine years. When I joined, we were 2,000 people. We're currently over 50,000 people.

One thing that has not changed is that spirit of remaining entrepreneurial and working in lean and scrappy ways. It's trying to maintain the culture of transparency where we share information. We don't believe in traditional hierarchy. If you come visit the Google offices, you'll see us all in open workspaces. That's a huge part of it.

Second is continuing to push the envelope and think about next-generation technologies.

The third vehicle is, through Google for Entrepreneurs, we have the opportunity to work with, learn from and engage with hundreds of thousands of people who are entrepreneurs. That's been tremendously fun for everyone.

NCBR: When you came to Colorado, what did you see here that inspired you?

Grove: I was incredibly energized when I flew home. One was the actual Google for Entrepreneurs day. The crowd was filled with incredible electric energy. People were really thinking as a community, not just asking specific questions about their businesses and their products, but thinking, for example, what we can do to support more women in technology and women in entrepreneurship? I really observed a very strong sense of community across the board.

The second highlight was with the COIN Summit. The parts I was lucky to attend, there's a lot of real thought leadership happening in really exciting ways.

NCBR: What can we expect to see from Google here in Colorado in the future?

Grove: This week was the first step of us establishing a relationship and getting to know the local startup community. We're looking forward to figuring out how we can grow that relationship. We definitely have a few ideas.

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RATES from 1

Health insurance premiums approved for 2014

Insurance rates will vary widely depending on how plans are purchased and what level of coverage consumers want.

Fort Collins

Individual market

On exchange (price per month)

	Low	High
Bronze	\$176	\$388
Silver	\$232	\$500
Gold	\$273	\$549
Platinum	n/a	n/a
Catastrophic	\$147	\$307

Off exchange (price per month)

	Low	High
Bronze	\$183	\$388
Silver	\$239	\$437
Gold	\$280	\$549
Platinum	\$537	\$603

Small Group market

On exchange (price per month)

	Low	High
Bronze	\$224	\$450
Silver	\$291	\$501
Gold	\$341	\$615
Platinum	n/a	n/a

Off exchange (price per month)

	Low	High
Bronze	\$229	\$553
Silver	\$265	\$1,003
Gold	\$324	\$998
Platinum	\$441	\$799

Note: Prices listed may not reflect final insurance costs. Other factors, such as federal subsidies, may ultimately change premium cost, varying by consumer.

Source: Colorado Division of Insurance

Greeley

Individual market

On exchange (price per month)

	Low	High
Bronze	\$176	\$372
Silver	\$232	\$504
Gold	\$273	\$585
Platinum	n/a	n/a
Catastrophic	\$146	\$294

Off exchange (price per month)

	Low	High
Bronze	\$183	\$372
Silver	\$239	\$419
Gold	\$280	\$526
Platinum	\$498	\$509

Small Group market

On exchange (price per month)

	Low	High
Bronze	\$224	\$431
Silver	\$291	\$492
Gold	\$341	\$589
Platinum	n/a	n/a

Off exchange (price per month)

	Low	High
Bronze	\$229	\$531
Silver	\$265	\$1,003
Gold	\$324	\$998
Platinum	\$469	\$767

for the new law, which takes effect Jan. 1.

The wide range of choices and increased competition are likely to result in downward pressure on Col-

orado premiums in coming years, according to Adam Fox, director of strategic engagement at Colorado Consumer Health Initiative, a Denver-based health policy think tank.

Several provisions of the Affordable Care Act are helping create more choice. First, plans can be offered either on or off the federally subsidized state health insurance

exchange, called Connect for Health Colorado. Consumers who purchase plans on the exchange will be eligible for subsidies that will help them pay

► See **More Rates, 13**

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MORE RATES from 12

“(Rates) were much more reasonable than people expected, and that has to do with competition.”

Tim Gaudette
OUTREACH MANAGER
SMALL BUSINESS MAJORITY

for their coverage.

New plans also have been designed for individuals and small groups. Within these two markets, plans are offered on four levels: bronze, which means that 60 percent of costs are covered by the plan; silver, which covers 70 percent of costs; gold, which covers 80 percent; and platinum, which covers 90 percent.

The individual market offers one additional tier, a special bare-bones “catastrophic” plan that has lower premiums and is designed for individuals younger than age 30 – or older than 30 if they meet certain financial eligibility requirements.

All of the options mean the Colorado market is more robust than it used to be, Fox said. In all, 541 plans by 18 different carriers were approved by the Division of Insurance for 2014.

This helps explain why Coloradans aren’t likely to experience the

dramatic surge in premiums many had predicted with passage of the Affordable Care Act, Fox said.

“The rate shock myth continues to be a myth,” he said.

Tony Gagliardi, Colorado director for the National Federation of Independent Business, agrees.

“I wouldn’t say there was a great amount of rate shock,” he said. Instead, the 2014 rates showed what Gagliardi called “a continuation of increases that have been seen for the last few years.”

Tim Gaudette, Denver-based outreach manager for the Small Business Majority, an advocacy group for independent businesses, said the rise in competition between plans is helping suppress rate hikes.

The rates “were much more reasonable than people expected,” Gaudette said, “and that has to do with competition.”

Comparing 2014 rates with those from years previous is difficult, according to the Division of Insurance, because several new requirements were included by the Affordable Care Act. Among them are the mandates that no patient can be denied coverage because of a pre-existing condition and that dependent children up to the age of 26 can remain on a parent’s plan.

A set of 10 requirements called “essential health benefits” also must

be included in the new plans, including prescription drug coverage, maternity and newborn care and rehabilitative services.

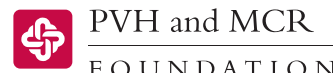
Some plans had to include these benefits for the first time, creating challenges for carriers and threatening to increase costs, but other insurers, such as Kaiser Permanente, included some essential health benefits in their plans before the Affordable Care Act, according to Jason Tacha, senior operations director for Kaiser’s Northern Colorado division.

Kaiser’s rates consistently were

lowest of all the offerings made in Fort Collins and Greeley, ranging from \$146 to \$280 per month in the individual market and from \$224 to \$341 in the small-group market.

“We didn’t have to adjust as much” to incorporate essential health benefits into the coverage offered, Tacha said.

Kaiser’s increasing membership also helps keep its rates lower, Tacha said. In Northern Colorado, the company passed 10,000 members in July, a milestone that he said “exceeded expectations.”



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WIND from 1

installed in the United States during the first half of the year, said Elizabeth Salerno, director of industry data and analysis for the American Wind Energy Association. "It shut down manufacturing," she said. "We lost employment because of that uncertainty. ... The halt of activity caused a dearth of new projects."

Salerno, however, believes that increased investment by utilities in wind and the declining cost of wind production will drive future growth. Companies have reached 4,000 megawatts of wind-energy deals since the beginning of the year, she said.

"We're seeing, looking forward, a lot of new contracts, a lot of new projects coming down the pipe," she said. "We're seeing manufacturers respond to that and start to ramp up efforts to be prepared for that new activity."

In Colorado, requirements for use of more renewable energy by utilities have encouraged wind-industry growth, she said. Xcel Energy Inc. (NYSE: XEL), which provides service in Greeley and other parts of Northern Colorado, recently said it plans to add a 200-megawatt wind project to its 2,400-megawatt wind portfolio in Colorado.

For beleaguered Danish turbine manufacturer Vestas, any increase in demand is welcome. The company has seen two consecutive years of quarterly losses as the company

“Anything that adds more wind is going to help.”

Chris Brown

PRESIDENT, SALES AND SERVICE DIVISION IN THE UNITED STATES AND CANADA
VESTAS

undergoes a restructuring that it started in 2011. After this year's losses were reported, the company replaced its chief executive, Ditlev Engel, with Anders Runevad.

"Anything that adds more wind is going to help," said Chris Brown, president of Vestas' sales and service division in the United States and Canada.

Vestas representatives say the company's new V110 2.0-megawatt turbine will help lead to sales during the second half of the year. The company recently reached an agreement to manufacture 400 megawatts of the turbines for U.S. wind farms developed by EDP Renovaveis. To generate more electricity, the V110 2.0 turbine has longer blades than the popular V100 1.8-megawatt turbine and also has an upgraded gearbox.

"As technology gets better, it's very attractive to customers," Vestas spokesman Andrew Longeteig said.

➤ See **More Wind, 15**



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MORE WIND from 14

"I think the 2-megawatt machine is very competitive, especially in the Midwest markets where the best wind resources are."

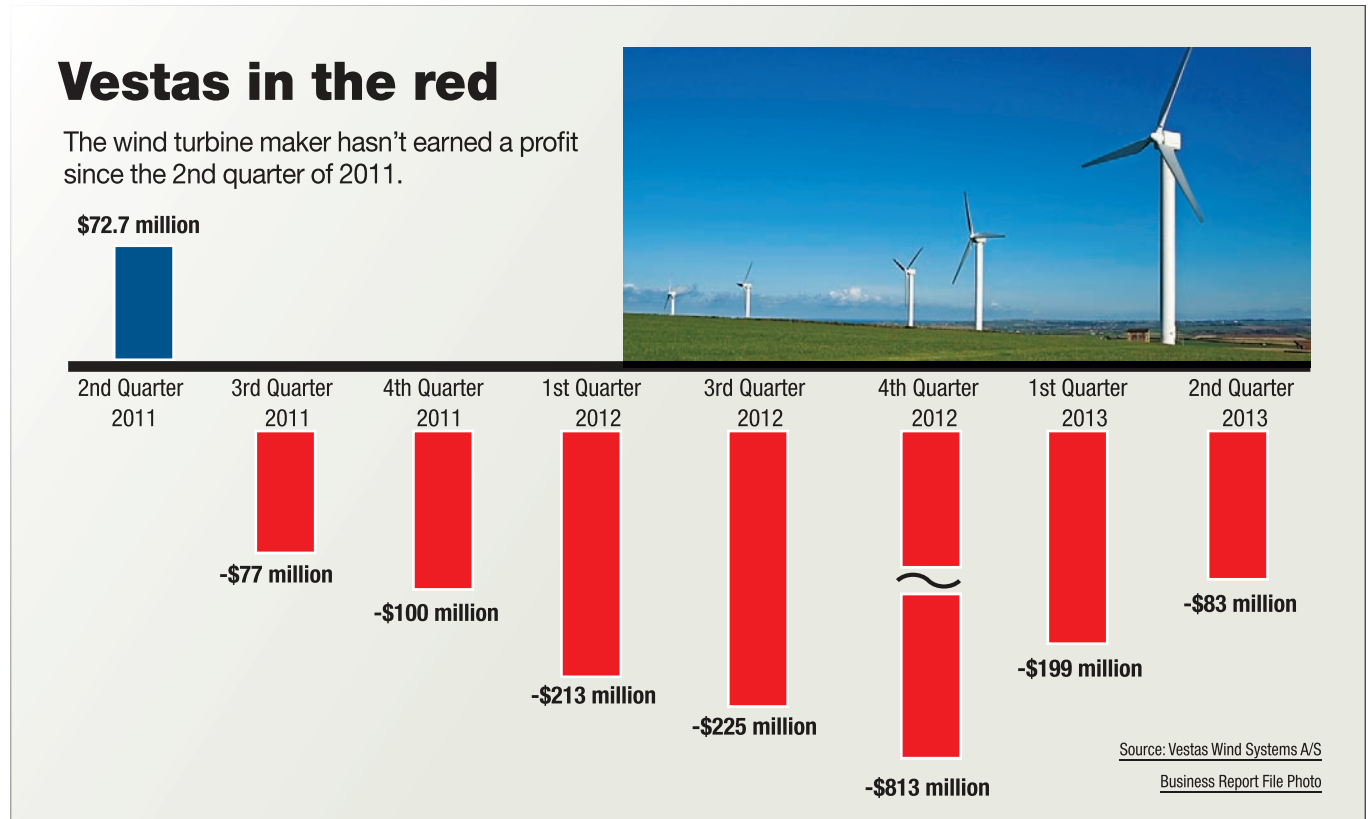
Windsor factory workers will make the blades for the turbine while factory workers in one of the company's two Brighton plants will make the nacelles, a part of the turbine containing technical parts. The Brighton blade plant won't be working on the project.

Workers in Pueblo, where Vestas recently hired about 200 workers, will make the turbine towers. Vestas employs more than 1,200 manufacturing employees statewide and says it has "gradually" grown its employee base at its Brighton and Windsor blade factories this year after laying off people in 2012, when it had 1,700 employees statewide.

"As far as the other factories, it's hard to tell at this point," Longeteig said. "It depends on the order book, but we do... expect them to grow with the market as we secure new orders."

Vestas' stock price has more than doubled to \$105.60 from \$41.24 a year ago, but the company has not seen a quarterly profit since the second quarter of 2011.

Fort Collins-based Woodward Inc. makes wind-turbine converters. It expects to see a year-over-year decline in its wind business to \$120



million from \$220 million. It saw a \$35 million drop in wind-turbine converter sales for the third quarter.

Woodward's wind business is based in Germany, where it also has an electronics business. The business' customer base is in Europe, so the company has not seen a significant amount of growth in the United States, said Bob Weber, Woodward's chief financial officer.

Woodward said during a July earnings call that it planned to halt additional investment in its Chinese wind operations because Woodward's products do not fit in that market.

"We found ourselves, from a strategic standpoint, chasing volume," he said. "Volume has never been a Woodward hallmark. It's usually been high-value products."

The company, however, will focus

on its European wind business, he said.

Woodward's Northern Colorado work is focused in its energy division, including industrial-turbine and natural-gas systems for energy production, but that has less to do with wind.

"None of this impacts any of our growth here in Northern Colorado," he said. "Here, our growth is alive and well."

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DIGEST from 6

major issues left open in the financing package approved last spring. Other issues are the inclusion of affordable housing and the relocation of Arc thrift store.

Posted Aug. 26.

Stacey, Schroffel to resign from UCHealth leadership

University of Colorado Health President Rulon Stacey and chief executive Bruce Schroffel have resigned from their posts, effective Jan. 31, 2014. The positions of CEO and president will be combined into one role, according to a statement from UCHealth. Bill Neff, who currently serves as UCHealth's chief medical officer, will serve as interim president and CEO during the search process, beginning the role Oct. 1. The UCHealth Board of Directors will soon begin a national search for a new president and CEO. Prior to transitioning to lead UCHealth in conjunction with Schroffel, Stacey was CEO of Poudre Valley Health System, which signed a joint operating agreement with University of Colorado Hospital in early 2011. Similarly, Schroffel led University of Colorado Hospital prior to the creation of UCHealth.

Posted Aug. 23.

FDA issues alert for Front Range Labs

LOVELAND – The U.S. Food and Drug Administration issued an advisory to pharmacists expressing concerns about the adequacy of testing performed at Loveland-based Front Range Laboratories Inc. "In a recent inspection, FDA investigators observed that methods used by Front Range to assess sterility and other qualities (e.g. strength and stability) may have resulted in pharmacies receiving inaccurate laboratory test results," an FDA press release stated. The inspection "was not prompted by any inaccurate laboratory test results, safety concerns, serious adverse event

reports or quality issues related to products tested by our lab for our compounding pharmacy clients," according to a statement from Front Range Labs.

Posted Aug. 22.

Sen. Bennet tours Fort Collins tech companies

FORT COLLINS – U.S. Sen. Michael Bennet, D-Colo., visited Fort Collins technology companies to listen to their ideas and concerns ahead of a looming tax reform debate in Congress. Bennet, who will help shape tax reform discussions as a member of the Senate Finance Committee, toured pharmaceutical company Tolmar Inc. and robotic welding systems maker Wolf Robotics. Tolmar chief executive Mike Duncan told Bennet that government approvals for expansions can take too long, sometimes as many as two years. At Wolf Robotics, Bennet told employees that companies like it play a key role in creating jobs.

Posted Aug. 22.

Commercial buildings planned for Mason St.

FORT COLLINS – Two commercial buildings are planned for one of the few vacant lots left along South Mason Street in Fort Collins. Construction of the buildings was approved in July. The development site is located at the intersection of Mason and Boardwalk streets, according to plans submitted to the city. One new building will encompass 12,000 square feet in two stories. The top floor will be office space, with the potential for office, retail or medical uses on the ground floor. The other building will be 5,500 square feet in one floor, to be used for office, retail or medical purposes. The project is being developed by George Holter. The development site is just blocks from the Troutman station on the MAX Bus Rapid Transit system.

Posted Aug. 21.

AGRICULTURE from 3

Khosla and a team of researchers also are working to perfect irrigation systems. The work includes managing water flow rates from every nozzle on an irrigation system with the goal of allowing farmers to adjust water use in thousands of individual zones in sections of cropland.

Soils in various farm locations absorb water at different rates, so the new systems will help farmers better manage water use in arid regions such as Northern Colorado.

Using the improved water systems, "We can cut back water applications by as much as 50 percent," Khosla said.

People on the ag tour also will tour a DuPont Pioneer research station in LaSalle, where 13 researchers breed drought-resistant varieties of corn to improve crop growth mostly in dry high-plains regions, but also nation-

wide. Moved from Nebraska to Colorado in 2004, the station has a goal to increase crop yields by 2 percent annually, said Bill Curran, research scientist and station manager.

"We have (varieties) that have been developed at our LaSalle research station that are grown across the country," Curran said. "That's a real benefit."

Many Americans have scant knowledge of how farmers and ranchers produce their food, Barbour said. The Greeley Chamber hopes the tour will give people a greater understanding of the challenges and intricacies of producing food for a growing global population.

"In 2013, too many people think that food comes from the grocery store," she said. "They don't understand the original work that has to happen for that food to be there for them to buy."

Every day is someone's special occasion.



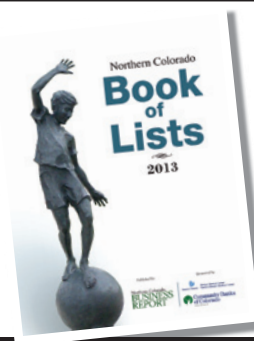
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Northern Colorado
**BUSINESS
REPORT**

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Realities For Children Charities is a 501c3 charitable organization dedicated to providing for children in Larimer County who have been abused or neglected. In order to maintain 100% distribution of donations; we have over 150 local businesses underwrite our administrative expenses. We encourage you to support those who make it their business to make a difference in the lives of local children!

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Following: **bixpo**

September 11
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Bixpo 2013 Rocks After Hours FOR GOOD CAUSES

The capstone event of the day, Bixpo After Hours, will rock the expo hall for good causes.

Four Northern Colorado nonprofits have been selected by the Northern Colorado Business Report to be the recipients of awards totaling \$5000. They are being challenged to turn out their constituencies to connect with businesses between 4:30 and 6:30 PM during Bixpo's regional after hours.

- **American Red Cross Northern Colorado Chapter**
- **Denkai Sanctuary**
- **Realities for Children**
- **The Women's Fund of Weld County**

Rock with one of the four nonprofits who will share awards totaling \$5,000.

To the nonprofit that attracts the most supporters to the event, NCBR will present \$2500. The second place award amount will be \$1500; third place is \$750, and fourth is a prize of \$500. When you register to attend Bixpo After Hours, select your favorite of the four nonprofits.

Register online at NCBR.com to purchase your ticket to Bixpo After Hours. Select your favorite of the four nonprofits by typing in the name of your choice.

Online registrations received by September 8 are \$15. At-the-Door, Day-of tickets are \$25.

For further details email Events@NCBR.com

MARKETING SPONSORS



Northern Colorado
**BUSINESS
REPORT**

Downtown Loveland gets sign of support

BY MAGGIE SHAFER
news@ncbr.com

When Schlosser Signs Inc., a 14-year-old Loveland-based company, landed a \$1.5 million contract with the Denver Tech Center, expanding its facility went from pipe dream to necessity. The signage company has since secured a new space in downtown Loveland, with a \$15,000 incentive from the city. We spoke with owner Carla Schlosser to find out what she'll do with the new space and why she believes in downtown Loveland.

Question: Tell me about your contract with the Denver Tech Center. How did you get it and what does it entail?

Answer: This contract began mid-2011 and was awarded to Schlosser Signs again in 2012 and 2013 as part of the overall updating to the Inverness Metropolitan Business District. Due to growth in our company, we required additional space to continue to produce the signage needed to fulfill the contract with Inverness. Basically, the tenants sign up for their new signage, provide us artwork, and then we get to work on creating the design, acquiring the necessary permits, and put the order into production. When finished, we complete the order with the removal of the old signage and replace it with the installation of the new signage. The folks there are great to work with.

Q: What are your plans for the new space?

A: We will be housing the light manufacturing process in the new facility located at 418 E. Third St. in Loveland. We will run all our routing work through this facility and also build our



Carla Schlosser

channel letters using our automated channel-letter machine. In addition to this, we will cut and apply vinyl, cut patterns and set up files for the routers and letter machine. To accomplish this we will transport materials to and from this facility. We will relocate several of our experienced fabricators to this location as well as adding several additional employees.

Q: What will the relocation of Schlosser Signs bring to the culture of downtown?

A: We believe it will impact the downtown positively by adding employees who will drive to, work in, eat at, and enjoy the many experiences downtown has to offer. These people will be new faces who will tell their friends to come check out what downtown Loveland has to offer. There will be opportunities for us to introduce clients

NEWSMAKER Q&A

and suppliers to our facility and also take them to lunch at the local restaurants. We want to help get the word out.

Q: You've said you have a passion for downtown Loveland. What is it that draws you to this city?

A: I have lived in Loveland since 1985 and raised my four children here. Going way back, we used to ride bicycles downtown and enjoy ice cream at the corner of Fifth Street and North Garfield Avenue. At that time Loveland was a sleepy downtown. Over the past decade we've watched closely as the Vision Book was released. New businesses came into the downtown area, some successful and some not. It got a hold of us, my son and partner, Alex, at Schlosser Signs, and we were determined to help see it succeed. We respect what a small business has to do to get off the ground and remain strong.

Our company started in our garage back in 1999! It's the most rewarding experience to continue to grow, and we know that without busi-

► See **NewsMaker, 27**

Hiring contract workers not always the best idea

What if you didn't have to pay employment tax, worker's compensation, unemployment, payroll processing fees, and all the other costs of having employees?

Sounds good, right?

It's a risky bet that many employers have taken in recent years - classifying all or some of their employees as independent contractors in order to avoid employment costs. Maybe it was advice given by their accountant or just a family friend. Maybe they saw one of their com-



GUEST COLUMN
Kalen Fraser

petitors reclassify all of their employees and it seemed like a savvy business strategy. Whatever the reason, the number of employees misclassified as independent contractors has risen significantly in the past several years and the federal government has taken notice. In late 2011 the

U.S. Department of Labor issued a memorandum of understanding with the IRS stating that they would share information and work together to reduce the incidence of misclassification of employees as independent contractors and the employment tax portion of the "tax gap".

There are many risks associated with misclassifying your employees as independent contractors but usually the most costly is unpaid overtime wages. What happens is this:

You decide to hire only independent contractors to work for your

company. Since you incur very few costs by doing this you can afford to pay these workers a higher wage and attract better candidates than if they were classified as employees. You can also hire fewer people and have them work more hours, which saves on overhead. So you hire 30 people and pay them \$20 per hour rather than the \$14 per hour that you would pay an employee to do the same job. Since they are not employees they are not covered by federal or state labor laws, so all of

► See **Fraser, 27**

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Evaluation process on proposed Colorado

WATER from 1

ager with the Northern Colorado Water Conservancy District, is in charge of bringing Windy Gap online. The project includes building Chimney Hollow Reservoir, one ridge over from Carter Lake in the foothills outside Loveland. It is designed to help Northern Water better manage and store water it developed in 1985.

Northern is working with 13 Northern Colorado water providers to develop the latest phase of Windy Gap, which is designed to serve 60,000 households.

Northern Water initially submitted the project for environmental review to the U.S. Bureau of Reclamation in 2003. Through the National Environmental Policy Act (NEPA), a project's environmental impacts are reviewed during several stages of technical analysis and public comment. A 2005 Northern Water fact sheet projected a final "record of decision" could come by the end of that year, meaning construction could start soon after and the reservoir would be ready by 2011.

That forecast was wildly optimistic. The bureau didn't issue a final environmental impact statement, a key step in NEPA, until late 2011. Reviews by federal and state scientists, environmental groups and western Colorado interests each triggered calls for mitigation and changes that added months and then years of delay.

"Nobody would have anticipated some of these things" said Drager.

Project partners have spent \$12 million to date just on permitting, agreed to pay millions more than expected for environmental mitigation and watched the cost estimate jump nearly 28 percent, from \$223 million to \$285 million. That's roughly \$1,033 per household.

Similar delays and cost overruns have plagued nearly every other major Colorado water-development project that has sought regulatory approval since the 1990 defeat of Two Forks Dam. Proposed by Denver Water, the \$1 billion Two Forks project passed through NEPA with government approval before the Environmental Protection Agency vetoed the decision because of study inadequacies and unresolved water-quality impacts.

After more than a decade of drought and a new wave of growth, water utility planners believe the project review system is broken and must be fixed. Legal experts and environmental watchdogs say the projects themselves are outdated in concept and that utilities need to rethink how they obtain, store and deliver water.

Starting and stopping

Drager has had to ask Windy Gap Firming Project partners for an extra \$1 million four separate times in the past five years to pay for unexpected mitigation. Consideration of the upper Colorado River as a federally designated wild and scenic river triggered additional analysis. State fish and wildlife managers required further mitigation plans, including a study for a fish bypass around Windy Gap Reservoir. Northern Water also had to agree to enhance river habitat

and operate water diversions to support endangered fish in the Colorado River. The EPA filed comments that led to further changes. When an end seemed near in June 2012, Grand County exercised its "1041 powers," requiring a new permit and an agreement from partners to improve clarity for Grand Lake, which has deteriorated in part because of Northern's water diversions. Now mostly settled, the Grand Lake revision marked the fifth major project stoppage.

"It's not just NEPA," Drager said. "There are a whole bunch of federal requirements – the Endangered Species Act, the Clean Water Act – and then you've got a group of state laws which don't always work well with the federal laws. So, it's very hard to know when is the last step. When are you done?"

Communities and water districts that are footing the bill have weathered the delays and tacked-on costs so far. The Little Thompson Water District in Berthoud has avoided charging existing customers extra, said district manager Jim Hibbard, because one developer is shouldering the district's share of the costs and adding those dollars to the cost of new homes he is building. "Probably the most significant impact is the costs of the project keep going up," Hibbard said.

The city and county of Broomfield, another project partner, has used money from water tap fees for its share of the project and paid the additional costs with reserve funds stashed away for such purposes, said public works director David Allen. But even with the added mitigation and expenses, both managers say the project remains an inexpensive and preferred alternative to purchasing shares in existing water projects, such as the Colorado-Big Thompson system or buying out farmers' water rights and drying up local agriculture.

Analysis paralysis

Since Two Forks, federal agencies involved with NEPA reviews are "gun shy," said Dave Little, planning director for Denver Water, which also has spent more than 10 years seeking approval for its own major water project, the Moffat Collection System.

The Moffat project would expand Gross Reservoir, southwest of Boulder, and fill it with flows diverted from the Fraser River near the Continental Divide. But progress has been slow, Little said, as government consultants have conducted detailed studies and

assessments of low-probability or marginal scenarios. As an example, Little mentioned a "full-blown" environmental assessment that had to be done on the utility's southern reservoir operations, which are located 100 miles away from Gross Reservoir and would be minimally altered by the Moffat project. Such detours have contributed to Moffat's estimated price tag doubling to \$280 million since formal review began a decade ago.

Jim Lochhead, Denver Water chief executive, said he hopes the process can be improved and perhaps expedited.

"We're committed to doing this the right way, but we seem caught in this series of processes that really



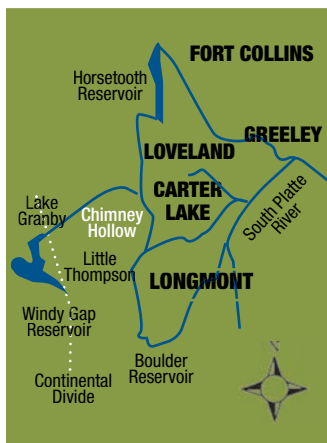
BUSINESS REPORT FILE PHOTO

Horsetooth Reservoir is managed by the Northern Colorado Water Conservancy District, which is seeking permits to build two new water projects in the area.

inhibit our ability to meet the needs of our customers," he said. "Circumstances are changing much more rapidly than in the past, and we have a very rigid regulatory process that is not nimble, adaptable or capable of allowing for critical, timely decisions on key infrastructure."

In May, President Obama addressed analysis paralysis on major energy and transportation projects by ordering agencies to expedite federal permitting processes. U.S. Rep. Cory Gardner, R-Colo., also plans to introduce legislation to expedite decisions on major water projects when supported by state officials, a direct response to the logjam of Front Range water projects.

Another problem is that government agencies lack the personnel and resources to effectively perform reviews. This summer, Northern Water, to the dismay of environmental groups, gave the Army Corps \$140,000 for a project manager position to keep moving forward with review of the Northern Integrated Supply Project, which would build Glade and Galeton reservoirs to serve up to 80,000 new households in the region.



Windy Gap Timeline

As of August 2013

Source: Northern Colorado Water Conservancy District

Year	Event
1967	First water rights filed
1970	Northern Water's Municipal Subdistrict created
1980	Windy Gap Settlement Agreement signed; Subdistrict agreed to provide mitigation
1981	Reclamation granted project approval; construction begins
1985	Supplement to 1980 agreement signed; Crews finish construction and water deliveries begin
2003	Firming project formally enters NEPA/federal permitting process
2004	Subdistrict and Larimer County purchase land for Chimney Hollow Reservoir and Open Space
2005	Reclamation publishes two key reports: Purpose and Need Report, Alternatives Report
2007*	Upper Colorado River Wild and Scenic Stakeholder Group forms, discusses proposed projects
2008 Aug.	Reclamation publishes the Draft Environmental Impact Statement

water projects called rigid and outdated

A sampling of Colorado water projects

PROJECT NAME	DESCRIPTION	DURATION	PROJECT COSTS
Windy Gap Project (Northern Water)	Diversion and pipeline system, including Windy Gap Reservoir, that delivers water from Colorado River for Colorado-Big Thompson Project	About 18 years; construction completed and water pumped in 1985	\$120 million
Windy Gap Firming Project* (Northern Water)	Construction of Chimney Hollow Reservoir near Loveland to "firm" supplies	12 years since initial studies (2001); 10 years since start of formal NEPA process (2003)	Initial projection: \$223 million; current estimate: \$285 million
Northern Integrated Supply Project* (Northern Water)	Construction of Glade and Galeton Reservoirs to hold flows from Cache La Poudre River	13 years since initial discussions; 9 years since start of formal EIS process (2004)	Initial projection: \$350 million; current estimate: \$490 million
Moffat Collection System Project* (Denver Water)	Expansion of Gross Reservoir, outside of Boulder, through flows from Fraser River and existing pipelines and diversions	10 years since start of formal EIS process (2003)	Initial projection: \$140 million; Current estimate: \$280 million
Prairie Waters Project (Aurora Water)	Pipeline system and treatment facility to capture reusable return flows in South Platte River	6 years from design (2005) to completion (2010)	Initial estimate: \$854 million; completion cost: \$655 million
Homestake Water Collection and Storage System (Aurora Water and Colorado Springs Utilities)	Collection and storage system, including Homestake Reservoir, that captures water from Eagle River	Roughly 13 years from filing of water rights (1954) to completion (1968)	NA
Chatfield Reservoir Reallocation* (Colorado Water Conservation Board on behalf of 15 water users in the S. Platte River Basin)	Expansion of Chatfield Reservoir, SW of Denver, to increase storage space to serve water users who rely on groundwater	10 years since new contract to resume EIS (2003); 14 yrs since initial start of environmental review (1999); first study authorized 1986	Estimate current: \$140 million
Two Forks Reservoir (Denver Water and Metropolitan Water Providers)	Proposed dam on South Platte River south of Denver	6 years from start of formal EIS process (1984) to final veto of project (1990)	Initial projected cost: \$380 million; outside estimates: \$1.1 billion
Dillon Reservoir (Denver Water)	Expansion of small lake into Denver Water's largest reservoir; stores water from the Blue River and then diverts flows into the Roberts Tunnel under the Continental Divide to the North Fork of the South Platte River	About 7 years from project launch (relocation of structures in reservoir zone, 1956) to completion (1963); Denver Water began acquiring land for reservoir during Great Depression	"Cost for Roberts Tunnel construction: \$50 million in 1956 which, adjusted to inflation, would be \$340 million in 2012 dollars"

* Indicates project is still undergoing regulatory review and has not been approved or rejected.

Source: Business Report Research

Creative approach

Drew Beckwith, a policy analyst with the Boulder-based Western Resource Advocates, compares large water projects to the lyrics of sad country-western songs: They're always late and in need of money. They don't live up to expectations and they're risky. Beckwith said he believes the delays and overruns are more indicative of a planning issue than a process problem.

"It's no surprise that the environmental-review process takes a long time," he said. "These are big, complex projects that have lots of impacts on communities and the environment, and it's appropriate to take a long hard look."

Cost overruns may look excessive, but initial estimates often come in low to ease early acceptance of a project, Beckwith said, adding that some delays are squarely on the shoulders of project managers who haven't adequately analyzed certain impacts or mitigation actions.

"I don't think anyone is really happy with the way the process works right now," Beckwith said. "Utilities think it takes too long. Conservationists

“Circumstances are changing much more rapidly than in the past, and we have a very rigid regulatory process that is not nimble, adaptable or capable of allowing for critical, timely decisions on key infrastructure.”

Jim Lochhead
CHIEF EXECUTIVE
DENVER WATER

would say there's not enough good input."

He said he would like to see a more open-ended, upfront approach to water-supply challenges instead of a water agency selecting a preferred solution and then following a "decide and defend" strategy.

The changing pressures from envi-

ronmental organizations also have factored into delays. The proposed \$140 million Chatfield Reservoir Reallocation southwest of Denver, another storage expansion project under consideration, has received support from several conservation groups, including Western Resource Advocates, because it avoids building an entirely new reservoir, but the Audubon Society of Greater Denver opposes the development because it would flood wetlands and other bird habitat.

The current system may be frustrating, but water-law experts say it's also serving its purpose. This spring, 50 water-law professors wrote to the U.S. Senate, warning that provisions in the 2013 Water Resources Development Act to loosen environmental review of federal projects would gut NEPA and other laws. Congress is still considering the legislation.

"If I was one of the entities that was proposing a project, I would find it enormously frustrating with the extent that every aspect of the project gets scrutinized and with the problem of satisfying every environmental law," said Larry MacDonnell, recently

retired professor of the University of Wyoming College of Law, "but I think that's inherent in the process. I don't believe there's anything out of joint."

The plodding pace of regulatory review may remain an annoying reality – unless a water utility can devise ways to provide water without massive new storage or delivery pipelines.

Aurora did just that. A decade ago, facing water shortages and drought, Aurora Water planners recognized the need for swift action to protect system reliability and service for existing customers. The utility decided to build its Prairie Waters Project, an \$854 million pipeline and treatment facility that would allow the city to reuse 50,000 acre-feet of water annually and meet its water demands through 2030. Since the project didn't include new storage, managers avoided prolonged federal review, said Darrell Hogan, the project manager, and Aurora Water further expedited its work by tunneling under waterways. To have disturbed the waterways otherwise would have required Clean Water Act 404 permits. Hogan said the project didn't evade environmental protections; planners still consulted with government scientists and conservationists, and had to acquire more than 400 permits for local construction and operations. However, working around the federal system facilitated progress. Prairie Waters went from concept to completion in less than six years, delivering water in October 2010 on time and under budget.

"It's an interesting example of a creative approach to try to be more efficient in how we use water," MacDonnell said.

Projects such as Prairie Waters may represent a relatively hassle-free water-development future, but Drager and colleagues still are wedged between historical practices and current needs. Drager guessed - hesitantly - that the regulatory go-ahead for Windy Gap might come in 2014, so water could be delivered by 2020. But that's assuming the project is approved.

"I was 44 (when the process began) and I'm 54 now," Drager said "and I already have gray hairs." He said he isn't sure if those are from raising two daughters or waiting out Windy Gap.

2008 Dec.	2009* Apr.	2010* May	2010* Oct.	2011 June	2011 Nov.	2012 Mar.	2012* June	2012 Aug.	2012 Nov.	2012 Dec.	County, Subdistrict sign off on 1041, agreements (including IGA, bypass, Learning by Doing)	Colorado Department of Public Health and Environment's 401 water quality certification Reclamation and Subdistrict negotiations on conveyance contract modifications for using C-BT facilities	Pending Reclamation's Record of Decision U.S. Army Corps of Engineers' 404 permit to build Project design Project construction	
Draft EIS comment period closes	IGA negotiations begin (Subdistrict offers voluntary benefits to West Slope stakeholders)	EPA sends letter to Reclamation asking that additional technical reviews be included in final EIS	State biologists, Subdistrict begin state fish and wildlife mitigation and enhancement plans	State officials accept the state fish and wildlife mitigation and voluntary enhancement plans	Reclamation published the Final EIS	U.S. Fish and Wildlife Service issues the Fish and Wildlife Coordination Act Report	Subdistrict files 1041 permit application with Grand County	1041 application hearing held; Public meetings for deliberations begin	Final public meetings held for 1041 deliberations	2012 Dec.	County, Subdistrict sign off on 1041, agreements (including IGA, bypass, Learning by Doing)	Colorado Department of Public Health and Environment's 401 water quality certification Reclamation and Subdistrict negotiations on conveyance contract modifications for using C-BT facilities	Under way in 2013	2014-2015 2016-2019

Windy Gap Firming Project

* Denotes what could be considered a slowdown

Roughing it – with LED lantern and fan

It has probably been close to 20 years since I last went camping, and while many elements of camping haven't changed that much (and I use the term "elements" loosely), much has changed in the world of outdoor adventure.

Let's start with the staple of outdoor shelter – a tent.

My first tent was a canvas model that was sun-bleached, moth-eaten and smelled like a flooded basement. The poles – a collection of cylindrical tubes that "got the job done" – were held together with baling

wire and twine. It was a real scene. It served as a primitive shelter at best; nothing more than a wind block, so long as the wind speed didn't get above 5 mph.

Tents today are nothing like that bag of rags I would pitch on the back 40. They are lighter, stronger and more versatile than ever. My new six-person canopy sets up in about 30 seconds, takes up less space than my gym bag and stands up to 50-mph gusts of wind. In addition to all that, my daughter thinks it's cool.

One of the coolest advanced

tents on the market today has got to be the Hemiplanet Wedge (www.hemiplanet.com). It's a two-person tent that packs away into a 9-by-8-inch roll slightly more than a foot long and tips the scale at slightly more than seven pounds. It also can withstand gusts of wind up to 110 mph. None of that is too out of the ordinary for a high-end tent. But what makes the Wedge so unique is that it doesn't use rigid poles for its structural support; it uses inflatable channels to give it structure instead. Certain death for a tent (and its



GEEK CHIC
Michael Wailes

occupants, for that matter) is the introduction of heat. For some reason, polyester and nylon don't really mix well with open flame. I've seen my share of tents and sleeping bags dissolve before my eyes in a trail of black smoke and napalm-ish like pain for those standing too close.

The problem is either caused by the tent being too close to a fire that is too big or by someone stumbling into the tent after too many campfire brewskis while holding a camping lantern, which is nothing more than a well-constructed Molotov cocktail.

LEDs are providing a fantastic alternative over liquid-fuel lanterns. Zippo – the guys who make those super heavy-duty cigarette lighters – introduced their Rugged LED Lantern earlier this year. There are a lot of LED lanterns on the market, so what makes this one special? It's built like its older, albeit smaller brothers. Most of the LED lanterns on the market are made of plastic, but not the Zippo. It's built of stainless steel and uses a rechargeable lithium-ion battery. It even floats in water! With an output of 22 lumens, the Rugged will keep your tent and its occupants illuminated and safe.

I'll be honest with you: one of the reasons I wanted to start camping again was to disconnect from the trappings of my everyday life – email, text messages, Twitter posts to read, Twitter posts to make, Facebook and all that goes with that. Sometimes I just want a break from it.

It's too bad that smartphones are so danged smart. If they weren't equipped with a myriad of apps to assist the modern outdoorsman, such as compasses, mapping software, Angry Birds, cameras and first-aid guides, they would almost be worthless. You ain't using the talkie-talkie functionality when you are up in the hills; you'd never get any reception. Unfortunately, the shortened battery life on most smartphones does render them useless.

Or does it?

Enter the FlameStower (www.flamestower.com), a small device that uses heat – from a campfire or cooking stove in our scenario – to create electricity. The juice created can be used to charge USB-powered devices such as cell phones or GPS units. It weighs less than a pound and puts out about 5 volts. You aren't going to power your television and DVD player with it, but it can get your phone's battery back in the action.

BRIEF CASE

DEADLINES

The **Fort Collins City Council** will accept applications through Sept. 27 to fill vacancies on 24 boards and commissions. Board members advise the 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; however, a separate application must be submitted for each board. If appointed, applicants will be appointed to only one board or commission. Applicants must have lived in the city's Growth Management Area for a year and be a registered voter. Apply online at www.fcgov.com/boards.

GOOD DEEDS

A crew of young people from the **Weld County Youth Conservation Corps** completed an improvement project at Swift Ponds, a regional outdoor education facility owned and operated by the nonprofit Colorado Youth Outdoors. **Anadarko Petroleum Corp.** donated funds to support WCYCC's work at the property located east of Interstate 25 between Windsor and Fort Collins.

Fort Collins-based **Odell Brewing Co.** offered a \$5,000 matching gift to Fort Collins Habitat for Humanity's House That Beer Built home, matching donations on Community Funded through the end of August.

KUDOS

Aims Community College in Greeley received the annual merit award from the National Board of Surgical Technology and Surgical Assisting for achieving a 100 percent pass rate on the Certified Surgical Technologist examination for the cycle of Aug. 1, 2012, through July 31, 2013.



Coan

Attorney **G. Brent Coan** of Otis, Coan & Peters LLC was selected by his peers for inclusion in The Best Lawyers in America 2014 in the fields of corporate and real estate law.

Fort Collins-based **OtterBox**, maker of protective cases for mobile devices, is again among the fastest growing private companies in the United States, landing at No. 416 on the 2013 Inc. 500 list.

The national industry periodical Dance Retailer News featured **Prima Bodywear**, 123 N. College Ave., Suite 112, Fort Collins, in its September edition, viewable online at DanceretailerNews.com. The article explains how owner Mary Pat McCurdie, a former dancer with a Ph.D. in chemical engineering, transformed the store into a mecca for local dancers and fitness enthusiasts.



Campbell

Craig Campbell, an agent with Farmer's Insurance in Fort Collins who has owned his agency in Old Town for 23 years, was named "Rotarian of the Year" by the Fort Collins Breakfast Club for 2012-2013. He has been treasurer of the Fort Collins Rotary Club for the past four years.

Colorado State University geology professor **Ellen E. Wohl** was selected as a

2013 Fellow of the American Geophysical Union for her continued leadership in the geologic world. Only 0.1 percent of AGU members across the nation are selected to join the ranks of Fellows each year, and this year features the highest number of female AGU Fellows ever selected. Among her current research projects are long-term monitoring of in-stream wood and logjams in the mountainous headwaters of Rocky Mountain National Park, and their effects on channel complexity, productivity of the river ecosystems, and carbon storage.

Matt Brunner, business development officer for Alphagraphics Northern Colorado, was recognized in the 'Top 10 Sales Persons', ranking in the fifth spot at the Alphagraphics National Conference in Nashville, Tenn. Rankings are based on salespersons who produced the highest annual revenue in the system for the fiscal year July 2012-June 2013.

Colorado State University received six national awards for innovative communications work. The awards, announced by the national APEX Awards organization, honored Colorado State's Division of External Relations for a broad range of communications and marketing work, including the Grand Award for Publication Excellence for "InFact Booklet: Colorado State University by the Numbers."

Fort Collins was named home to America's safest drivers for the third time in the history of the Allstate Insurance Co.'s ninth annual America's Best Drivers Report. According to the report, the average driver in Fort Collins will experience an auto collision every 13.9 years, which is 28.2 percent less likely than the national average of 10 years.

NEW PRODUCTS AND SERVICES

Bellvue-based **Morning Fresh Dairy Farm** introduced 12 packs of 4-ounce yogurt for on-the-go snacks or lunch boxes.

Fort Collins-based **New Belgium Brewing** will reveal a new look and feel in 2014 with a portfolio-wide packaging refresh scheduled to hit markets in January. The new design reimagines New Belgium's iconic and playful watercolor imagery from the past 22 years through a modern lens. The artwork will progress many of the themes celebrated in New Belgium's labels over the years, which have been hand-painted by founder Kim Jordan's neighbor, Ann Fitch, since the brewery's beginnings. The new design, created by Hatch Design of San Francisco, featuring illustration by artist Leah Giberson, will appear on all brands and packages.

NAME CHANGES

The **Kruger & Clary CPAs** South office, 375 E. Horsetooth Road, Building 2, Suite 101, Fort Collins, has become **Key2Accounting** and no longer will be affiliated with Dale Kruger and his office. That office will continue to operate from the Howes street location.

OPENINGS

New York Egg on Roll LLC opened in Fort Collins, producing four sandwiches – the Manhattan, containing egg, cheese and hash brown; the Long Island, containing egg, cheese and ham; the Bronx, containing egg, cheese and bacon; and the Staten Island, containing egg, cheese and sausage.

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



COURTESY HEIDI MULLER PHOTOGRAPHY

From left: **Mercedes-Benz of Loveland** owner Kevin Steward, Poudre Valley Hospital president Kevin Unger and MBOL general manager Trent Olinger show off a check representing a donation of \$2,500 to the PVH Cancer Center and Medical Center of the Rockies Foundation to support the new comprehensive and integrated cancer center being built in Fort Collins. MBOL, the latest addition at the Motorplex at Centerra, presented the check at a private event Aug. 20 attended by 400 people. The PVH and MCR Foundation fundraising goal for the cancer center campaign is \$6.1 million, with a campaign end date of June 1, 2015. To date, the foundation has raised more than \$3.7 million toward the goal.

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

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

CALENDAR

SEPT. 7: BLACK TIE BOWLING

The Fort Collins Symphony will sponsor a night of bowling, drinks, music and a silent auction from 6 to 10:30 p.m. at Chipper's Lanes, 830 N. College Ave., Fort Collins. Tickets: \$60 per person, \$40 for nonbowlers and \$200 for a team of four. Proceeds will benefit the symphony's music education and dance scholarships. More information and registration at 970-472-4156.

SEPT. 11: WORKFORCE SYMPOSIUM

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

and tools to increase effectiveness in recruiting, retention, and 2014 health care issues. Register at larimer.org/workforce/business/.

SEPT. 13: GOLF TOURNAMENT

The first annual Berthoud Open Golf Tournament will be held at Highland Meadows Golf Course in Windsor. The Berthoud Chamber of Commerce has a few more openings for hole sponsors and needs volunteers as well as teams wanting to golf. Chamber membership is not required to participate. Register at berthoudcolorado.com.

SEPT. 14: FITNESS FESTIVAL

Raintree Athletic Club will hold its fourth annual Fitness Festival from 7 a.m. to 1 p.m. in the parking lot at its facility, 2555 S. Shields St., Fort Collins. The free event will include six group fitness classes for adults and a bouncy castle and face painting for children. Proceeds from a silent auction of donated items from

area sponsors will go to the club's RAC Cares Foundation to buy equipment for local elementary schools' physical education departments. Those wishing to be vendors or sponsors can call Bridget Holt, the club's marketing director, at 970-490-1300 extension 115.

SEPT. 17: RENTAL TRADE SHOW

The Northern Colorado Rental Housing Association's annual Trade Show & Maintenance Mania will be from 8 a.m. to 3 p.m. at the Drake Centre, 802 W. Drake Road, Fort Collins. The event includes booths for vendors and suppliers that support the area's rental-housing industry, as well as educational sessions focused on maintenance and property management. Admission of \$39 for NoCoRHA members and \$49 for non-members includes the trade show, seminars, luncheon and Maintenance Mania events. Register at www.nocorha.org/caa-fc_website_006.htm or contact Sandy Davis at 970-484-7754.

SEPT. 19: PAINT THE TOWN

The Fort Collins Area Chamber of Commerce will hold a Business After Hours event from 5:30 to 7:30 p.m. at Pinot's Palette, 159 W. Mountain Ave., Fort Collins. Paint your masterpiece while sipping wine or beer. Admission is \$13 for members and \$30 for non-members if registration and payment are received by 5 p.m. Sept. 18. Cost is \$20/member and \$30/non-member at the door. All chamber members and their guests are invited to attend. Checks and major credit cards are accepted. Register online at www.FortCollinsChamber.com or call (970) 482-3746.

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. 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@gmail.com.

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.

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



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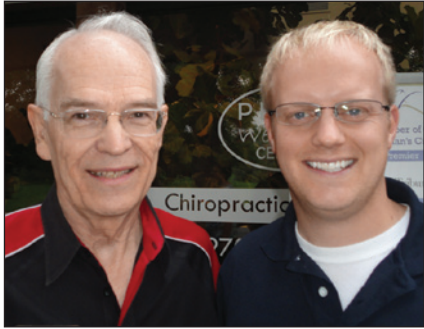
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TIME OUT



COURTESY GREELEY CHAMBER OF COMMERCE Paul Hlad of Award Alliance, left, and Devin Huizingh of Glass Guru of Greeley attend a Business Before Hours event Aug. 14.



COURTESY GREELEY CHAMBER OF COMMERCE Bruce Dennis of Greeley Tribune Digital joined Karla Gravert of Caberra Systems Inc. at the Aug. 22 event at Chipper's Lanes in Greeley.



COURTESY SURGERY CENTER OF FORT COLLINS The Surgery Center of Fort Collins showed off the remodeling of their facility at an Aug. 15 open house. Among those attending were (back row, from left) Wade Troxell, Hillary Payne, Ann Sellenger and Ross Alexander; and (front row, from left) Shawna Smeltzer and Debra Wilde.



COURTESY GREELEY CHAMBER OF COMMERCE Tyler Maxey of Glass Guru of Greeley chats with Les and Trish Meyer of United Sales Alliance at the Aug. 22 Business After Hours event.



COURTESY GREELEY CHAMBER OF COMMERCE Brenda Frank of Cobalt Mortgage and Brad Inhulsen of Sears Real Estate meet at a Greeley Chamber of Commerce Business Before Hours event hosted by Peake Wellness Center on Aug. 14.



COURTESY GREELEY CHAMBER OF COMMERCE Elaine Hicks, left, of the Humane Society of Weld County, chats with Bev Peratino, a Greeley Chamber of Commerce volunteer and Greeley Friends and Newcomers member, at an event held at Peake Wellness Center.



COURTESY GREELEY CHAMBER OF COMMERCE From left, Deloris Spikes of CommunityLink, Barbara Cartier of Cartier Outreach Associates and D. Beierbach of the Assistance League of Greeley met at an Aug. 22 Business After Hours event hosted by Chipper's Lanes in Greeley.

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



2013 SUITCASE PARTY

An Event of the Northern Colorado Active 20/30 Children's Foundation benefiting at-risk and disadvantaged children's charities

THANK YOU

to all who contributed to the 2013 Ehrlich VW & Nissan Suitcase Party benefiting Northern Colorado Active 20/30 Children's Foundation. With everyone's support we were able to raise over \$250,000 for local area child-based charities. See you next year at the 8th Annual Suitcase Party!



VISIT WWW.SUITCASEPARTY.COM FOR MORE INFORMATION



ON THE JOB

CONSTRUCTION

Joey Hardy joined Brannen Design & Construction Inc., a Fort Collins-based builder of luxury homes. Hardy's more than 18 years of combined commercial and residential experience includes managing the building, renovation and expansion of schools, retailers and other commercial and residential projects with contract values ranging from \$250,000 to \$32 million.



Hardy

United Capital Financial Advisers LLC in Fort Collins. McElwee, with more than 10 years of experience in the industry, is the team's new wealth adviser, and Sample, a certified public accountant, will serve as wealth manager.

GOVERNMENT

Lisa Thieme took the oath as a Larimer County deputy assessor on Aug. 22. Thieme will assume the managerial duties of Chief Deputy Assessor Ron Kerr after he retires on Oct. 2. Kerr worked for 35 years in the assessor's office. Thieme graduated from Colorado State University with a bachelor's degree in business and received her law degree from the University of Wyoming. She has worked at the assessor's office since 2006.

FINANCIAL SERVICES

Quinn McElwee and **Lance Sample** joined

HEALTH CARE

Dr. Heidi Hepp joined Banner Health Clinic



Hepp

in Loveland on Sept. 1. She received her medical degree from the University of Kansas in Kansas City and Wichita, Kan., and completed an internship and residency at the Mayo School of Graduate Medical Education in Jacksonville, Fla. She specializes in general family medicine with a special interest in women's preventive health and chronic disease.

ee, Smeltzer has been management services coordinator for the past few years.

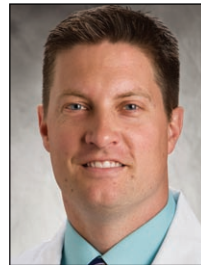


Smeltzer

Dr. Ryan Hartman of the Orthopaedic and Spine Center of the Rockies achieved board certification in orthopedic surgery after passing his board certification examination. He joined OCR in January 2011 as a specialist in pediatric orthopedics and sports medicine. OCR has offices in Fort Collins and Loveland.



Hartman



Kurth



Taylor

Drs. Jay Kurth and **Grant Taylor**, both D.O., were added as family medicine providers in advance of the Sept. 9 opening of Banner Health Center at 702 W. Drake Road, Building A, in Fort Collins. Kurth and Taylor will join Dr. Phillip Rhoads, MD, and see patients of all ages. Kurth and Taylor have seen patients in the Banner Health Clinic on Harmony Road since 2007 and will move their practice north.

LEGAL

Jacob W. Paul, an attorney at Otis, Coan & Peters LLP in Greeley, has been selected to participate in the 2012-2013 class of Leadership Weld County. Paul received his law degree from the University of Denver and his bachelors of arts in history from Colorado State University. Paul's practice at OCP focuses on complex real estate, business, trademark and copyright litigation.



Paul

REAL ESTATE

Kristin Morrow joined Sears Real Estate as a broker associate. A graduate of Eaton High School, she has a bachelor's degree in business management from the University of Northern Colorado's Monfort College of Business and will be working onsite at the Park Place Homes Model home in the St. Michael's subdivision in Greeley.



Morrow



Clay



Noffsinger

Urologist **Dr. Kevin Clay** and pediatrician **Dr. Julie Noffsinger** joined Colorado Medical Group in August. Clay, who began seeing patients in Fort Collins, completed his residency at the University of Nebraska Medical Center. Noffsinger, who began seeing patients at Peakview Medical Center in Greeley, completed her residency at Legacy Emanuel Children's Hospital in Portland, Ore.

Shawna Smeltzer is the new business manager for Surgery Center of Fort Collins, replacing **Judy Sansom**, who has become billing manager. A longtime Surgery Center employ-

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 with "On the Job" in the subject line or mail it to *On The Job* at NCB, 1550 E. Harmony Road, Fort Collins, CO 80525.

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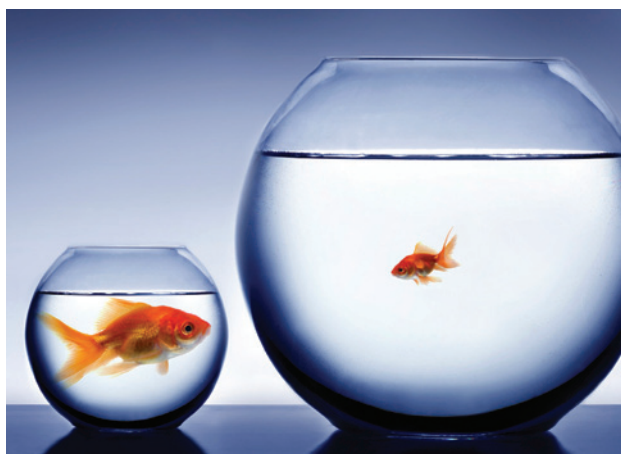
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FRASER from 19

your “independent contractors” work 60 hour weeks and you don’t pay them any overtime premium.

Then one day the U.S. Department of Labor comes knocking and says that your company is under investigation. During the investigation they determine that the people you had classified as independent contractors are actually employees of your company and therefore covered under federal labor laws. Then they charge you overtime back wages for the last two years (20 overtime hours per week x \$20 per hour x 30 employees x 0.5 x 104 weeks = \$624,000) and liquidated damages for the unpaid wages owed (an additional \$624,000). Voila! You have a

\$1,248,000.00 bill due in 90 days.

A simple test to determine if you are misclassifying employees as independent contractors is to ask yourself the following questions:

- Are my independent contractors doing the same job as any of my employees?
- Do I only have independent contractors?

If you answered yes to either of these questions you are probably misclassifying employees as independent contractors and you should fix it immediately to avoid severe problems down the road.

The complete test of whether a person is an employee or an independent contractor is a little more

complicated and includes analyzing several employment-related factors. The IRS has a list of factors as do many state departments of labor but they all boil down to the same question. Are they working for you or are they working for themselves?

Here are the criteria used by the U.S. Department of Labor:

- 1) The extent to which the services rendered are an integral part of the principal’s business.
- 2) The permanency of the relationship.
- 3) The amount of the alleged contractor’s investment in facilities and equipment.
- 4) The nature and degree of control by the principal.

5) The alleged contractor’s opportunities for profit and loss.

6) The amount of initiative, judgment, or foresight in open market competition with others required for the success of the claimed independent contractor.

7) The degree of independent business organization and operation.

The risks of misclassifying employees as independent contractors are many and costly. Making an informed decision at the onset of a person’s employment with your company can save you from future liabilities.

Kalen Fraser is the founder of The Labor Brain Inc. She can be reached at kalen@laborbrain.com.

NEWSMAKER from 19

nesses working together to support one another the downtown area will take a long time to attract more businesses and residents. I’ve been serving on the board of the Downtown Loveland Association for four years in an effort to better understand the obstacles and the solutions to creating a downtown that is sustainable and attractive to both.

Q: Why is Schlosser’s expansion a worthy use of \$15,000 in city funds?

A: Schlosser purchased its current facility in Loveland in 2009 without incentives. The downtown has some prime property but the existing buildings often are in need of serious updating. The incentive from the city allowed us to add updated electrical to the building, which will make it possible for the equipment used in manufacturing to be located there. The unexpected cost would have impacted our budget to be able to add the staff and equipment at the time it is needed – now. We believe the city is on board to see new development but also understands the issues of buildings and property in need of updating. We are very appreciative of the city’s support at this time.

GEEK from 22

As I write this installment of the Geek Chic from my tent, in my backyard, on my laptop, charged by a small array of solar cells, as I listen to Peer Gynt Suite No. 1, sitting in my zero-gravity chair, as a cool breeze from my battery-operated fan blows gently through my hair, I can’t help but relish the simple things in life that can only truly be appreciated when we step away from the trappings of this life and return to nature and fully embrace it.

Until next time: Cogito. Lego. Diligo.

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

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FOR THE RECORD

BANKRUPTCIES

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

This information is obtained from SKLD Information Services.

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

KENTON ARCHIE GALLEGOS, 833 BAYBERRY DRIVE, LOVELAND; CASE #2013-23796, DATE FILED: 8/14/2013

DOLORES ANN GONZALES, 5726 GRAPHITE STREET, TIMNATH; CASE #2013-23835, DATE FILED: 8/14/2013

SUSAN C EDWARDS, 3102 N FRANKLIN AVE, LOVELAND; CASE #2013-23842, DATE FILED: 8/14/2013

MELANIE MAUREEN DANNENBRING, 1902 CHURCHILL CT, FORT COLLINS; CASE #2013-23856, DATE FILED: 8/14/2013

JOHN RANDALL MCELDOWNEY, 327 SUNMOUNTAIN DR, LOVELAND; CASE #2013-23862, DATE FILED: 8/14/2013

KEVIN DUANE HASTINGS, 2970 WCR 46, BERTHOUD; CASE #2013-23865, DATE FILED: 8/14/2013

DANIEL LEE RIECK, 5220 BOARDWALK DRIVE G23, FORT COLLINS; CASE #2013-23951, DATE FILED: 8/15/2013

JOHN LEE STOCK, PO BOX 93, LAPORTE; CASE #2013-23962, DATE FILED: 8/15/2013

ELANA SERRANO, 400 HICKORY ST #14, FORT COLLINS; CASE #2013-23975, DATE FILED: 8/16/2013

TROY A MARKIN, 125 DARTMOUTH TRAIL APT 7, FORT COLLINS; CASE #2013-24065, DATE FILED: 8/17/2013

JAMES A BENNETT, PO BOX 2464, LOVELAND; CASE #2013-24133, DATE FILED: 8/17/2013

CHRISTOPHER SONG LUCAS, 5275 APRICOT DR, LOVELAND; CASE #2013-24148, DATE FILED: 8/17/2013

PATRICK TAYLOR DOUTHIT, 1245 E LINCOLN #611, FORT COLLINS; CASE #2013-24166, DATE FILED: 8/20/2013

DANIEL LYELL, PO BOX 3444, ESTES PARK; CASE #2013-24167, DATE FILED: 8/20/2013

HERIBERTO JR SANCHEZ, 1583 E 8TH STREET, LOVELAND; CASE #2013-24168, DATE FILED: 8/20/2013

KAREN LYNETTE SUTTON, 1604 N US HWY 287, FORT COLLINS; CASE #2013-24172, DATE FILED: 8/20/2013

PHOEBE CARLENE MCWILLIAMS, 2512 MYRTLE COURT, FORT COLLINS; CASE #2013-24175, DATE FILED: 8/20/2013

CHRISTOPHER R BEBO, 6821 AVONDALE RD, FORT COLLINS; CASE #2013-24201, DATE FILED: 8/20/2013

SANDRA KAY HERGENRETER, 1200 SILK OAK CT, FORT COLLINS; CASE #2013-24212, DATE FILED: 8/20/2013

CYNTHIA MARIE VILKAITIS, 2333 W 17TH ST, LOVELAND; CASE #2013-24214, DATE FILED: 8/20/2013

CHERRI LYNN COWAN, 3610 BUTTERNUT DRIVE, LOVELAND; CASE #2013-24218, DATE FILED: 8/20/2013

ROBIN CRYSTAL FOSTER, 1668 OAK CREEK DR, LOVELAND; CASE #2013-24221, DATE FILED: 8/20/2013

DAVID EARL KOTUNOK, 1020 WABASH STREET, FORT COLLINS; CASE #2013-24223, DATE FILED: 8/20/2013

SHELLY ANN RIGGINSMITH, 227 N 2ND STREET #28, BERTHOUD; CASE #2013-24241, DATE FILED: 8/20/2013

JUDITH EUNICE SIMMONS, 2828 SILVERPLUME DR #R3, FORT COLLINS; CASE #2013-24257, DATE FILED: 8/21/2013

JAMES EDWARD HOLMES, 1894 DOVE CREEK CIR, LOVELAND; CASE #2013-24280, DATE FILED: 8/21/2013

LINDA S APPELQUIST, PO BOX 271941, FORT COLLINS; CASE #2013-24318, DATE FILED: 8/21/2013

SHILOH M MCLAUGHLIN, 1728 TWIN LAKES CIRCLE, LOVELAND; CASE #2013-24367, DATE FILED: 8/23/2013

MICHAEL LEE SELTSAM, 1133 LAPORTE AVENUE, FORT COLLINS; CASE #2013-24409, DATE FILED: 8/23/2013

AMANDA R YOUNG, 2324 WOODBURY LANE, FORT COLLINS; CASE #2013-24434, DATE FILED: 8/23/2013

Chapter 13

KEVIN BLAIN BROWN, 1922 PIKES PEAK DRIVE, LOVELAND; CASE #2013-23963, DATE FILED: 8/15/2013

CAROLYN RUTH MASSEY, 708 HORIZON AVE, FORT COLLINS; CASE #2013-24372, DATE FILED: 8/23/2013

MATTHEW WADE ALDERMAN, 542 S SUMMITVIEW DR, FORT COLLINS; CASE #2013-24376, DATE FILED: 8/23/2013

ELLEN DULLKNIFE HANNA, 1001A EAST HARMONY RD #248, FORT COLLINS; CASE #2013-24383, DATE FILED: 8/23/2013

Weld County

Chapter 7

JOHN CHRISTOPHER BLAIR, 3302 STIRRUP LANE, EVANS; CASE #2013-23834, DATE FILED: 8/14/2013

CARL MONTIE ROSE, 10487 WCR 39, FORT LUPTON; CASE #2013-23861, DATE FILED: 8/14/2013

ANDREW ALBERT SENA, 15087 MADISON STREET, BRIGHTON; CASE #2013-23898, DATE FILED: 8/15/2013

KIMBERLIE DAWN FRETWELL, 1401 28TH AVE, GREELEY; CASE #2013-23909, DATE FILED: 8/15/2013

ERIC PAUL REIMERS, 1917 ALMOND AVE, GREELEY; CASE #2013-23926, DATE FILED: 8/15/2013

ASHLEY ANNE CARTER, 502 BROADVIEW DR, WINDSOR; CASE #2013-23935, DATE FILED: 8/15/2013

TRACY WAYLON KRAUTSCHUN, 23117 WCR 54, GREELEY; CASE #2013-23936, DATE FILED: 8/15/2013

NICOLE ANN LEE, 5432 BEAR LN, FREDERICK; CASE #2013-23940, DATE FILED: 8/15/2013

GILBERT DAVILA, 1714 8TH STREET, GREELEY; CASE #2013-23947, DATE FILED: 8/15/2013

VALERIE YVONNE BOSTIC, 4750 W 29TH ST APT 314, GREELEY; CASE #2013-23964, DATE FILED: 8/15/2013

BRANDON P WALKER, 1225 26TH AVE APT #105, GREELEY; CASE #2013-23989, DATE FILED: 8/16/2013

WILLIAM JOSEPH PAUGH, PO BOX 377, FORT LUPTON; CASE #2013-24005, DATE FILED: 8/16/2013

RUBEN PEREZ, 3902 MOUNTAIN VIEW DR, EVANS; CASE #2013-24058, DATE FILED: 8/16/2013

SEAN CHRISTOPHER STITT, 905 28TH AVE, GREELEY; CASE #2013-24059, DATE FILED: 8/16/2013

DENISE LYNN BEARD, 2703 W 14TH ST, GREELEY; CASE #2013-24077, DATE FILED: 8/17/2013

TODD NEWELL LAMBERT, 4903 46TH AVENUE, GREELEY; CASE #2013-24085, DATE FILED: 8/17/2013

CONNIE CAROLINE MARTINEZ, 330 S 30TH AVENUE, BRIGHTON; CASE #2013-24095, DATE FILED: 8/17/2013

LESLIE PAUL SCHULTZ, 2714 MARINA STREET, EVANS; CASE #2013-24105, DATE FILED: 8/17/2013

RENEE R ALVER, 1809 1/2 13TH STREET, GREELEY; CASE #2013-24112, DATE FILED: 8/17/2013

SUSAN RAE MCGUIRE, 2626 W 1ST #245, GREELEY; CASE #2013-24118, DATE FILED: 8/17/2013

BRITNI BETH BEIER, 15144 E 117TH DR, BRIGHTON; CASE #2013-24122, DATE FILED: 8/17/2013

JOHN CHARLES MACIAS, 12111 VILLAGE CIR, BRIGHTON; CASE #2013-24137, DATE FILED: 8/17/2013

DOUGLAS EUGENE GILDOW, 15506 COLEMAN AVE, FORT LUPTON; CASE #2013-24169, DATE FILED: 8/20/2013

MARIO ALFONSO SANTILLAN, 3001 SWAN POINT COURT, EVANS; CASE #2013-24194, DATE FILED: 8/20/2013

CHARLES ECKERT II MYERS, 6209 W7TH ST, GREELEY; CASE #2013-24213, DATE FILED: 8/20/2013

TODD WILLIAM JACKSON, 5400 BOBCAT ST, FREDERICK; CASE #2013-24222, DATE FILED: 8/20/2013

THOMAS WORTH, 1770 PEAR CT, BRIGHTON; CASE #2013-24253, DATE FILED: 8/21/2013

RONALD ERNEST WHITTAKER, 2140 BUENA VISTA DR, GREELEY; CASE #2013-24334, DATE FILED: 8/22/2013

JENNIFER DAWN MORGAN, PO BOX 134, AULT; CASE #2013-24343, DATE FILED: 8/22/2013

AMANDA MAE LEFFORGE, 15427 CAROLINE AVENUE, FORT LUPTON; CASE #2013-24355, DATE FILED: 8/22/2013

SHAUN RYAN LEWIS, 832 SUNRISE DR, BRIGHTON; CASE #2013-24371, DATE FILED: 8/23/2013

SARAH MARIAM REED, 4400 THORNBERRY ST, FREDERICK; CASE #2013-24407, DATE FILED: 8/23/2013

Chapter 13

RALPH GEORGE BONNEY, 285 OCTILLO STREET, BRIGHTON; CASE #2013-23844, DATE FILED: 8/14/2013

RICKY MARTIN BIRZAL, 3608 TIDE WATER DR, EVANS; CASE #2013-23888, DATE FILED: 8/14/2013

KENNETH CHAR BABCOCK, 620 37TH AVE, GREELEY; CASE #2013-24111, DATE FILED: 8/17/2013

MARTY CLAYTON SUP, 3931 28TH AVE, EVANS; CASE #2013-24155, DATE FILED: 8/18/2013

ANN G HALL, PO BOX 94, HEREFORD; CASE #2013-24224, DATE FILED: 8/20/2013

KEVIN RAY OVERTON, 10893 EBONY STREET, FIRESTONE; CASE #2013-24399, DATE FILED: 8/23/2013

MACK PADILLA, 1622 9TH STREET APT 1, GREELEY; CASE #2013-24406, DATE FILED: 8/23/2013

FORECLOSURES

Larimer County

BORROWER: STEPHANIE A & STEPHANIE ANN PLATTEL, 3979 VAIL CT, LOVELAND. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$179339. CASE #60330. 8/6/2013

BORROWER: AILEEN M KNUPPEL, 5405 N COUNTY ROAD 23E, LAPORTE. LENDER: GREEN TREE SERVICING LLC, AMOUNT DUE: \$205322. CASE #60332. 8/6/2013

BORROWER: DANIEL G OGDEN, 3500 ROLLING GREEN DR APT C16, FORT COLLINS. LENDER: SUNTRUST MORTGAGE INC, AMOUNT DUE: \$107069. CASE #60333. 8/6/2013

BORROWER: STEVEN T WILSON, 2053 BEAR CREEK PL, LOVELAND. LENDER: US BANK, AMOUNT DUE: \$204354. CASE #60334. 8/6/2013

BORROWER: TAMMY MONTERO, 3030 KIOWA TRL, ESTES PARK. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$957265. CASE #60336. 8/6/2013

BORROWER: REBECCA E & GERALD W JR SWANK, 1515 RAVEN CT UNIT H, ESTES PARK. LENDER: BANK NEW YORK MELLON, AMOUNT DUE: \$153173. CASE #60337. 8/6/2013

BORROWER: CHRISTOPHER & CASSANDRA J PEDERSON, 1828 YORKTOWN AVE, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$213668. CASE #60338. 8/6/2013

BORROWER: KRISTINA M WHATLEY, 405 BIRCH AVE, ESTES PARK. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$196037. CASE #60339. 8/6/2013

BORROWER: RICHARD L HAAS, 4407 SUNRIDGE DR, LOVELAND. LENDER: DEUTSCHE BANK NATIONAL TRUST C, AMOUNT DUE: \$177032. CASE #60340. 8/6/2013

BORROWER: LINDA SUE & WILLIAM LEONARD WOODS, 2648 BROOKWOOD DR, FORT COLLINS. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$255382. CASE #60342. 8/6/2013

BORROWER: SUSAN TAMARAH HALL, 3904 HARRISON AVE, WELLINGTON. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$143296. CASE #60346. 8/6/2013

BORROWER: LAVONNE A KUKUS, 641 PEGGY CT, LOVELAND. LENDER: COLORADO HOUSING FINANCE AUTHO, AMOUNT DUE: \$121017. CASE #60719. 8/7/2013

BORROWER: GREGORY & ERIN KLEIN, 4248 GOLDENRIDGE WAY, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$202974. CASE #60720. 8/7/2013

BORROWER: CARRIE L RAY, 3919 WILSON AVE, WELLINGTON. LENDER: US BK, AMOUNT DUE: \$113100. CASE #62262. 8/13/2013

BORROWER: SHEILA E & CURT A MILLARD, 1509 CARMELA CT, FORT COLLINS. LENDER: CU MEMBERS MTG, AMOUNT DUE: \$229735. CASE #62263. 8/13/2013

BORROWER: ROBERT O MARTINEZ, 1323 E 4TH ST, LOVELAND. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$68019. CASE #62264. 8/13/2013

BORROWER: MATTHEW G SMITH, 4418 HARPOON CT, FORT COLLINS. LENDER: BK AM, AMOUNT DUE: \$250002. CASE #62265. 8/13/2013

BORROWER: CHRISTOPHER J WOOD, 3400 SARATOGA ST UNIT B, WELLINGTON. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$141728. CASE #62266. 8/13/2013



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BORROWER: RICHARD W & PATRICIA WHITING, 2252 DURANGO DR, LOVELAND. LENDER: ONEWEST BK, AMOUNT DUE: \$141287. CASE #62267. 8/13/2013

BORROWER: CAREY M & RACHEL SMITH, 6047 PAWNEE CT, WELLINGTON. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$404000. CASE #62608. 8/14/2013

BORROWER: JOHN VINCENT DRAGER, 980 CNTY R 60 E, FORT COLLINS. LENDER: WELLS FARGO BANK, AMOUNT DUE: \$74898. CASE #62610. 8/14/2013

BORROWER: WILLIAM THOMAS II HESSER, 1690 BOX PRAIRIE CIR, LOVELAND. LENDER: NATIONSTAR MORTGAGE LLC, AMOUNT DUE: \$157082. CASE #62611. 8/14/2013

BORROWER: MILDRED R NELSON, 7576 VARDON WAY, FORT COLLINS. LENDER: CHAMPION MORTGAGE CO, AMOUNT DUE: \$271628. CASE #62612. 8/14/2013

BORROWER: BARRY J PETERSON, 2019 S GARFIELD AVE, LOVELAND. LENDER: WELLS FARGO BK, AMOUNT DUE: \$166231. CASE #62948. 8/15/2013

BORROWER: RAY & ANDREA MONTAYA, 728 CHERRY ST, FORT COLLINS. LENDER: HSBC MTG SERVICES INC, AMOUNT DUE: \$231682. CASE #63366. 8/16/2013

BORROWER: RALPH JR TEMPERLY, 5001 BEVERLY DR, BERTHOUD. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$216099. CASE #63367. 8/16/2013

BORROWER: SPENCER E & HEIDI M SHARP, 105 KEEP CIR, BERTHOUD. LENDER: JPMORGAN CHASE BANK, AMOUNT DUE: \$164161. CASE #63368. 8/16/2013

Weld County
BORROWER: RAYMOND M & VICKI A COX, 411 ZANTE WAY, LOCHBUIE. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$188798. CASE #3952453. 8/1/2013

BORROWER: SAMUEL F & EILEEN J CARLSON, 14105 COUNTY ROAD 2, BRIGHTON. LENDER: BK WEST, AMOUNT DUE: \$40999. CASE #3952801. 8/2/2013

BORROWER: RAYMUNDO & CYNTHIA L MUNOZ, 1955 SPRUCE CT, ERIE. LENDER: US BK, AMOUNT DUE: \$346700. CASE #3952802. 8/2/2013

BORROWER: ROBERT M & DIANA K BLODGETT, 242 N 60TH AVE, GREELEY. LENDER: US BK, AMOUNT DUE: \$213263. CASE #3952803. 8/2/2013

BORROWER: MICHAEL ANTHONY & APR LONGORIA, 1717 8TH ST, GREELEY. LENDER: ALLIANCE REALTY CAPITAL LLC, AMOUNT DUE: \$125189. CASE #3953282. 8/5/2013

BORROWER: JESSICA ALAIN & JORDA BARRERA, 10231 SANDY RIDGE CT, FIRESTONE. LENDER:

SELENE FIN LP, AMOUNT DUE: \$264653. CASE #3953283. 8/5/2013

BORROWER: LORENZO & ELDA MENCHACA, 608 SUNDANCE WAY, DAcono. LENDER: SUNTRUST MTG INC, AMOUNT DUE: \$126200. CASE #3953741. 8/6/2013

BORROWER: ERIN & SHARI CARMICHAEL, 3309 WINDMILL CT, EVANS. LENDER: WELLS FARGO BK, AMOUNT DUE: \$106730. CASE #3953742. 8/6/2013

BORROWER: CAROLYN SUE DEAN, 265 PIPER DR, ERIE. LENDER: STERLING SAV BK, AMOUNT DUE: \$297270. CASE #3953743. 8/6/2013

BORROWER: DOREEN RUBY, 804 SPRUCE PL, LOCHBUIE. LENDER: WELLS FARGO BK, AMOUNT DUE: \$129858. CASE #3953744. 8/6/2013

BORROWER: DAVID C COLSON, 290 JOSHUA AVE, KEENESBURG. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$158254. CASE #3953745. 8/6/2013

BORROWER: MARK A HUFF, 7233 FOOHILL ST, FREDERICK. LENDER: PNC BK, AMOUNT DUE: \$224289. CASE #3954130. 8/7/2013

BORROWER: STEVEN TODD EVANICH, 3207 BARCLAY CT, EVANS. LENDER: HSBC MTG SERVICES INC, AMOUNT DUE: \$154519. CASE #3954131. 8/7/2013

BORROWER: HAWKEYE CUSTOM HOMES INC, 421 N 78TH AVE, GREELEY. LENDER: 2010 1 RADC CAD VENTURE LLC, AMOUNT DUE: \$89300. CASE #3954226. 8/7/2013

BORROWER: SCOTT LEE BONACCI, 3363 LOWELL LN, ERIE. LENDER: US BK, AMOUNT DUE: \$428161. CASE #3954465. 8/8/2013

BORROWER: LAURA BETH & DAMON JO FISHER, 2503 ROSEMARY LN, MEAD. LENDER: WELLS FARGO BK, AMOUNT DUE: \$176049. CASE #3954466. 8/8/2013

BORROWER: TARATANJA RAMIREZ, 1005 31ST AVE, GREELEY. LENDER: BAC HOME LOANS SERVICING LP, AMOUNT DUE: \$119202. CASE #3954467. 8/8/2013

BORROWER: EXECUTIVE HOMES INC, . LENDER: 2010 1 RADC CAD VENTURE LLC, AMOUNT DUE: \$343308. CASE #3954846. 8/9/2013

BORROWER: BRIAN E & STEPHANIE J OBRECHT, 2019 BROWN CT, JOHNSTOWN. LENDER: BK AM, AMOUNT DUE: \$194298. CASE #3954847. 8/9/2013

BORROWER: JENNIFER & DANIEL LEFFORGE, 433 HARRISON AVE, FORT LUPTON. LENDER: US BK, AMOUNT DUE: \$91124. CASE #3954848. 8/9/2013

BORROWER: CHARLES P & PATRICIA JENNINGS, 3404 COLLINS AVE, EVANS. LENDER: HARBORVIEW 2006 4 TRUST FUND, AMOUNT DUE: \$160063. CASE #3954849. 8/9/2013

BORROWER: STEVEN M & KIMBERLY S WHITE, 808 54TH AVENUE CT, GREELEY. LENDER: HSBC BK USA, AMOUNT DUE: \$472669. CASE #3954850. 8/9/2013

BORROWER: ROBERTO GOMEZ DIAZ, 2523 BEARWOOD AVE, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$119517. CASE #3954851. 8/9/2013

BORROWER: MONOPOLYMAN PROPERTIES MANAGEM, 657 51ST AVE, GREELEY. LENDER: RANDALL REALTY INVEST CO LLC, AMOUNT DUE: \$210000. CASE #3955139. 8/12/2013

BORROWER: NICHOLE SCHWINDT, 1012 E 24TH STREET LN, GREELEY. LENDER: WELLS FARGO BK, AMOUNT DUE: \$95475. CASE #3955140. 8/12/2013

BORROWER: FOREST & KATHY WEBER, 9030 ELDORADO AVE, FREDERICK. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUE: \$270341. CASE #3955141. 8/12/2013

BORROWER: MONOPOLYMAN PROPERTIES MANAGEM, 657 51ST AVE, GREELEY. LENDER: RANDALL REALTY INVEST CO LLC, AMOUNT DUE: \$210000. CASE #3956015. 8/14/2013

BORROWER: BRANDON NORTON, 222 GRAHAM LN, JOHNSTOWN. LENDER: NATIONSTAR MTG LLC, AMOUNT DUE: \$189306. CASE #3956016. 8/14/2013

BORROWER: LOUIE ALANIZ, 2114 9TH AVE, GREELEY. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$109465. CASE #3956018. 8/14/2013

BORROWER: STEPHEN P & TERESA L DITLOW, 4591 SEDONA LN, DAcono. LENDER: WELLS FARGO BK, AMOUNT DUE: \$287972. CASE #3956347. 8/15/2013

BORROWER: BRUCE J & VALERIE L CHRISTENSEN, 5815 W 27TH ST, GREELEY. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$429474. CASE #3956348. 8/15/2013

BORROWER: ALLISON E MILROY, 2712 W 26TH STREET RD, GREELEY. LENDER: BK AM, AMOUNT DUE: \$124471. CASE #3956349. 8/15/2013

BORROWER: PATRICK CHAGOLLA, 1135 34TH AVE, GREELEY. LENDER: BENEFICIAL FIN I INC, AMOUNT DUE: \$88086. CASE #3957014. 8/16/2013

BORROWER: GEORGE M RAMSEY, 1214 MACJAMES CT, DAcono. LENDER: CALIBER HOMES LOANS INC, AMOUNT DUE: \$6389. CASE #3957015. 8/16/2013

BORROWER: CHRISTOPHER P & SABRI GARCIA, 2307 DOGWOOD DR, ERIE. LENDER: HSBC BK USA, AMOUNT DUE: \$211009. CASE #3957016. 8/16/2013

BORROWER: PERCOLO PROPERTIES LLC, 756 DURUM ST, WINDSOR. LENDER: CHARLES E BRIGGS,

AMOUNT DUE: \$158395. CASE #3957017. 8/16/2013

JUDGMENTS

Larimer County
DEBTOR: PICKERT DAIRY LLC, CREDITOR: ROGGEN FARMERS ELEVATOR ASSOC. AMOUNT: \$67976.28. CASE #D-13CV-030155. DATE: 8/2/2013

DEBTOR: JAMES SHIVERS, CREDITOR: FREEMAN COLO PROP-ERTIES LLC. AMOUNT: \$1439.75. CASE #C-13C-030822. DATE: 8/2/2013

DEBTOR: MELISSA BODNAR, CREDITOR: PREMIER MEMBERS FED CREDIT UNI. AMOUNT: \$4779.62. CASE #C-13C-030585. DATE: 8/6/2013

DEBTOR: JOSEPHINE GOMEZ LOYA, CREDITOR: DANIEL LONG. AMOUNT: \$8507.52. CASE #C-13C-004084. DATE: 8/7/2013

DEBTOR: RONALD S WEBER, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$5217.1. CASE #C-13C-032117. DATE: 8/8/2013

DEBTOR: STEVE RUTLEDGE, CREDITOR: CAPITAL ONE BK. AMOUNT: \$2799.63. CASE #C-07C-003928. DATE: 8/8/2013

DEBTOR: ROBBIE HOFFSCHNEIDER, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$15517.85. CASE #C-13C-030053. DATE: 8/8/2013

DEBTOR: DALLAS K DURHAM, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$10935.46. CASE #C-12C-001035. DATE: 8/8/2013

DEBTOR: RYAN LAMPE, CREDITOR: CAVALRY SPV II LLC. AMOUNT: \$5236.33. CASE #C-12C-007310. DATE: 8/8/2013

DEBTOR: CLINE H III DRAGOO, CREDITOR: CAPITAL ONE BK. AMOUNT: \$3421.19. CASE #C-07C-005998. DATE: 8/8/2013

DEBTOR: JENNIFER L HEUTZENROEDER, CREDITOR: CAPITAL ONE BK. AMOUNT: \$1762.64. CASE #C-07C-005546. DATE: 8/8/2013

DEBTOR: TORTILLA MARISSA WINDSOR INC, CREDITOR: UNITED FOOD SERVICE INC. AMOUNT: \$11819.72. CASE #C-2013C61331. DATE: 8/8/2013

DEBTOR: BECKY E & ELLEN R WICKSTROM, CREDITOR: CAPITAL ONE BK. AMOUNT: \$14576.97. CASE #C-06C-202094. DATE: 8/9/2013

DEBTOR: KENNETH DEINES, CREDITOR: JAMES A COOKE. AMOUNT: \$10321.41. CASE #C-12C-008722. DATE: 8/12/2013

DEBTOR: LISA D WARNER, CREDITOR: MOUNT RANGE SHADOWS HOMEOWNERS. AMOUNT: \$1958.05. CASE #C-11C-010878. DATE: 8/12/2013

DEBTOR: MONTE WEAVER, CREDITOR: MOUNT RANGE SHADOWS HOMEOWNERS. AMOUNT: \$5551.67. CASE #C-11C-011167. DATE: 8/12/2013

DEBTOR: MICHELLE PREVATT, CREDITOR: MOUNT RANGE SHADOWS HOMEOWNERS. AMOUNT: \$1545.76. CASE #C-11C-010565. DATE: 8/12/2013

DEBTOR: SCOTT M & MICHIKO T SHEPHERD, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$885.67. CASE #C-13C-030840. DATE: 8/14/2013

DEBTOR: KRISTEN C RITTS, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$1192.93. CASE #C-13C-030322. DATE: 8/14/2013

DEBTOR: GREGORY A MOUNT, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$1443.97. CASE #C-13C-030901. DATE: 8/14/2013

DEBTOR: SUNISA SRIPHIMMARCY, CREDITOR: AM FAMILY MUT INS CO. AMOUNT: \$5664.79. CASE #C-10C-010194. DATE: 8/14/2013

DEBTOR: CAROLYN A ZAMORA, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$1244.57. CASE #C-13C-030249. DATE: 8/15/2013

DEBTOR: MICHELLE AVERY, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$3836.21. CASE #C-13C-030301. DATE: 8/15/2013

DEBTOR: DAVID S GERMER, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1163.37. CASE #C-13C-030855. DATE: 8/15/2013

DEBTOR: NATHANIEL J FIELDS, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$6872.49. CASE #C-13C-032886. DATE: 8/15/2013

DEBTOR: GARRETT J & SHAWN R & SHAWN HEMBR SCHAUB, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$30265.04. CASE #D-12CV-000461. DATE: 8/15/2013

DEBTOR: DAVID W & CONNIE F HICKS, CREDITOR: ARMED FORCES BK. AMOUNT: \$5655494.0. CASE #D-10CV-000181. DATE: 8/15/2013

DEBTOR: VIVAN S WICKAM, CREDITOR: CAPITAL ONE BK. AMOUNT: \$3078.95. CASE #C-07C-003182. DATE: 8/16/2013

DEBTOR: TODD DEVLIN, CREDITOR: CAPITAL ONE BK. AMOUNT: \$2558.15. CASE #C-07C-006135. DATE: 8/16/2013

DEBTOR: SHERRY A RICHMOND, CREDITOR: UNIFUND CCR PARTNERS. AMOUNT: \$36412.88. CASE #D-13CV-030403. DATE: 8/16/2013

DEBTOR: DELLA TROSPER, CREDITOR: UNIFUND CCR PARTNERS. AMOUNT: \$4384.32. CASE #C-13C-030555. DATE: 8/16/2013

DEBTOR: CASHMAN MECHANICAL LLC, CREDITOR: HAJOCA CORP. AMOUNT: \$76364.97. CASE #D-13CV-030606. DATE: 8/16/2013

DEBTOR: SAROJA C EKANAYAKE, CREDITOR: CHASE MANHANTAN BK USA. AMOUNT: \$5025.95. CASE #C-08C-006548. DATE: 8/7/2013

DEBTOR: GEORGE L HAYES, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2582.45. CASE #C-09C-001338. DATE: 8/8/2013

DEBTOR: MARIA E PEREZ, CREDITOR: COLO DEPT REV-ENUE. AMOUNT: \$210.0. CASE #D-12CV-803753. DATE: 8/8/2013

DEBTOR: MELINDA M MINTON, CREDITOR: BEVERLY PARKER. AMOUNT: \$9498.67. CASE #D-05DR-000824. DATE: 8/9/2013

DEBTOR: PROVINCE INC, CREDITOR: ROBERT F & YVONNE D LAURO. AMOUNT: \$51900.0. CASE #D-10CV801. DATE: 8/13/2013

DEBTOR: NORTHERN COLO REAL ESTATE BROK, CREDITOR: RONALD & EILEEN ROTHROCK. AMOUNT: \$29740.57. CASE #2008CV1182. DATE: 8/14/2013

DEBTOR: ALEXANDER M LEMBERG, CREDITOR: DISCOVER BK. AMOUNT: \$5146.81. CASE #C-12C-007079. DATE: 8/14/2013

Weld County

DEBTOR: JOSEPH & KIMBERLY MEDINA, CREDITOR: HOMESALES INC. AMOUNT: \$0.0. CASE #D-2013 CV 137. DATE: 8/13/2013

DEBTOR: MONICA R LONTINE, CREDITOR: BLUE SKY CONDO HOMEOWNERS ASSO. AMOUNT: \$4242.48. CASE #C-13C-031799. DATE: 8/1/2013

DEBTOR: SCOTT A KLOTZ, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$1359.45. CASE #C-13C-031429. DATE: 8/1/2013

DEBTOR: VICKI L MALDOFF, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$8086.87. CASE #C-13C-032354. DATE: 8/1/2013

DEBTOR: NORINE M GREEN, CREDITOR: ST FARM MUTUAL AUTOMOBILE INS. AMOUNT: \$11272.08. CASE #D-11CV-001175. DATE: 8/1/2013

DEBTOR: PATRICK PEREGOV, CREDITOR: AUTOVEST LLC. AMOUNT: \$4406.8. CASE #C-13C-006058. DATE: 8/1/2013

DEBTOR: GREGORY SCOTT NEAL, CREDITOR: LINDA DABNEY. AMOUNT: \$857.5. CASE #C-13C-006684. DATE: 8/2/2013

DEBTOR: LARRY EWING, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$6476.11. CASE #C-13C-030053. DATE: 8/2/2013

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FOR THE RECORD

DEBTOR: ROBERT LIPSCY, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$11816.03. CASE #C-13C-030076. DATE: 8/2/2013

DEBTOR: MARIA MOLL, CREDITOR: EOS CCA. AMOUNT: \$3576.64. CASE #C-12C-031505. DATE: 8/7/2013

DEBTOR: DARLENE M MCTAGGART, CREDITOR: EOS CCA. AMOUNT: \$433.32. CASE #C-11C-055976. DATE: 8/7/2013

DEBTOR: LEWIS S BOWMAN, CREDITOR: CACH LLC. AMOUNT: \$7656.27. CASE #C-13C-031945. DATE: 8/7/2013

DEBTOR: SALLIE GUANA, CREDITOR: BELLCO CREDIT UNION. AMOUNT: \$7372.21. CASE #C-13C-031745. DATE: 8/12/2013

CASE #C-12C-009982. DATE: 8/13/2013

DEBTOR: MILTON RUIZ, CREDITOR: CACH LLC. AMOUNT: \$6433.11. CASE #C-12C-010231. DATE: 8/5/2013

DEBTOR: CAROL J & STEVEN R & STEVE KRABER, CREDITOR: EOS CCA. AMOUNT: \$1662.82. CASE #C-12C-045036. DATE: 8/7/2013

DEBTOR: SHANNON E GRIFFITH, CREDITOR: EOS CCA. AMOUNT: \$3023.53. CASE #C-11C-058112. DATE: 8/7/2013

DEBTOR: FLORINDA BENAVIDEZ, CREDITOR: STEVEN H GOLDBERG. AMOUNT: \$0.0. CASE #C-13C-006562. DATE: 8/7/2013

DEBTOR: MARCUS T CELESTINO, CREDITOR: BELLCO CREDIT UNION. AMOUNT: \$12976.3. CASE #C-13C-032768. DATE: 8/12/2013

DEBTOR: MARIE I & MARIE SALINAS, CREDITOR: SECURITY CREDIT SERVICES LLC. AMOUNT: \$7989.71. CASE #C-13C-030032. DATE: 8/13/2013

DEBTOR: MARK BRUNKEN, CREDITOR: PUBLIC SERVICE CREDIT UNION. AMOUNT: \$3109.07. CASE #C-13C-031689. DATE: 8/6/2013

DEBTOR: FIDELINA VALENTE, CREDITOR: EOS CCA. AMOUNT: \$580.81. CASE #C-11C-044485. DATE: 8/7/2013

DEBTOR: DIANE & MARK BOWEN, CREDITOR: EOS CCA. AMOUNT: \$7469.74. CASE #C-13C-032964. DATE: 8/7/2013

DEBTOR: BRADLEY POPPIE, CREDITOR: SVV LLC. AMOUNT: \$15662.5. CASE #C-12C-002340. DATE: 8/8/2013

DEBTOR: ERIC SORIA, CREDITOR: GEMINI CAPITAL GROUP LLC. AMOUNT: \$1656.36. CASE #C-13C-032085. DATE: 8/12/2013

DEBTOR: STEPHEN T CLOYED, CREDITOR: DISCOVER BK. AMOUNT: \$18520.63. CASE #D-13CV-030300. DATE: 8/13/2013

DEBTOR: DIANE & MARK BOWEN, CREDITOR: EOS CCA. AMOUNT: \$638.31. CASE #C-13C-040354. DATE: 8/7/2013

DEBTOR: MARIANNE CALDWELL, CREDITOR: EOS CCA. AMOUNT: \$879.05. CASE #C-11C-040927. DATE: 8/7/2013

DEBTOR: SCOTT JEFFRES, CREDITOR: EOS CCA. AMOUNT: \$12209.01. CASE #C-13C-033111. DATE: 8/7/2013

DEBTOR: MARLENE PRICE, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$3783.74. CASE #C-13C-032232. DATE: 8/9/2013

DEBTOR: EDMUNDO & MARIA DUENEZ, CREDITOR: GEMINI CAPITAL GROUP LLC. AMOUNT: \$419728.0. CASE #C-13C-031752. DATE: 8/12/2013

DEBTOR: LENA J JARAMILLO-ONZALES, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$931.13. CASE #C-13C-005310. DATE: 8/13/2013

DEBTOR: LEVINA NESS, CREDITOR: EOS CCA. AMOUNT: \$709.12. CASE #C-13C-033038. DATE: 8/7/2013

DEBTOR: CHARLOTTE & JIM TEGTMAN, CREDITOR: EOS CCA. AMOUNT: \$622.04. CASE #C-13C-036864. DATE: 8/7/2013

DEBTOR: ERLINA & ROBERTO CORTEZ, CREDITOR: EOS CCA. AMOUNT: \$529.9. CASE #C-12C-031486. DATE: 8/7/2013

DEBTOR: JUSTIN D KELLEY, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$15493.85. CASE #C-13C-032770. DATE: 8/9/2013

DEBTOR: MICHAEL ALISON, CREDITOR: GEMINI CAPITAL GROUP LLC. AMOUNT: \$12031.44. CASE #C-13C-031566. DATE: 8/12/2013

DEBTOR: KRISTINE K & KRISTINE DAVIS, CREDITOR: SECURITY CREDIT SERVICES LLC. AMOUNT: \$10144.94. CASE #C-13C-030800. DATE: 8/13/2013

DEBTOR: TONIA KNODEL, CREDITOR: EOS CCA. AMOUNT: \$2642.3. CASE #C-13C-040355. DATE: 8/7/2013

DEBTOR: ALFONSO ARANDA LUJAN, CREDITOR: EOS CCA. AMOUNT: \$609.77. CASE #C-11C-051698. DATE: 8/7/2013

DEBTOR: EVONNA J HUDSON, CREDITOR: EOS CCA. AMOUNT: \$1056.41. CASE #C-12C-059494. DATE: 8/7/2013

DEBTOR: DANIEL FRANCIS OBRIAN, CREDITOR: BELLCO CREDIT UNION. AMOUNT: \$7712.73. CASE #C-07C-007255. DATE: 8/9/2013

DEBTOR: TANYA & TORY MORRISON, CREDITOR: GEMINI CAPITAL GROUP LLC. AMOUNT: \$22472.77. CASE #D-13CV-030173. DATE: 8/12/2013

DEBTOR: WILLIAM D & WILLIAM OYLER, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1261.52. CASE #C-12C-009900. DATE: 8/13/2013

DEBTOR: TAMI W & TAMMY S GLADDEN, CREDITOR: EOS CCA. AMOUNT: \$778.89. CASE #C-12C-047193. DATE: 8/7/2013

DEBTOR: ALFONSO P LUNA, CREDITOR: EOS CCA. AMOUNT: \$1152.02. CASE #C-10C-065063. DATE: 8/7/2013

DEBTOR: NATALIA & PEDRO TIJERINA, CREDITOR: EOS CCA. AMOUNT: \$1018.79. CASE #C-13C-034885. DATE: 8/7/2013

DEBTOR: RITA R COLLINS, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1639.12. CASE #C-13C-031882. DATE: 8/9/2013

DEBTOR: WILLIAM E ALTER, CREDITOR: MAINSTREET ACQUISITIONS LLC. AMOUNT: \$5343.95. CASE #C-13C-031279. DATE: 8/13/2013

DEBTOR: ESTEBAN & ESTEBAN JR RODRIGUEZ, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2301.64. CASE #C-13C-005403. DATE: 8/13/2013

DEBTOR: CINDY L & JAMES FISCHBACK, CREDITOR: EOS CCA. AMOUNT: \$294.25. CASE #C-12C-040880. DATE: 8/7/2013

DEBTOR: LORI G GRIGGS, CREDITOR: EOS CCA. AMOUNT: \$2959.27. CASE #C-11C-044653. DATE: 8/7/2013

DEBTOR: TAMI S & TAMMY S GLADDEN, CREDITOR: EOS CCA. AMOUNT: \$778.89. CASE #C-12C-047193. DATE: 8/7/2013

DEBTOR: TAMMY L BRISENO, CREDITOR: CAPITAL ONE BK. AMOUNT: \$1749.95. CASE #C-07C-003174. DATE: 8/9/2013

DEBTOR: BRIAN & BRIAN L ATKINSON, CREDITOR: ASSET ACCEPTANCE LLC. AMOUNT: \$1076.33. CASE #C-13C-030068. DATE: 8/13/2013

DEBTOR: MILTON R RUIZ, CREDITOR: LINCOLN EDUCATION SERVICE CORP. AMOUNT: \$2612.33. CASE #C-13C-031292. DATE: 8/13/2013

DEBTOR: MARY E HOFFMAN, CREDITOR: EOS CCA. AMOUNT: \$316.84. CASE #C-12C-040882. DATE: 8/7/2013

DEBTOR: VALERIE J OLOUGHLIN, CREDITOR: EOS CCA. AMOUNT: \$4416.38. CASE #C-11C-060315. DATE: 8/7/2013

DEBTOR: KAREN HEASLET ARENDT, CREDITOR: EOS CCA. AMOUNT: \$2529.49. CASE #C-11C-061806. DATE: 8/7/2013

DEBTOR: CLAUDE HENDRICKS, CREDITOR: CAPITAL ONE BK. AMOUNT: \$2504.27. CASE #C-07C-003172. DATE: 8/9/2013

DEBTOR: BRIAN & LORA ATKINSON, CREDITOR: ASSET ACCEPTANCE LLC. AMOUNT: \$1890.5. CASE #C-13C-030054. DATE: 8/13/2013

DEBTOR: DAVID C EWERTZ, CREDITOR: NCEP LLC. AMOUNT: \$2847.91. CASE #C-13C-031781. DATE: 8/13/2013

DEBTOR: JANET L & CHARLES T SAXTON, CREDITOR: EOS CCA. AMOUNT: \$865.16. CASE #C-12C-049490. DATE: 8/7/2013

DEBTOR: HOLLY G CLIFFORD, CREDITOR: EOS CCA. AMOUNT: \$3303.12. CASE #C-11C-041342. DATE: 8/7/2013

DEBTOR: FRANCIS L WERCH, CREDITOR: EOS CCA. AMOUNT: \$2249.29. CASE #C-11C-063812. DATE: 8/7/2013

DEBTOR: ANITA ZAMARRIPA, CREDITOR: LOVELAND READY MIX CONCRETE IN. AMOUNT: \$826.92. CASE #C-13S-000175. DATE: 8/9/2013

DEBTOR: MARY A & MARY ANN HOCKER, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$10047.93.

DEBTOR: CHRIS A STURTEVANT, CREDITOR: FIA CARD SERVICES. AMOUNT: \$24035.86. CASE #D-13CV-030125. DATE: 8/13/2013

DEBTOR: VALERIE J OLOUGHLIN, CREDITOR: EOS CCA. AMOUNT: \$4416.38. CASE #C-11C-060315. DATE: 8/7/2013

DEBTOR: JOANN & JOANNE OVIEDO, CREDITOR: EOS CCA. AMOUNT: \$510.22. CASE #C-11C-049182. DATE: 8/7/2013

DEBTOR: RUTH & SEVERIANO RIVERA, CREDITOR: EOS CCA. AMOUNT: \$2177.69. CASE #C-11C-061691. DATE: 8/7/2013

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Sat., Oct. 5 KISS

Ring of Fire
Sun., Oct. 6 KCO

50 Shades! The Musical
Sat., Sept. 14 RADIO 94.9

Gabriel Iglesias
Fri., Oct. 18 KISS

MercyMe
Sun., Nov. 3

Michael Martin Murphey's Cowboy Christmas Ball
Sat., Nov. 23 KCO

The Addams Family
Sun., Nov. 24 1310 NEWS TALK

Elvis Through the Years
Sat., Nov. 30 104.7 fm

Beauty and The Beast
Tues., Dec. 17 111-FUZZ

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Sat., Dec. 21 600KCOL

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FOR THE RECORD

DEBTOR: RUBEN DELGADO & RUBEN GUZMAN, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$838.38. CASE #C-13C-006403. DATE: 8/13/2013

DEBTOR: JESSE ADAMS, CREDITOR: AME EXPRESS CENTURION BK. AMOUNT: \$3438.95. CASE #C-13C-006361. DATE: 8/13/2013

DEBTOR: CHRISTIN S & CHRISTIN HENRY, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$931.84. CASE #C-13C-030801. DATE: 8/13/2013

DEBTOR: AARON M JONES, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1153.73. CASE #C-13C-031422. DATE: 8/13/2013

DEBTOR: SHELLY RAJEWICH, CREDITOR: AM EXPRESS BK. AMOUNT: \$24201.45. CASE #D-13CV-030271. DATE: 8/13/2013

DEBTOR: LILIA T SANCHEZ, CREDITOR: HARVEST CREDIT MANAGEMENT VII. AMOUNT: \$806.67. CASE #C-10C-002420. DATE: 8/13/2013

DEBTOR: VICKIE A & VICKIE FLO WOODY, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$1502.73. CASE #C-13C-032040. DATE: 8/13/2013

DEBTOR: DARREN H & DARREN LANGE, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$4319.76. CASE #C-13C-006397. DATE: 8/13/2013

DEBTOR: LINDA MAY & KELLY LONGACRE, CREDITOR: WEST POINT HOMEOWNERS ASSOC. AMOUNT: \$3708.4. CASE #C-13C-030407. DATE: 8/13/2013

DEBTOR: CRAIG C THOMPSON, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$1484.74. CASE #C-11C-002479. DATE: 8/13/2013

DEBTOR: MM TANK COATING CO INC, CREDITOR: RSC EQUIP RENTAL INC. AMOUNT: \$25755.24. CASE #D-13CV-033150. DATE: 8/14/2013

DEBTOR: DAVID J PLASTERS, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$733.98. CASE #C-12C-002057. DATE: 8/15/2013

DEBTOR: MOSES S RAMOS, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$8876.09. CASE #C-13C-031250. DATE: 8/15/2013

DEBTOR: CAROL ANN THOMAS, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$7695.8. CASE #C-13C-006035. DATE: 8/15/2013

DEBTOR: JOE W VELARDE, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$8945.74. CASE #C-13C-030371. DATE: 8/15/2013

DEBTOR: HURSELL MALONE, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$988.82. CASE #C-12C-005639. DATE: 8/15/2013

DEBTOR: LYNETTE RANGEL, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$993.28. CASE #C-12C-005663. DATE: 8/15/2013

DEBTOR: DALE E JONES, CREDITOR: DISCOVER BK. AMOUNT: \$10231.99. CASE #C-12C-010099. DATE: 8/15/2013

DEBTOR: MARK T WILLIAMS, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$12874.21. CASE #C-12C-007925. DATE: 8/15/2013

DEBTOR: ANGELA ORECCHIO, CREDITOR: MIDLAND FUNDING LLC. AMOUNT: \$822.51. CASE #C-12C-010198. DATE: 8/15/2013

DEBTOR: SHANE C & DIANA L CLARK, CREDITOR: MAIN STREET ACQUISITION CORP. AMOUNT: \$10929.91. CASE #C-13C-031286. DATE: 8/15/2013

DEBTOR: TANYA M & TANYA MCCARTY, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$2672.21. CASE #C-12C-009952. DATE: 8/15/2013

DEBTOR: STEFANIE A MCINTYRE, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$1273.64. CASE #C-13C-031444. DATE: 8/15/2013

DEBTOR: NEAL H & NEAL SANCHEZ, CREDITOR: CAPITAL ONE BK. AMOUNT: \$3027.43. CASE #C-07C-002867. DATE: 8/15/2013

DEBTOR: DAVID I KUBASTA, CREDITOR: AM FAMILY MUTUAL INS CO. AMOUNT: \$13978.67. CASE #C-13C-031829. DATE: 8/15/2013

DEBTOR: JAVIER GARZA, CREDITOR: FARMERS INS EXCHANGE. AMOUNT: \$24882.18. CASE #D-05CV-000424. DATE: 8/16/2013

DEBTOR: DAWN M WIRTH, CREDITOR: HOME ST BK. AMOUNT: \$54586.48. CASE #D-08CV-001034. DATE: 8/6/2013

DEBTOR: JAMIE A GIBREAL, CREDITOR: CITIBANK SOUTH DAKOTA. AMOUNT: \$0.0. CASE #C-08C5107. DATE: 8/7/2013

DEBTOR: KERRI M WYATT, CREDITOR: COLO ST REV-ENUE. AMOUNT: \$3944.0. CASE #D-D622012CV800971. DATE: 8/7/2013

DEBTOR: CHRISTOPHER VALVERDE, CREDITOR: DOLORES R GONZALES. AMOUNT: \$2241.0. CASE #D-92JS000292. DATE: 8/12/2013

DEBTOR: RAYMUNDO VELASQUEZ, CREDITOR: STACEY LYNN KLINGER. AMOUNT: \$16787.0. CASE #D-93JV000067. DATE: 8/12/2013

DEBTOR: RAYMOND TIMOTHY & RAY PHILLIPS, CREDITOR: TONYA MICHELLE TONER. AMOUNT: \$5283.0. CASE #D-04JV000648. DATE: 8/12/2013

DEBTOR: SUNISA SRIPHIMMAR-CY, CREDITOR: AM FAMILY MUTUAL INS CO. AMOUNT: \$5664.79. CASE #C-10-C-10194. DATE: 8/13/2013

DEBTOR: EVELYN C BURROUGH, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$207.41. CASE #C-10C-005637. DATE: 8/13/2013

DEBTOR: STEVEN K & GWENDOLYN S MENDELL, CREDITOR: GWENDOLYN S MENDELL. AMOUNT: \$0.01. CASE #C-C107-212. DATE: 8/14/2013

DEBTOR: SHANE MATTHEW MEDINA, CREDITOR: JULIE ANN LARA. AMOUNT: \$3267.0. CASE #D-04JV000613. DATE: 8/15/2013

DEBTOR: JOSE MONCADA, CREDITOR: JESSICA ARCHULETA. AMOUNT: \$7800.0. CASE #D-02JV000472. DATE: 8/15/2013

DEBTOR: ROBERTO MALDONADO, CREDITOR: BERNADETTE MARIE GARCIA. AMOUNT: \$724.5. CASE #D-05JV000344. DATE: 8/15/2013

DEBTOR: JAMES D COOK, CREDITOR: CITIBANK SOUTH DAKOTA. AMOUNT: \$7024.28. CASE #C-10C-009149. DATE: 8/15/2013

RELEASE OF JUDGMENT

Larimer County

DEBTOR: CRAIG P SISCO, CREDITOR: CAVALRY SPV I LLC. AMOUNT: \$7362.4. CASE #C-12C8374. DATE: 8/2/2013

Weld County

DEBTOR: CESAR NAVARRO, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 8/1/2013

DEBTOR: SUSAN PATRICIA INMAN, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$5378.04. CASE #13-12689-MER. DATE: 8/2/2013

DEBTOR: SUSAN PATRICIA INMAN, CREDITOR: TNB VISA TV TARGET NATL BK. AMOUNT:

\$20048.02. CASE #13-12689-MER. DATE: 8/2/2013

DEBTOR: PROVINCE INC, CREDITOR: ROBERT F & YVONNE D LAURO. AMOUNT: \$51900.0. CASE #10CV801. DATE: 8/13/2013

DEBTOR: SHEILA & RONALD KELSEY, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 8/16/2013

DEBTOR: WILLIAM JR & SARAH HERGENRETER, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0.0. CASE #. DATE: 8/16/2013

STATE TAX LIENS

Larimer County
3J SERVICE CLEANING LLC, \$1621.83, CASE #61631, 8/12/2013

ALL DAY ALL NIGHT BAIL BONDS I, \$6983.45, CASE #62556, 8/14/2013

BASE SHOP INC, \$3996.18, CASE #61653, 8/12/2013

BERING LLC, \$910.95, CASE #59286, 8/2/2013

ESTES PARK REALTY, \$2274.57, CASE #59725, 8/5/2013

HARRIS ASSOC LLC, \$216.57, CASE #62557, 8/14/2013

IND CONSULTING GROUP INC, \$1829.02, CASE #61643, 8/12/2013

FRANK A IIPARRISH, \$2006.04, CASE #61625, 8/12/2013

PBM LLC, \$770.2, CASE #62558, 8/14/2013

PONDEROSA REALTY ASSOC, \$286.13, CASE #61652, 8/12/2013

STRAIGHT LINE DRUG ALCOHOL MON, \$560.22, CASE #59724, 8/5/2013

Weld County

ADEN INC, \$448.62, CASE #3952660, 8/1/2013

ANIMAL HEALTH INTNL INC, \$5905.79, CASE #3952658, 8/1/2013

BENITEZ TREE SERVICE LLC, \$1701.33, CASE #3952659, 8/1/2013

BLUE MUG COFFEE BAR LLC, \$1032.33, CASE #3957169, 8/16/2013

COKAN ENTERPRISES INC, \$5170.44, CASE #3955539, 8/12/2013

DANCERS ASCENT LLC, \$1739.45, CASE #3956976, 8/15/2013

DEMAJ LLC, \$972.3, CASE #3952661, 8/1/2013

GENERAL HEATING AIR CONDITIONI, \$3804.48, CASE #3955980, 8/13/2013

GILLEN WIRING AUTOMATION, \$1411.98, CASE #3957195, 8/16/2013

TRACIE HAMILTON, \$2964.94, CASE #3955535, 8/12/2013

JERRY D & HEATING COOLING LLC LEMONS, \$2355.99, CASE #3954361, 8/7/2013

PRIMARY INTEGRATION ENCORP LLC, \$5003.43, CASE #3953486, 8/5/2013

RAKES ELECTRIC LLC, \$1477.85, CASE #3955534, 8/12/2013

RC WELL SERVICE LLC, \$73.47, CASE #3956977, 8/15/2013

REY LLC, \$940.25, CASE #3957196, 8/16/2013

WASTE CHASERS LLC, \$1244.31, CASE #3955540, 8/12/2013

RELEASE OF STATE TAX LIENS

Larimer County

ADVANCE DESIGN CONTRACTORS INC, \$0.0, CASE #63074, 8/15/2013

MARY R & FRANKLIN R ICRONE, \$0.0, CASE #62306, 8/13/2013

JONES EXCAVATING INC, \$2762.71, CASE #63075, 8/15/2013

JONES EXCAVATING PLUMBING, \$2782.53, CASE #63076, 8/15/2013

KEITH L COX INC, \$936.49, CASE #59287, 8/2/2013

Weld County
LUCKY QUARTER LLC, \$0.0, CASE #3957248, 8/16/2013

LUCKY QUARTER LLC, \$0.0, CASE #3957247, 8/16/2013

SONYAPAUKUNE, \$0.0, CASE #3954708, 8/8/2013

Warranty deeds

Larimer County

Seller: VIRGINIA D PULLIAM FAMILY LP
Buyer, Buyer's Address: RODNEY B & KIMBERLY B ANDERSEN, 3836 POUDDRE DR
Address: 8216 OPEN VIEW PL, LOVELAND
Price: \$155000
Date Closed: 7/31/2013

Seller: JOSEPH S CONSTANCE L LIFETIME
Buyer, Buyer's Address: LINDY & LUKE CARLSON, 1548 TRACY DR
Address: 1548 TRACY DR, LOVELAND
Price: \$237500
Date Closed: 7/31/2013

Seller: JAMES F JR NAN BANGS MCKINNELL
Buyer, Buyer's Address: CAMERON S GODECKE, 58 SHELDON TER
Address: 314 E STUART ST, FORT COLLINS
Price: \$225000

THE EYE from 3

more than \$25 million to the chicken growers. Pilgrim's Pride appealed the decision.

Pilgrim's Pride argued that the Packers and Stockyards Act only is violated by anti-competitive attempts to affect market prices. The company argued that its output reductions did not harm competitors, so it had followed the law.

The appeals court agreed, adding that the company had overextended itself by producing more chicken than the market appeared to need, driving down chicken prices.


"While we agree that a goal of competition is lower price levels, a unilateral attempt to raise prices... is not inherently illicit or anticompetitive," read a decision from the

U.S. Court of Appeals for the Fifth Circuit.

The ruling affirmed that Pilgrim's Pride's decision to reduce production in May 2009 was a legitimate, rational response to market conditions at the time, chief executive Bill Lovette said in an email statement from a spokesman.

"We in no way made any attempt to illegally manipulate or control poultry prices and we are pleased the court agreed with our position," Lovette said. "Pilgrim's takes great pride in the relationship we enjoy with the family farmers who raise and provide care for our chickens."

An attorney for the chicken growers said the group plans to ask the appeals court to rehear the case.



The Legal Aid Foundation of Colorado salutes the following individuals and law firms from Larimer County who contributed to legal aid this year. The Larimer County Campaign for Justice raised over \$25,000 to provide civil legal services for low-income individuals and families. Thank you for making justice a reality for so many.

<p>\$4,000 + David Bye Dick & Bev Gast</p>	<p>\$250 - \$499 Law Offices of Peter W Bullard William G Kaufman Randall C & Allison Lococo Ian D & Vicki L McCargar Starr and Westbrook Joshua B Zugish – Giveback Service of Process</p>	<p>R Bruce Fickel II Joel M & Heidi H Funk Lynn A Hammond Cynthia M Hartman George H Hass Frank T Johnson Jr William J Kneeland Kathleen M Lane Jan Larsen Gordon E McClintock Gregory Miller Dianne H Peterson Garth W & Joanne Rogers James W Rourke Stephen J Roy Stephen J & Margo Schapanski Sarah Schielke Thomas L Selken Robert M Smith Maureen Terjak & Steve Wall VanMeveren Law Group Nancy L Wallace Robin Welsh</p>	<p>David L Wood Ed & Barb Yosses Jacqueline C Zipser</p>
<p>\$1,000 - \$3,999 Anonymous Celeste Holder Kling & Robert Kling Lucia A Liley Myatt Brandes & Gast QDROMAN</p>	<p>\$500 - \$999 Robert W & Jana Brandes Jr Cline Williams Wright Johnson & Oldfather John P & Christine Frey James H & Dana S Hiatt Lathrop Law Office Devin Odell</p>	<p>\$100 - \$249 Anonymous John Aylward Andrew Bertrand Denise A Bretting Law Offices of Matt Busch Trey Cutler Dean & Reid Ingrid E Decker & David Rorabeck Jeanne Stadler Drake Roger & Larae Essman</p>	<p>Up to \$99 Levi Brooks Carole Deeny Carnahan Ashley Chase Michael Krueger Linda S Miller & George Blau Jon-Mark Colwell Patterson Joan C Richard Katie Troutt Riley PC Kimberly & Brad L Schutt Charles Edward & Linda Stirman Greg & Rebecca Tempel John Traphagan Vap Scott Weitzel John David Williams Zachary G Wilson Workman Law Office</p>

Special thanks to Randy Williams and Josh Zugish for chairing the Larimer County Campaign

www.legalaidfoundation.org

FOR THE RECORD

Date Closed: 7/31/2013

Seller: RYLAND GROUP INC
Buyer, Buyer's Address: DAVID WINSLOW & LAURIE FRIDLEY NILES, 5757 NORTHERN LIGHTS DR, FORT COLLINS
Address: 5757 NORTHERN LIGHTS DR, FORT COLLINS
Price: \$524600
Date Closed: 8/1/2013

Seller: MY Q HANG
Buyer, Buyer's Address: GAIL W & STEVEN K BEVERLIN, 102 S HUMBOLT ST
Address: 2133 KRISRON RD UNIT E-204, FORT COLLINS
Price: \$166000
Date Closed: 8/1/2013

Seller: WENDY SHAW
Buyer, Buyer's Address: JAIME LUNA, 3814 RANNOCH ST
Address: 3814 RANNOCH ST, FORT COLLINS
Price: \$210000
Date Closed: 8/1/2013

Seller: DONALD B BRESEE
Buyer, Buyer's Address: DONALD B BRESEE LIVING TRUST, 821 GRANT ST
Address: 2143 BRONSON ST, FORT COLLINS
Price: \$
Date Closed: 8/1/2013

Seller: THOMAS JOHN BAS-SAREAR
Buyer, Buyer's Address: JEFFERY THOMAS & VIRGINIA ANN BRUHN, 1509 E PITKIN ST
Address: 1509 E PITKIN ST, FORT COLLINS
Price: \$240000
Date Closed: 8/1/2013

Seller: STANLEY E & LINDA L HENK
Buyer, Buyer's Address: MARK C FISHER, 3621 SETTLERS RD
Address: 3621 SETTLERS RD, LAPORTE
Price: \$175000
Date Closed: 8/1/2013

Seller: ROXANNE L WATKINS
Buyer, Buyer's Address: BARBARA L LAKIN, 1925 SE 56TH AVE
Address: 1005 PONDEROSA DR, FORT COLLINS
Price: \$140000
Date Closed: 8/1/2013

Seller: RONALD E & DEBRA M WINCHEL
Buyer, Buyer's Address: LINDA L & DAVID M KAUFMAN, 3386 CREST DR
Address: 3386 CREST DR, LOVELAND
Price: \$495000
Date Closed: 8/1/2013

Seller: MORNINGSIDE COMMUNITY LLC
Buyer, Buyer's Address: CHRISTOPHER M HILL, 3827 PRECISION DR #D
Address: 3827 PRECISION DR #D, FORT COLLINS
Price: \$231700
Date Closed: 8/1/2013

Seller: MORNINGSIDE COMMUNITY LLC
Buyer, Buyer's Address: 3827 PRECISION DRIVE UNIT E LL, 7835 EAGLE RANCH RD
Address: 3827 PRECISION DR #E, FORT COLLINS
Price: \$217500
Date Closed: 8/1/2013

Seller: JUSTIN L & SARAH SIMPSON
Buyer, Buyer's Address: MATTHEW LUKE FREEMAN, 702 HILLROSE CT
Address: 702 HILLROSE CT, FORT COLLINS
Price: \$294000
Date Closed: 8/1/2013

Seller: MORNINGSIDE COMMUNITY LLC
Buyer, Buyer's Address: GEORGE H & REBECCA T GUEORGUIEV, 3827 PRECISION DR #C
Address: 3838 ROCK CREEK DR, FORT COLLINS
Price: \$230100
Date Closed: 8/1/2013

Seller: ANDREW C & JENNIFER L THORNE
Buyer, Buyer's Address: JOHN D JR TOBIN, 2309 BRIGHTWATER DR
Address: 2309 BRIGHTWATER DR, FORT COLLINS
Price: \$202500
Date Closed: 8/1/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: GAVIN & AMANDA BAILEY, 1316 MOUNT MEEKER AVE
Address: 1316 MOUNT MEEKER AVE, BERTHOUD
Price: \$279800
Date Closed: 8/1/2013

Seller: TY L & POLLY C SUTTON
Buyer, Buyer's Address: CRAIG P KOZAK, 4676 SHETLAND LN
Address: 4676 SHETLAND LN, FORT COLLINS
Price: \$314700
Date Closed: 8/1/2013

Seller: BRIAN V KELLY
Buyer, Buyer's Address: GARY F & NANCY C BURDITT, 1111 JENNIFER DR
Address: 1111 JENNIFER DR, LOVELAND
Price: \$190000
Date Closed: 8/1/2013

Seller: RUSSELL W FUGAZZI
Buyer, Buyer's Address: RICHARD JR BEESE, 2004 ROLLINGWOOD DR
Address: 2004 ROLLINGWOOD DR, FORT COLLINS
Price: \$305000
Date Closed: 8/1/2013

Seller: JAMES W & WANDA E VAUDREY
Buyer, Buyer's Address: GREG W SCHREINER, 11927 SPOTTED PONY CIR
Address: 11927 SPOTTED PONY CIR, FORT COLLINS
Price: \$506000
Date Closed: 8/1/2013

Seller: DALE L & CHERYL ANN BRINKER

Buyer, Buyer's Address: KAM EVANS, 2425 SHEFFIELD CIR E
Address: 2425 SHEFFIELD CIR E, FORT COLLINS
Price: \$277000
Date Closed: 8/1/2013

Seller: SANCTUARY DEVELOPMENT CORP
Buyer, Buyer's Address: ARNOLD E & CHUN L PFAHNL, 620 54TH AVE
Address: 6021 SNOWY CREEK DR, FORT COLLINS
Price: \$155000
Date Closed: 8/1/2013

Seller: ROBERT E & SHAN DAVIS
Buyer, Buyer's Address: CHAD D & HOLLY A WALKER, 305 PO BOX 1854
Address: 305 EDWARDS ST, FORT COLLINS
Price: \$211000
Date Closed: 8/1/2013

Seller: 151 NORTH COLLEGE LLC
Buyer, Buyer's Address: 151 LLC, 3711 JFK PKY #3449
Address: 151 N COLLEGE AVE, FORT COLLINS
Price: \$1175000
Date Closed: 8/1/2013

Seller: JENENE OLSON TRUST
Buyer, Buyer's Address: MICHAEL BLOWERS, 990 EAGLE DR
Address: 990 EAGLE DR, LOVELAND
Price: \$175000
Date Closed: 8/1/2013

Seller: ERIC A & LINDA J PENDERGRASS
Buyer, Buyer's Address: ERIC A PENDERGRASS, 517 DEINES CT
Address: 517 DEINES CT, FORT COLLINS
Price: \$
Date Closed: 8/1/2013

Seller: TC56 LLC
Buyer, Buyer's Address: JACLYN BOROCK, 2215 NANCY GRAY AVE
Address: 2215 NANCY GRAY AVE, FORT COLLINS

Price: \$336300
Date Closed: 8/1/2013

Seller: HEARTFIRE INC
Buyer, Buyer's Address: THOMAS G & LISA A FYFFE, 1208 BATELEUR LN
Address: 1208 BATELEUR LN, FORT COLLINS
Price: \$90000
Date Closed: 8/1/2013

Seller: MARK C & ELIZABETH D STANFIELD
Buyer, Buyer's Address: BRUNO PAUL & DENISE MARIE RAFFEL MELLI, 2121 BALDWIN ST
Address: 2121 BALDWIN ST, FORT COLLINS
Price: \$351500
Date Closed: 8/1/2013

Seller: HUD
Buyer, Buyer's Address: MICHAEL W SHARON, 8512 SAWTOOTH CT
Address: 8512 SAWTOOTH CT, FORT COLLINS
Price: \$
Date Closed: 8/1/2013

Seller: STERKEL LIVING TRUST
Buyer, Buyer's Address: LARRY J & GLORIA J WOMACK, 3317 RAWHIDE DR
Address: 3317 RAWHIDE DR, LAPORTE
Price: \$275000
Date Closed: 8/1/2013

Seller: HARVEY C JR BAUER
Buyer, Buyer's Address: ROD HENRICHSEN, 900 N COUNTY ROAD 19
Address: 900 N COUNTY ROAD 19, BERTHOUD
Price: \$330000
Date Closed: 8/1/2013

Seller: LAWRENCE J & ELLEN MARIE CHISEL
Buyer, Buyer's Address: VICTORIA A MARKUS, 4017 SPRUCE DR
Address: 4017 SPRUCE DR, FORT COLLINS
Price: \$670000
Date Closed: 8/1/2013

Seller: LEONARD DORIS CULVER FAMILY TR
Buyer, Buyer's Address: HARLEY SUE SCHOLZ TRUST, 557 RADIANT DR
Address: 557 RADIANT DR, LOVELAND
Price: \$200000
Date Closed: 8/1/2013

Seller: BARRY CHRISTOPHER & CHRYSAL LEE WALKER
Buyer, Buyer's Address: EJ HOLDINGS LLC, 5801 NORWOOD AVE
Address: 4246 PEACH TREE CT, LOVELAND
Price: \$179900
Date Closed: 8/1/2013

Seller: LIFESTYLE CUSTOM HOMES COLO IN
Buyer, Buyer's Address: FRANCISCO & ELVIA P GARCIA, 2872 ARIEL DR
Address: 2872 ARIEL DR, LOVELAND
Price: \$55000
Date Closed: 8/1/2013

Seller: JANET L ROGERS
Buyer, Buyer's Address: JAMES EDWARD & CATHERINE JAHN BERNIER, 31547 BROADMOOR DR
Address: 2960 W STUART ST UNIT D308, FORT COLLINS
Price: \$116500
Date Closed: 8/1/2013

Seller: MARY K GODFREY
Buyer, Buyer's Address: WILLIAM LOCK, 1970 LATHAM ST APT 60
Address: 2504 TULANE DR, FORT COLLINS
Price: \$235000
Date Closed: 8/1/2013

Seller: EMPIRE INDUSTRIES
Buyer, Buyer's Address: BARRY B BAKER, 2320 COUNTY ROAD 54G
Address: 2320 COUNTY ROAD 54G, FORT COLLINS
Price: \$319000
Date Closed: 8/1/2013
Seller: ROBERT S WOOLEY

September 20, 21, 22 & 27, 28, 29
 Friday, Saturday, Sunday
 10a.m. – 5 p.m.
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 Friday, Saturday, Sunday
 10a.m. – 5 p.m.
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FOR THE RECORD

Buyer, Buyer's Address: MIA K HANSON, 1913 ROSS CT APT B, FORT COLLINS
Address: 1913 ROSS CT APT B, FORT COLLINS
Price: \$127000
Date Closed: 8/1/2013

Seller: LARRY & KATHLEEN M KELSO
Buyer, Buyer's Address: RICHARD J & JOYCE A SWANSON, 214 PELICAN CV
Address: 26 CHILLOCOTHE CT, RED FEATHER LAKES
Price: \$170000
Date Closed: 8/1/2013

Seller: JOHN P HANRAHAN
Buyer, Buyer's Address: LUCAS M & JILL A FOSTER, 2715 SAGE CREEK RD
Address: 2715 SAGE CREEK RD, FORT COLLINS
Price: \$348000
Date Closed: 8/1/2013

Seller: MARY OVREBOSCHULTZ
Buyer, Buyer's Address: SHAWN M & JENNIFER K PHILLIPS, PO BOX 31968
Address: 1224 BROOK DR, ESTES PARK
Price: \$330000
Date Closed: 8/1/2013

Seller: VA
Buyer, Buyer's Address: SISU INVEST LP, 314 PO BOX 2165
Address: 314 GRANT AVE, LOVELAND
Price: \$131800
Date Closed: 8/1/2013

Seller: HOME STATE BANK
Buyer, Buyer's Address: MAT & LINDSEY DINSMORE, 815 NORWAY MAPLE DR
Address: 105 E 10TH ST, LOVELAND
Price: \$250000
Date Closed: 8/1/2013

Seller: GAEDE FAMILY TRUST
Buyer, Buyer's Address: DEBRA KEARL, 4131 SUNSTONE DR

Address: 4131 SUNSTONE DR, FORT COLLINS
Price: \$300000
Date Closed: 8/1/2013

Seller: JONATHAN M GANS
Buyer, Buyer's Address: THOMAS D & ROXANN H PARKER, 700 ZUNI CIR
Address: 700 ZUNI CIR, FORT COLLINS
Price: \$240500
Date Closed: 8/1/2013

Seller: JOHN V & CARRIE L THIE-MAN
Buyer, Buyer's Address: ADAM & NICOLE MORFORD, 1924 CONNECTICUT DR
Address: 1924 CONNECTICUT DR, FORT COLLINS
Price: \$228000
Date Closed: 8/1/2013

Seller: JUSTIN R & BARBARA A FISHER
Buyer, Buyer's Address: DAVID RUSSELL & ADA L SEARLE, 1215 FORRESTAL DR
Address: 1215 FORRESTAL DR, FORT COLLINS
Price: \$450000
Date Closed: 8/1/2013

Seller: CHRISTOPHER J & ASHLEY MCLAUGHLIN
Buyer, Buyer's Address: LAUREN CHRISTINE & SCOTT WILLIAM LARSON, 317 N LOOMIS AVE
Address: 317 N LOOMIS AVE, FORT COLLINS
Price: \$279000
Date Closed: 8/1/2013

Seller: BRADFORD J & ELIZABETH A DAVIS
Buyer, Buyer's Address: KIMBERLY A LIPKER, 2608 WILLIAM NEAL PKWY
Address: 2608 WILLIAM NEAL PKWY, FORT COLLINS
Price: \$330000
Date Closed: 8/1/2013

Seller: SAINT AUBYN HOMES LLC

Buyer, Buyer's Address: HARRY CLAY II LEAK, 4365 THOMPSON PKWY
Address: 4365 THOMPSON PKWY, JOHNSTOWN
Price: \$336100
Date Closed: 8/1/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: JOHN R & CHRISTINE T OLIVAS, 4359 THOMPSON PKWY
Address: 4359 THOMPSON PKWY, JOHNSTOWN
Price: \$311300
Date Closed: 8/1/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: ALEXANDER J GARRETTE, 5227 HORIZON RIDGE DR
Address: 5227 HORIZON RIDGE DR, WINDSOR
Price: \$336800
Date Closed: 8/1/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: ERIC T & MELISSA D RICHTER, 4351 SORREL CT
Address: 4351 SORREL CT, JOHNSTOWN
Price: \$387200
Date Closed: 8/1/2013

Seller: VAN RAINY & ASHLEE HECHTNIELSEN
Buyer, Buyer's Address: FAITH ELIZABETH THE & TYREL CORBIN BURNHAM, 915 S TYLER AVE
Address: 915 S TYLER AVE, LOVELAND
Price: \$199900
Date Closed: 8/1/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: DUSTIN J & RENEE M WILD, 1720 EXETER ST
Address: 1720 EXETER ST, BERTHOUD
Price: \$295500
Date Closed: 8/1/2013

Seller: SC PROPERTY INVESTMENTS LLC

Buyer, Buyer's Address: NICHOLAS L & KATHRYN G GALBRAITH, 331 COURTNEY DR
Address: 331 COURTNEY DR, LOVELAND
Price: \$185000
Date Closed: 8/1/2013

Seller: JUDY A KEHN
Buyer, Buyer's Address: DAVID W & LYNETTE MARVIN, 1025 GREENFIELD CT
Address: 2649 E MULBERRY ST # B 54, FORT COLLINS
Price: \$87000
Date Closed: 8/1/2013

Seller: KARA YOUNIE
Buyer, Buyer's Address: MELISSA K MALEY, 6832 AUTUMN RIDGE DR
Address: 6832 AUTUMN RIDGE DR, FORT COLLINS
Price: \$198900
Date Closed: 8/1/2013

Seller: MILESTONE 73 LLC
Buyer, Buyer's Address: DENNIS ROBBINS CARPENTRY INC, 28492 WCR 15
Address: 5290 APRICOT CT, LOVELAND
Price: \$65000
Date Closed: 8/1/2013

Seller: MICHAEL J & JULIE A BLASKOWSKI
Buyer, Buyer's Address: CHERI CARSTEN, 915 GOSHAWK RD
Address: 4013 CAPSTONE CT, FORT COLLINS
Price: \$240000
Date Closed: 8/1/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: YONG HICKS, 4360 RIDGWAY DR
Address: 4360 RIDGWAY DR, LOVELAND
Price: \$223500
Date Closed: 8/1/2013

Seller: DOYLE N & AUDREY E SMITH
Buyer, Buyer's Address: JOHN B POSTEN, 4521 INLET CT

Address: 4521 INLET CT, FORT COLLINS
Price: \$335000
Date Closed: 8/1/2013

Seller: EDWARD P & SHARON R DRAPER
Buyer, Buyer's Address: TROY R HUNDLEY, 4170 COALDALE DR
Address: 4170 COALDALE DR, LOVELAND
Price: \$240000
Date Closed: 8/1/2013

Seller: ROXYLN G COLE
Buyer, Buyer's Address: MICHAEL S BARBEE, 4705 HOLLY CT
Address: 4705 HOLLY CT, LOVELAND
Price: \$215000
Date Closed: 8/1/2013

Seller: DRY CREEK LLC
Buyer, Buyer's Address: ENCORE HOMES LLC, 1218 WASH ST UNIT A
Address: 520 WALHALLA CT, FORT COLLINS
Price: \$47900
Date Closed: 8/1/2013

Seller: ANDREW M & KATHY K GRIFFIN
Buyer, Buyer's Address: JAMES RAJEN & SHEENA ELSPET CHAND, 1309 STANTON CREEK DR
Address: 1309 STANTON CREEK DR, FORT COLLINS
Price: \$356000
Date Closed: 8/1/2013

Seller: DRY CREEK LLC
Buyer, Buyer's Address: ENCORE HOMES LLC, 1218 WASH ST UNIT A
Address: 526 WALHALLA CT, FORT COLLINS
Price: \$47900
Date Closed: 8/1/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: DEANNA L MOORE, 2542 LYNNHAVEN LN
Address: 2542 LYNNHAVEN LN, FORT COLLINS
Price: \$222800
Date Closed: 8/1/2013

Seller: DRY CREEK LLC
Buyer, Buyer's Address: ENCORE HOMES LLC, 1218 WASH ST UNIT A
Address: 532 WALHALLA CT, FORT COLLINS
Price: \$47900
Date Closed: 8/1/2013

Seller: MEGHAN M & ASHER N ATTICK
Buyer, Buyer's Address: DANIEL LEE THAYER, 3413 AVON CT
Address: 3413 AVON CT, FORT COLLINS
Price: \$221000
Date Closed: 8/1/2013

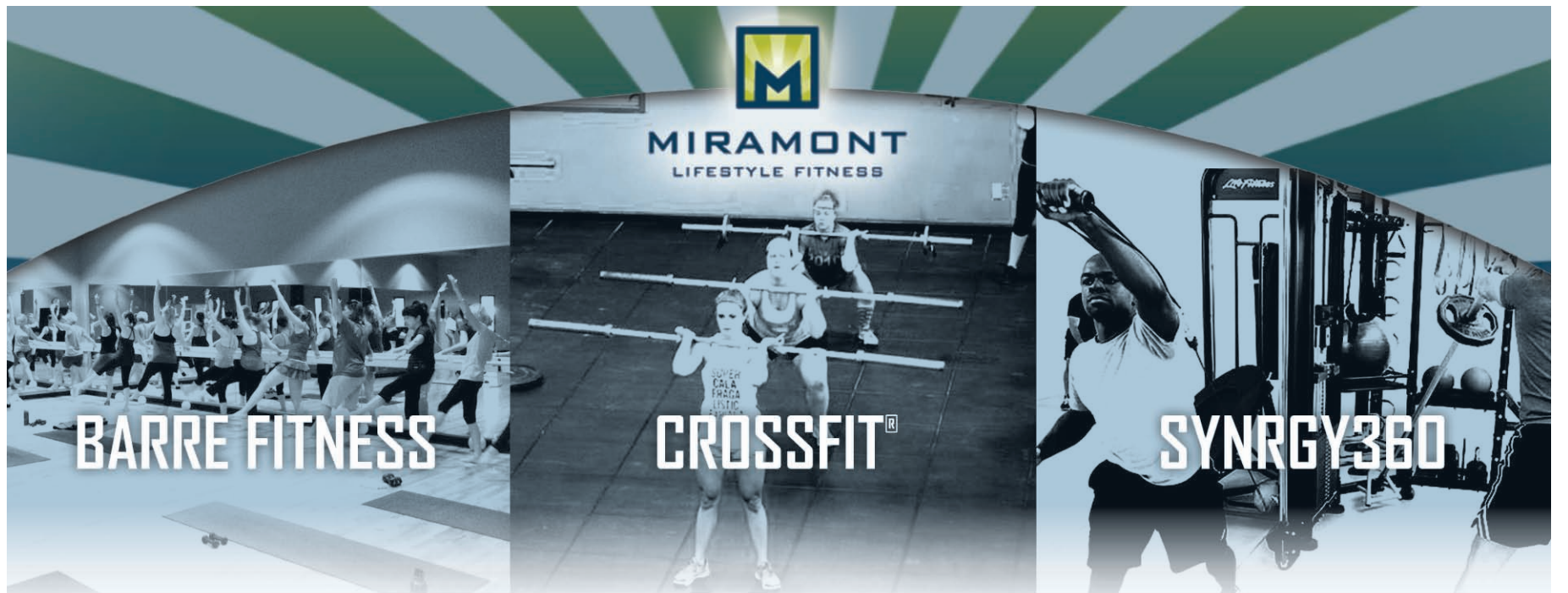
Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: PRESTON R & LINDSAY E PETERSON, 4380 RIDGWAY DR
Address: 4380 RIDGWAY DR, LOVELAND
Price: \$226500
Date Closed: 8/1/2013

Seller: KELLEY L & STEVEN A SPIGHT
Buyer, Buyer's Address: MARCIA A MILLS, 3945 LANDINGS DR UNIT E7
Address: 3945 LANDINGS DR UNIT E7, FORT COLLINS
Price: \$165000
Date Closed: 8/1/2013

Seller: TIMBER WIND LAND LLC
Buyer, Buyer's Address: PUL LLC, 219 PO BOX 2902
Address: 219 TWO MOONS DR, LOVELAND
Price: \$60000
Date Closed: 8/1/2013

Seller: GREGORY S GOODENOW
Buyer, Buyer's Address: LARRY V & STELLA STROPE, 624 GREENFIELD CT
Address: 1479 CATTAIL DR, LOVELAND
Price: \$189000
Date Closed: 8/1/2013

Seller: AMY J DEAN



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FOR THE RECORD

Buyer, Buyer's Address: CHRISTOPHER P. BEETCH, 1618 REDBERRY CT
Address: 1618 REDBERRY CT, FORT COLLINS
Price: \$344000
Date Closed: 8/1/2013

Seller: H P A W LLC
Buyer, Buyer's Address: ROGER & JAMIE KNOPH, 5445 W 7TH STREET RD
Address: 1625 W ELIZABETH ST APT E2, FORT COLLINS
Price: \$129000
Date Closed: 8/1/2013

Seller: PETER SUSAN SIEDZICK LIVING TR

Buyer, Buyer's Address: JASON M. JONES, 5225 WHITE WILLOW DR APT A100
Address: 5225 WHITE WILLOW DR APT A100, FORT COLLINS
Price: \$150000
Date Closed: 8/1/2013

Seller: STEPHEN & KATHLEEN BABION
Buyer, Buyer's Address: STEVEN K & JENIFER L JOHNSON, 6845 RANGER DR
Address: 6845 RANGER DR, FORT COLLINS
Price: \$369900
Date Closed: 8/1/2013

Seller: HECTOR M HERNANDEZ
Buyer, Buyer's Address: AMY S RICHARDSON, 1212 20TH ST SW
Address: 1212 20TH ST SW, LOVELAND
Price: \$180000
Date Closed: 8/1/2013

Seller: DOUGLAS E & CAROL M MILLER
Buyer, Buyer's Address: ROBERT D JR KITTLE, 5948 WATERFRONT DR
Address: 5948 WATERFRONT DR, FORT COLLINS
Price: \$820900
Date Closed: 8/1/2013

Seller: LEO E JR & SHARON L DEWITT

Buyer, Buyer's Address: DARREN W & KATHERINE E WIMMER, 945 SADDLEBROOK LN
Address: 945 SADDLEBROOK LN, FORT COLLINS
Price: \$280500
Date Closed: 8/1/2013

Seller: CONNIE F SPRAGUE REVOCABLE TRU
Buyer, Buyer's Address: FRANK & LAUREN HAUG, 7902 N COUNTY ROAD 27
Address: 7902 N COUNTY ROAD 27, LOVELAND
Price: \$309000
Date Closed: 8/1/2013

Seller: J J CONSTRUCTION NORTHERN COLO
Buyer, Buyer's Address: CHRISTOPHER P & CATHERINE A ASHLEY, 4490 RIDGWAY DR
Address: 4490 RIDGWAY DR, LOVELAND
Price: \$260900
Date Closed: 8/1/2013

Seller: WILLIAM C & JANE K HAHN
Buyer, Buyer's Address: MICHAEL W FOWLER, 988 SKIPPING STONE CT
Address: 888 SKIPPING STONE CT, TIMNATH
Price: \$544000
Date Closed: 8/4/2013

Seller: LOVELAND HABITAT FOR HUMANITY
Buyer, Buyer's Address: LOURALL STRASBURG, 4950 BASSWOOD DR
Address: 596 E 27TH ST, LOVELAND
Price: \$140000
Date Closed: 8/4/2013

Seller: STEPHEN B & VICKI JACOBOVITZ
Buyer, Buyer's Address: DANIEL N & SALLY A DARON, 1314 NASSAU WAY
Address: 1314 NASSAU WAY, FORT COLLINS
Price: \$266000
Date Closed: 8/4/2013

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FOR THE RECORD

Seller: PAMELA L BUDKOVICH
Buyer, Buyer's Address: JAMES S & LORNA M IRWIN, 2411 DALTON DR
Address: 2411 DALTON DR, FORT COLLINS
Price: \$178000
Date Closed: 8/4/2013

Seller: CRAIG D & CAROL L WORKMAN
Buyer, Buyer's Address: RICHARD J & BINITA N PASS, 1401 LINDEN LAKE RD
Address: 1401 LINDEN LAKE RD, FORT COLLINS
Price: \$635000
Date Closed: 8/4/2013

Seller: CONNIE W & MICHAEL A MAXFIELD
Buyer, Buyer's Address: DAVID D & DONELDA L COX, 362 HIGH POINTE DR
Address: 362 HIGH POINTE DR, FORT COLLINS
Price: \$607600
Date Closed: 8/4/2013

Seller: STEPHANIE A HARDY
Buyer, Buyer's Address: RYAN & JANUARI BOND, 2025 PO BOX 643
Address: 2025 SKYE CT, FORT COLLINS
Price: \$238000
Date Closed: 8/4/2013

Seller: DENISE MARTZ
Buyer, Buyer's Address: MUNIR & DENISE A MALLAL, 3919 MOSS CREEK DR
Address: 2845 WILLOW TREE LN # 7D, FORT COLLINS
Price: \$187000
Date Closed: 8/4/2013

Seller: DAVID N & KAY B JONES
Buyer, Buyer's Address: CLARE D HARTMANN, 5371 PROMONTORY CIR
Address: 5371 PROMONTORY CIR, WINDSOR
Price: \$329000
Date Closed: 8/4/2013

Seller: GWENDOLYN R MURROW

Buyer, Buyer's Address: KAREN A DEFOORT, 408 STRASBURG DR UNIT B4
Address: 408 STRASBURG DR UNIT B4, FORT COLLINS
Price: \$192000
Date Closed: 8/4/2013

Seller: BEN L & SALLY JARVIS
Buyer, Buyer's Address: ROBERT P JR & JEN CURCI, 8897 LONGS PEAK CIR
Address: 8897 LONGS PEAK CIR, WINDSOR
Price: \$532000
Date Closed: 8/4/2013

Seller: CAROL L & CHRIS J BECK
Buyer, Buyer's Address: JAMES R & KAREN A GILLEY, 8120 WHITE OWL CT
Address: 8120 WHITE OWL CT, WINDSOR
Price: \$540000
Date Closed: 8/4/2013

Seller: DAVID W & PAMELA E PERRY
Buyer, Buyer's Address: ANGELA B & CHRISTIAN M CORP, 2908 CORNERSTONE LN
Address: 2908 CORNERSTONE LN, FORT COLLINS
Price: \$269900
Date Closed: 8/4/2013

Seller: STEPHEN V STINEMETZE
Buyer, Buyer's Address: GREGORY B & CYNTHIA L HUGHES, 6461 SEA GULL CIR
Address: 6461 SEA GULL CIR, LOVELAND
Price: \$375000
Date Closed: 8/4/2013

Seller: RICHARD D JR & DAWN T LUTZ
Buyer, Buyer's Address: KEVIN & MEGAN CLAY, 3640 COPPER SPRING DR
Address: 3640 COPPER SPRING DR, FORT COLLINS
Price: \$615000
Date Closed: 8/4/2013

Seller: DARRYL E PRUDICH

Buyer, Buyer's Address: SASA VINCEK, 1909 SILVERGATE RD
Address: 1909 SILVERGATE RD, FORT COLLINS
Price: \$287000
Date Closed: 8/4/2013

Seller: TAVENER TRUST
Buyer, Buyer's Address: CREDIT SHELTER TRUST, 823 WASHINGTON AVE
Address: 823 WASHINGTON AVE, LOVELAND
Price: \$
Date Closed: 8/4/2013

Seller: KEVIN T & AMANDA L COX
Buyer, Buyer's Address: NICHOLAS J & RONYA G LEGGEKONECNY, 2110 BUFFALO MOUNTAIN PL
Address: 2110 BUFFALO MOUNTAIN PL, LOVELAND
Price: \$258800
Date Closed: 8/4/2013

Seller: BENJAMIN B & RAENIE R HOUSTON
Buyer, Buyer's Address: STEVEN J FORRO, 2324 CALCITE ST
Address: 2324 CALCITE ST, LOVELAND
Price: \$192000
Date Closed: 8/4/2013

Seller: CAROL JEAN CRAFT
Buyer, Buyer's Address: BLAKE JR CHAMBLISS, 2213 W RIVER DR
Address: 920 ENGLEMAN PL, LOVELAND
Price: \$300000
Date Closed: 8/4/2013

Seller: SCOTT A & BEVERLY G THOMASON
Buyer, Buyer's Address: JAMES W IV WORDEN, 7539 TRIANGLE DR
Address: 7539 TRIANGLE DR, FORT COLLINS
Price: \$280500
Date Closed: 8/4/2013

Seller: STEVEN MICHAEL WHITE REVOCABLE
Buyer, Buyer's Address: JOSE M & ROBIN P MARTINEZ, 2361 WAPITI RD

Address: 2361 WAPITI RD, FORT COLLINS
Price: \$229700
Date Closed: 8/4/2013

Seller: DANIEL R & RONDA R CALLISON
Buyer, Buyer's Address: DANA L BLANKS, 8524 CITATION DR
Address: 8524 CITATION DR, WELLINGTON
Price: \$239000
Date Closed: 8/4/2013

Seller: MICHAEL W FOWLER
Buyer, Buyer's Address: RICHARD J IMBRA, 140 CAMINO REAL
Address: 140 CAMINO REAL, FORT COLLINS
Price: \$420000
Date Closed: 8/4/2013

Seller: DIANA S & SAMUEL P JR PAGANO
Buyer, Buyer's Address: MARK LUEKER, 4389 ROARING FORK DR
Address: 1821 CRESTMORE PL, FORT COLLINS

Price: \$187000
Date Closed: 8/4/2013

Seller: MATTHEW CHISMAR
Buyer, Buyer's Address: MATTHEW J CHISMAR TRUST, 3900 MOUNT BAKER ST
Address: 3900 MOUNT BAKER ST, WELLINGTON
Price: \$
Date Closed: 8/4/2013

Seller: DONALD R HART
Buyer, Buyer's Address: SJOHN M & JOANNA L KEIFFER, 216 LORI DR
Address: 216 LORI DR, LOVELAND
Price: \$194500
Date Closed: 8/4/2013

Seller: LTE FURNITURE LLC
Buyer, Buyer's Address: 1409 OLIVE COURT LLC, 330 N SUNSET ST
Address: 1409 E OLIVE CT UNIT B, FORT COLLINS
Price: \$340000
Date Closed: 8/4/2013

Seller: OAKWOOD HOMES LLC
Buyer, Buyer's Address: SEAN C & CHRISTINA R TCHARKOVSKY, 3630 KIRKWOOD LN
Address: 3630 KIRKWOOD LN, JOHNSTOWN
Price: \$325600
Date Closed: 8/4/2013

Seller: CHRISTOPHER F & CATHARINE M BOSIO
Buyer, Buyer's Address: JOHN & STEFANIE MALKUT, 2334 PO BOX 462204
Address: 2334 W 45TH ST, LOVELAND
Price: \$205000
Date Closed: 8/4/2013

Seller: JANET MYERS
Buyer, Buyer's Address: MARIA PROSKURINA, 5427 TRIPP CT
Address: 5427 TRIPP CT, FORT COLLINS
Price: \$158700
Date Closed: 8/4/2013

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

21st Century Agriculture: Technology Rich 2013 Ag Tour

Friday, September 27, 2013

7:30 a.m. - 4:00 p.m.

High Plains Library District
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 - Doug Markley, Markley Motors GMC/Buick

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FOR THE RECORD

Seller: ROBERT BRIAN & DIANE MARIE JEX
Buyer, Buyer's Address: AMANDA R & JOSHUA A BLOOM, 7801 FOX CHASE LN
Address: 7801 FOX CHASE LN, WELLINGTON
Price: \$275000
Date Closed: 8/4/2013

Seller: JANICE M PEDROSA
Buyer, Buyer's Address: PAMELA A BELLON, 9404 CUBS DEN DR
Address: 5620 FOSSIL CRK PKWY UNIT 3103, FORT COLLINS
Price: \$151000
Date Closed: 8/4/2013

Seller: PAMELA A BELLON
Buyer, Buyer's Address: MAP INVESTMENT PROPERTIES LLC, 9404 CUBS DEN DR
Address: 5620 FOSSIL CRK PKWY UNIT 3103, FORT COLLINS
Price: \$
Date Closed: 8/4/2013

Seller: HOWARD C & JEAN L CARTER
Buyer, Buyer's Address: THOMAS GRANT & PHILIDA MAVIS BILL, 422 E 22ND PL
Address: 420 E 22ND PL, LOVELAND
Price: \$142000
Date Closed: 8/4/2013

Seller: ANDERSON LIVING TRUST
Buyer, Buyer's Address: JAROD M LANGEL, 715 CLIFFORD AVE
Address: 715 CLIFFORD AVE, FORT COLLINS
Price: \$205000
Date Closed: 8/4/2013

Seller: RONALD P & TERRI H DOWLING
Buyer, Buyer's Address: LAURA J FRESE, 1509 WICKLOW PL
Address: 1509 WICKLOW PL, FORT COLLINS
Price: \$249500
Date Closed: 8/4/2013

Seller: JENNIFER V ORGOLINI
Buyer, Buyer's Address: DAMION & LYNDA STROMMER, 2145 COCKLEBUR LN
Address: 2145 COCKLEBUR LN, FORT COLLINS
Price: \$335000
Date Closed: 8/4/2013

Seller: ALBERT C & MARILYN F SAMUELSON
Buyer, Buyer's Address: PAUL S & JEAN B MICHAELSON, 1343 MOUNT SIMON DR
Address: 1343 MOUNT SIMON DR, LIVERMORE
Price: \$325000
Date Closed: 8/4/2013

Seller: BRYAN A & BRUCE A HUTTON
Buyer, Buyer's Address: DANIEL & DONNA LOWMILLER, 2836 SOMERVILLE DR APT B
Address: 2836 SOMERVILLE DR APT B, FORT COLLINS
Price: \$129000
Date Closed: 8/4/2013

Seller: JS PROPERTIES INVESTMENTS LLC
Buyer, Buyer's Address: ERIKA D SCHROEDER, 1615 FOXHALL CT
Address: 1615 FOXHALL CT, FORT COLLINS
Price: \$260000
Date Closed: 8/4/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: ROSEMARY GIRARD, 2536 LYNNHAVEN LN
Address: 2536 LYNNHAVEN LN, FORT COLLINS
Price: \$216500
Date Closed: 8/4/2013

Seller: JODI C STARKE
Buyer, Buyer's Address: ALBERT C & MARILYN F SAMUELSON, 550 DANA CT
Address: 550 DANA CT, LOVELAND
Price: \$274000
Date Closed: 8/4/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: KODY PETE KLASSEN, 4465 RIDGWAY DR
Address: 4465 RIDGWAY DR, LOVELAND
Price: \$216600
Date Closed: 8/4/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: ANDREW J & HEIDI L ELSER, 2243 MIDDLEBURY LN
Address: 2243 MIDDLEBURY LN, FORT COLLINS
Price: \$249200
Date Closed: 8/4/2013

Seller: LLOYD A HUTTON
Buyer, Buyer's Address: JOHN M & BONNY H BECKER, 46 PARK AVE
Address: 2700 STANFORD RD # L33, FORT COLLINS
Price: \$219000
Date Closed: 8/4/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: LARRY E & KATHLEEN M KELSO, 1435 RHODE ISLAND ST
Address: 1435 RHODE ISLAND ST, LOVELAND
Price: \$222000
Date Closed: 8/4/2013

Seller: MARY K CARLSON TRUST
Buyer, Buyer's Address: STOVER DEVL LLC, 2005 STOVER ST
Address: 2005 STOVER ST, FORT COLLINS
Price: \$295000
Date Closed: 8/4/2013

Seller: JUDY A BAFFICO
Buyer, Buyer's Address: LAURA L PHILLIPS, 17025 W 57TH AVE
Address: 3305 LAREDO LN, FORT COLLINS
Price: \$250000
Date Closed: 8/4/2013

Seller: LAWRENCE E JR & LISA C EATON
Buyer, Buyer's Address: RANDY & MARGARET SWEARINGEN, 1200 E GREEN MEADOW LN
Address: 425 EDWARDS ST, FORT COLLINS
Price: \$495000
Date Closed: 8/4/2013

Seller: MARY L HEWITT
Buyer, Buyer's Address: THOMAS R & TRACYLEIGH MATEER, 4220 APPLGATE CT
Address: 4220 APPLGATE CT, FORT COLLINS
Price: \$427500
Date Closed: 8/4/2013

Seller: AUBREY P & LISA K KYLE
Buyer, Buyer's Address: DSK INVESTMENTS LLC, 5845 VENUS AVE
Address: 5845 VENUS AVE, FORT COLLINS
Price: \$176000
Date Closed: 8/4/2013

Seller: KEVIN P & JENNIFER J BRINKMANN
Buyer, Buyer's Address: DONALD R & LAURA R HART, 1558 BOX PRAIRIE CIR
Address: 1558 BOX PRAIRIE CIR, LOVELAND
Price: \$220000
Date Closed: 8/4/2013

Seller: MIDTOWN HOMES AT SIERRA VALLEY
Buyer, Buyer's Address: ANGELA L KLEPPER, 476 CHOLLA DR
Address: 476 CHOLLA DR, LOVELAND
Price: \$229900
Date Closed: 8/4/2013

Seller: SHOENEMAN FAMILY LLC
Buyer, Buyer's Address: JOHN A & RITA M HOELSCHER, TBD
Address: TBD,
Price: \$110000
Date Closed: 8/4/2013

Seller: REARDON FAMILY LLC
Buyer, Buyer's Address: PRINGLE ENTERPRISES LLC, 7901 6TH ST
Address: 7901 6TH ST, WELLINGTON
Price: \$675000
Date Closed: 8/4/2013

Seller: ANNELL & DAVID R JR MARR
Buyer, Buyer's Address: FORREST MORGAN, 501 PO BOX 121
Address: 501 WABASH ST, FORT COLLINS
Price: \$235000
Date Closed: 8/4/2013

Seller: WILLIAM E & SUNDAE M GRAY

Buyer, Buyer's Address: EILERT DANIEL GEITZ, 1008 PARKVIEW DR
Address: 1008 PARKVIEW DR, FORT COLLINS
Price: \$255000
Date Closed: 8/4/2013

Seller: ENCORE HOMES LLC
Buyer, Buyer's Address: REED C HOLLINGER, 1915 WINAMAC DR
Address: 1915 WINAMAC DR, FORT COLLINS
Price: \$219600
Date Closed: 8/4/2013

Seller: ENCORE HOMES LLC
Buyer, Buyer's Address: MICHAEL TYLER SILVY, 1921 WINAMAC DR
Address: 1921 WINAMAC DR, FORT COLLINS
Price: \$235200
Date Closed: 8/4/2013

Seller: HIGHLAND MEADOWS GOLF COURSE L
Buyer, Buyer's Address: LARRY J & LOUANA H ROCHE, 6301 CROOKED STICK DR
Address: 6301 CROOKED STICK DR, WINDSOR
Price: \$500000
Date Closed: 8/4/2013

Seller: DAVID R & PAMELA S FERGUSON
Buyer, Buyer's Address: TYLER G & GRETCHEN L PETERSON, 3426 SHALLOW POND DR
Address: 3426 SHALLOW POND DR, FORT COLLINS
Price: \$507000
Date Closed: 8/4/2013

Seller: MIDTOWN HOMES AT SIERRA VALLEY
Buyer, Buyer's Address: RONALD L & SHERYL L QUINN, 373 CHOLLA DR
Address: 373 CHOLLA DR, LOVELAND
Price: \$229000
Date Closed: 8/4/2013

Seller: MIDTOWN HOMES AT SIERRA VALLEY
Buyer, Buyer's Address: RONALD W & MARGIE L METCALF, 437 CHOLLA DR
Address: 437 CHOLLA DR, LOVELAND
Price: \$223100
Date Closed: 8/4/2013

Seller: VIRGINIA & VIRGINIA WEGENAST
Buyer, Buyer's Address: STACEY L & PATRICK ARNOLD, 6033 WILD VIEW DR
Address: 513 BROWN AVE, FORT COLLINS
Price: \$223000
Date Closed: 8/4/2013

Seller: ZACHARIAH & CORTNI WARD
Buyer, Buyer's Address: TRAVIS L & AMANDA S MOORE, 3059 HINKLEY DR
Address: 3059 HINKLEY DR, FORT COLLINS
Price: \$865000
Date Closed: 8/4/2013

Seller: OAKWOOD HOMES LLC
Buyer, Buyer's Address: KATIE E & JAMES J SARLES, 5163 RIDGEWOOD DR
Address: 5163 RIDGEWOOD DR, JOHNSTOWN
Price: \$270000
Date Closed: 8/4/2013

Seller: MARSHA LU HERMAN
Buyer, Buyer's Address: EDWARD ALLEN SIEGEL, 255 HILL ST
Address: 415 S HOWES ST, FORT COLLINS
Price: \$107500
Date Closed: 8/4/2013

Seller: DEBIE L & RICKY DEAN SCHAFFER
Buyer, Buyer's Address: RICKY DEAN SCHAFFER, 5217 PO BOX 338
Address: 5217 PARKWAY CIR E, FORT COLLINS
Price: \$
Date Closed: 8/4/2013

Seller: DEBIE L & RICKY DEAN SCHAFFER
Buyer, Buyer's Address: DEBI L SCHAFFER, 3617 KENYON DR
Address: 3617 KENYON DR, FORT COLLINS
Price: \$

Date Closed: 8/4/2013

Seller: MELODY HOMES INC
Buyer, Buyer's Address: ANDREW BOEHME PIPES, 820 RIDGE RUNNER DR
Address: 820 RIDGE RUNNER DR, FORT COLLINS
Price: \$252500
Date Closed: 8/5/2013

Seller: LINDA J NOLAN
Buyer, Buyer's Address: KAREN S JACOBS, 1904 THAMES DR
Address: 1904 THAMES DR, LOVELAND
Price: \$197000
Date Closed: 8/5/2013

Seller: PETER R HUNT
Buyer, Buyer's Address: GEORGE WEAKLIM, 1714 E 9TH ST
Address: 1714 E 9TH ST, LOVELAND
Price: \$230900
Date Closed: 8/5/2013

Seller: ROBERT C & JODY K BENZEL
Buyer, Buyer's Address: RICHARD L II BELT, 1718 TRAILWOOD DR
Address: 1718 TRAILWOOD DR, FORT COLLINS
Price: \$295000
Date Closed: 8/5/2013

Seller: RICKY & CATHY HOLST
Buyer, Buyer's Address: ALEX PATRICK HARGRAVE, 4193 ROCKY FORD DR
Address: 4193 ROCKY FORD DR, LOVELAND
Price: \$183000
Date Closed: 8/5/2013

Seller: LOVELAND HABITAT FOR HUMANITY
Buyer, Buyer's Address: LIANG YIN DENG, 415 E 6TH ST
Address: 647 E 27TH ST, LOVELAND
Price: \$183000
Date Closed: 8/5/2013

Seller: SUSAN BLACK
Buyer, Buyer's Address: MATTHEW R & JAMIE M BLACK, 2034 S TAFT HILL RD
Address: 2034 S TAFT HILL RD, FORT COLLINS
Price: \$
Date Closed: 8/5/2013

Seller: DEN ROSE VENTURES LLC
Buyer, Buyer's Address: 4557 DENROSE LLC, 401 W MOUNTAIN AVE STE 200
Address: 4557 DENROSE CT, FORT COLLINS
Price: \$1900000
Date Closed: 8/5/2013

Seller: HEATHER A & RUBEN J BLANCO
Buyer, Buyer's Address: TRAVIS M & KRISTEN M ANDERSON, 2703 CANBY WAY
Address: 2703 CANBY WAY, FORT COLLINS
Price: \$337000
Date Closed: 8/5/2013

Seller: MYLES D & KIMBERLY N BOSTWICK
Buyer, Buyer's Address: NICKOLAS A & LAUREN C MCPHERSON, 1600 SUDBURY CT
Address: 1600 SUDBURY CT, FORT COLLINS
Price: \$269000
Date Closed: 8/5/2013

Seller: DONNA R JOHNSON
Buyer, Buyer's Address: RECYCLED PROPERTIES LLC, 1298 MAIN ST # 4131
Address: 707 POWDERHORN DR, FORT COLLINS
Price: \$167000
Date Closed: 8/5/2013

Seller: ARTHUR G LUKEMIRE
Buyer, Buyer's Address: LEVI SATTLER, 1406 OXBOROUGH LN
Address: 1406 OXBOROUGH LN, FORT COLLINS
Price: \$245000
Date Closed: 8/5/2013

Seller: MACHEN FAMILY TRUST
Buyer, Buyer's Address: DILKY VALLEY LLC, 11430 RIST CANYON RD
Address: 11220 RIST CANYON RD, BELLVUE
Price: \$170000
Date Closed: 8/5/2013

Seller: EDWARD T & KATHRYN M WYDALLIS
Buyer, Buyer's Address: AVENEL CAPITAL LLC, 930 SENSENY RD
Address: 812 LAPORTE AVE, FORT COLLINS
Price: \$259000
Date Closed: 8/5/2013

Seller: RANCH AT HIGHLANDS MEADOWS LLC
Buyer, Buyer's Address: JAY P & TRINA J STOCKER, 1812 74TH AVE
Address: 5300 CENTENNIAL CT, WINDSOR
Price: \$115000
Date Closed: 8/5/2013

Seller: TINA M ATTARDO
Buyer, Buyer's Address: ROBERT J II & ALLISON R KIDD, 3402 GOLDEN CURRANT BLVD
Address: 3402 GOLDEN CURRANT BLVD, FORT COLLINS
Price: \$353300
Date Closed: 8/5/2013

Seller: GILBERT S & SHARRON S HUNDLEY
Buyer, Buyer's Address: BARBARA LOUISE OWENS, 156 HAMAKUA DR
Address: 1565 STATE HIGHWAY 66 # 33, ESTES PARK
Price: \$4000
Date Closed: 8/5/2013

Seller: ROBERT L & TERA S JEFFRIES
Buyer, Buyer's Address: JESSICA REALE, 3561 GREEN MOUNTAIN DR
Address: 3561 GREEN MOUNTAIN DR, LIVERMORE
Price: \$210000
Date Closed: 8/5/2013

Seller: HSBC BANK USA
Buyer, Buyer's Address: JAMES V & DEBRA L SEHL, 1906 SAUK HILL RD
Address: 1906 SAUK HILL RD, LOVELAND
Price: \$476400
Date Closed: 8/5/2013

Seller: VINCE ROGERS
Buyer, Buyer's Address: CATHERINE J & ERIC J FRANECKI, 3920 RANNOCH ST
Address: 3920 RANNOCH ST, FORT COLLINS
Price: \$211000
Date Closed: 8/5/2013

Seller: EDWIN L KUNTZ
Buyer, Buyer's Address: EDWIN L KUNTZ TRUST, 2902 MADISON AVE
Address: 1405 E 16TH ST, LOVELAND
Price: \$
Date Closed: 8/5/2013

Seller: MICAH CHRISTINA TERN TRUST
Buyer, Buyer's Address: JENNIFER A STRONA, 4036 PLUM CREEK DR
Address: 4036 PLUM CREEK DR, LOVELAND
Price: \$188500
Date Closed: 8/5/2013

Seller: DENA P KIRK
Buyer, Buyer's Address: DIANE M RICHMOND, 1209 EASTLAKE CT
Address: 1209 EASTLAKE CT, LOVELAND
Price: \$344900
Date Closed: 8/5/2013

Seller: ROBERT & ALICE AUSTIN
Buyer, Buyer's Address: R SCOTT & LORIK H MASI, 6320 WESTCHASE RD
Address: 6320 WESTCHASE RD, FORT COLLINS
Price: \$965000
Date Closed: 8/5/2013

Seller: TROY MORGENSTERN
Buyer, Buyer's Address: TRAUX & KAYLA R DEAL, 5604 MCKINLEY AVE
Address: 5604 MCKINLEY AVE, LOVELAND
Price: \$203000
Date Closed: 8/5/2013

Seller: KEVIN REILLY
Buyer, Buyer's Address: DAVID A & JOAN E VANCUREN, 5865 CLEARWATER DR
Address: 527 CORA PL, LOVELAND
Price: \$126000
Date Closed: 8/5/2013

Seller: CANDICE BURNS

Buyer, Buyer's Address: DUGGAR REAL ESTATE LLC, 1028 E LAKE ST
Address: 612 TYLER ST, FORT COLLINS
Price: \$164000
Date Closed: 8/5/2013

Seller: WENDY & BRIAN M WALTERS
Buyer, Buyer's Address: DANIEL JOSEPH & PAMELA JEAN MECHTENBERG, 3616 SABRE DR
Address: 3616 SABRE DR, LAPORTE
Price: \$197000
Date Closed: 8/5/2013

Seller: FANNIE MAE
Buyer, Buyer's Address: SHANE A & COURTNEY B WALTER, 8866 LONGS PEAK CIR
Address: 8866 LONGS PEAK CIR, WINDSOR
Price: \$360000
Date Closed: 8/5/2013

Seller: MELODY HOMES INC
Buyer, Buyer's Address: MARK A & WENDY C RICE, 5781 QUARRY ST
Address: 5781 QUARRY ST, TIMNATH
Price: \$339700
Date Closed: 8/5/2013

Seller: HEATHER TYLER
Buyer, Buyer's Address: KAREN & BRIAN MANNLEIN, 3702 WILD VIEW DR
Address: 3702 WILD VIEW DR, FORT COLLINS
Price: \$660000
Date Closed: 8/5/2013

Seller: VERUS BANK COMMERCE
Buyer, Buyer's Address: WHEATLAND DEVELOPMENT GROUP LL, 3711 JFK PKY #310
Address: 3944 JFK PKWY, FORT COLLINS
Price: \$340000
Date Closed: 8/5/2013

Seller: BRIAN & KAREN A MANNLEIN
Buyer, Buyer's Address: HEATHER TYLER, 3833 OBSERVATORY DR
Address: 3833 OBSERVATORY DR, FORT COLLINS
Price: \$375000
Date Closed: 8/5/2013

Seller: JON C MORENG
Buyer, Buyer's Address: MARILYN L & AARON J GRAY, 2814 CANBY WAY
Address: 6421 N COUNTY ROAD 15, FORT COLLINS
Price: \$520000
Date Closed: 8/5/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: JEFFREY H & PAMELA K GILES, 809 13TH ST
Address: 809 13TH ST, BERTHOUD
Price: \$245000
Date Closed: 8/5/2013

Seller: LARRY SOUCEK
Buyer, Buyer's Address: COLIN T J VEIT, 1503 W ELIZABETH ST #A
Address: 26 BLACKTAIL WY, LIVERMORE
Price: \$14000
Date Closed: 8/5/2013

Seller: COLLEEN ESTES CASSELL
Buyer, Buyer's Address: VIRGINIA L & HOWARD EDWARD HAUNSCHILD, 1616 WESTERN AVE
Address: 1710 WINDHAM DR, ESTES PARK
Price: \$260000
Date Closed: 8/5/2013

Seller: JULIUS OTTO KOPPLIN JR REVOCAB
Buyer, Buyer's Address: MARY LYNN TURNER & JA LYKINS, 541 PINEWOOD LN
Address: 541 PINEWOOD LN, ESTES PARK
Price: \$549000
Date Closed: 8/5/2013

Seller: AMY M & LOUIS P LEROUX
Buyer, Buyer's Address: JAMES LYNN BOSWORTH, 1428 KATIE DR
Address: 1428 KATIE DR, LOVELAND
Price: \$231500
Date Closed: 8/5/2013

Seller: CLIFFORD H & ORPHA M BOEHM

FOR THE RECORD

Buyer, Buyer's Address: CLIFFORD ORPHA BOEHM LIVING TR, 4703 PARACHUTE CIR, LOVELAND
Address: 4703 PARACHUTE CIR, LOVELAND
Price: \$
Date Closed: 8/5/2013

Seller: JOHN & HEATHER A M KERWIN
Buyer, Buyer's Address: DAVID J & NICOLE C BREY, 1812 BELMAR DR APT 1
Address: 1812 BELMAR DR APT 1, FORT COLLINS
Price: \$143000
Date Closed: 8/5/2013

Seller: BAJA BROADBAND OPERATING CO LL
Buyer, Buyer's Address: TDS BAJA BROADBAND LLC, 525 JUNCTION RD
Address: 405 STANLEY AVE, ESTES PARK
Price: \$164700
Date Closed: 8/5/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: JARED T KAPLAN, 2500 FORECASTLE DR
Address: 2500 FORECASTLE DR, FORT COLLINS
Price: \$205200
Date Closed: 8/5/2013

Seller: CBC 2534 COLORADO LLC
Buyer, Buyer's Address: FOUR STRIPE INVESTMENT PARTNER, 1701 STOVE PRAIRIE CIR
Address: TBD,
Price: \$258300
Date Closed: 8/5/2013

Seller: BERTHOUD INTERNATIONAL LLC
Buyer, Buyer's Address: ROBERT W & M CECILIA MEISMER, 1943 RANGELY CT
Address: 3555 S LINCOLN AVE, LOVELAND
Price: \$1245000
Date Closed: 8/5/2013

Seller: JOURNEY HOMES LLC
Buyer, Buyer's Address: GABRIEL J & KAYLA A TOMBAUGH, 2249 MIDDLEBURY LN
Address: 2249 MIDDLEBURY LN, FORT COLLINS
Price: \$213400
Date Closed: 8/5/2013

Seller: BARBARA JO HOLST
Buyer, Buyer's Address: GWENDOLYN I GERBER, 719 BROOKHAVEN CT
Address: 719 BROOKHAVEN CT, FORT COLLINS
Price: \$179900
Date Closed: 8/5/2013

Seller: MARGARET E MCKEE
Buyer, Buyer's Address: JEFFREY S & BRENDA H MCKEE, 1807 BLUE RIVER DR
Address: 915 S BOISE AVE, LOVELAND
Price: \$100000
Date Closed: 8/6/2013

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Address: 553 HARRISON AVE, LOVELAND
Price: \$325000

Date Closed: 8/6/2013

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Buyer, Buyer's Address: RUSSELL E & SHANNON C DONNAN, 4100 QUEEN EMMAS DR APT 50
Address: 2133 KRISRON RD UNIT C-201, FORT COLLINS
Price: \$167500
Date Closed: 8/6/2013

Seller: NORMA K CANNON
Buyer, Buyer's Address: MARIE E BROWN, 1664 E 18TH ST
Address: 1664 E 18TH ST, LOVELAND
Price: \$195000
Date Closed: 8/6/2013

Seller: TILLIE K SCOTT
Buyer, Buyer's Address: SHAYANG, 2900 ROSS DR APT K31
Address: 1024 E SWALLOW RD APT C332, FORT COLLINS
Price: \$100000
Date Closed: 8/6/2013

Seller: LOREN H & MELODY A NIELSEN
Buyer, Buyer's Address: WEICHERT RELOCATION RESOURCES, 1625 STATE ROUTE 10 E
Address: 2005 CREEDE AVE, LOVELAND
Price: \$398500
Date Closed: 8/6/2013

Seller: WEICHERT RELOCATION RESOURCES
Buyer, Buyer's Address: DAVID A & LINDA J KATHKA, 2005 CREEDE AVE
Address: 2005 CREEDE AVE, LOVELAND
Price: \$398500
Date Closed: 8/6/2013

Seller: MICHAEL H & KAREN LEE MERCER
Buyer, Buyer's Address: ROBERT L AUSTIN, 7502 GOLD HILL CT
Address: 7502 GOLD HILL CT, FORT COLLINS
Price: \$435000
Date Closed: 8/6/2013

Seller: HEATHER LYNN RITZ
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Address: 5162 CINQUEFOIL LN, FORT COLLINS
Price: \$305000
Date Closed: 8/6/2013

Seller: THOMAS & KATHERINE WEINREICH
Buyer, Buyer's Address: KENT M & HEATHER L LUKEN, 4809 E COUNTY ROAD 40
Address: 4809 E COUNTY ROAD 40, FORT COLLINS
Price: \$637500
Date Closed: 8/6/2013

Seller: MICHAEL M & KERRI J GEARY
Buyer, Buyer's Address: E CHRISTOPHER ORTON, 713 WESTSHORE CT
Address: 1001 CAMELOT CIR, FORT COLLINS
Price: \$235000
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Seller: BROOK & STACIA STEADMAN
Buyer, Buyer's Address: JILL MUEGGENBERG, 3375 SARATOGA ST UNIT C
Address: 3375 SARATOGA ST UNIT C, WELLINGTON
Price: \$137000
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Address: 200 JICARILLA TRL, RED FEATHER LAKES
Price: \$19000
Date Closed: 8/6/2013

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Address: 4085 BUFFALO MOUNTAIN DR, LOVELAND
Price: \$225000
Date Closed: 8/6/2013

Seller: TODD REYNOLDS
Buyer, Buyer's Address: CHRISTOPHER A BRAMMER, 16269 SYCAMORE ST
Address: 2330 GREELEY DR, LOVELAND
Price: \$336500
Date Closed: 8/6/2013

Seller: REBECCA L & RICKY G WILSON
Buyer, Buyer's Address: ANTHONY D TARR, 125 KEEP CIR
Address: 125 KEEP CIR, BERTHOUD
Price: \$215000
Date Closed: 8/6/2013

Seller: FEDERAL HOME LN MORTGAGE CORP
Buyer, Buyer's Address: JEREMY STEVEN GOULD & LINDSEY ELLEN GINESI, 20562 RAWHIDE FLATS RD
Address: 20562 RAWHIDE FLATS RD, WELLINGTON
Price: \$319900
Date Closed: 8/6/2013

Seller: DAREL N & CYNTHIA K EMMOT
Buyer, Buyer's Address: ROBERT MCGAHEY REVOCABLE TRUST, 5524 COUNTY ROAD 11
Address: 5524 COUNTY ROAD 11, FORT COLLINS
Price: \$435000
Date Closed: 8/6/2013

Seller: MICHAEL H & DONNA K OREAR
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Address: 1420 ADRIEL DR, FORT COLLINS
Price: \$182000
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Address: 2513 BEDFORD CT, FORT COLLINS
Price: \$
Date Closed: 8/6/2013

Seller: GERALD G & DEBORAH K DIXON
Buyer, Buyer's Address: XU CHEN, 3002 W ELIZABETH ST UNIT 15H
Address: 3002 W ELIZABETH ST UNIT 15H, FORT COLLINS
Price: \$178000
Date Closed: 8/6/2013

Seller: WATERFORD CENTER LLC
Buyer, Buyer's Address: HEIDKAMP FAMILY TRUST, 1652 KELBY DR APT 1
Address: 418 S 8TH ST #A5, LOVELAND
Price: \$300000
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Address: 7509 TRIANGLE DR, FORT COLLINS
Price: \$299500
Date Closed: 8/6/2013

Seller: TIMBER WIND LAND LLC
Buyer, Buyer's Address: DWIGHT & JEANETTE BOWER, 4037 W QUAIL RIDGE DR
Address: 5533 STANDING CLOUD DR, LOVELAND
Price: \$200000
Date Closed: 8/6/2013

Seller: ELIZABETH A DYER
Buyer, Buyer's Address: WESTLEY & ANGELA J JOHNSON, 489 LINDEN VIEW DR
Address: 489 LINDEN VIEW DR, FORT COLLINS
Price: \$520000
Date Closed: 8/6/2013

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Buyer, Buyer's Address: JAMES B JR & BONNIE A KEARNEY, 2203 BOWSIDE DR
Address: 2203 BOWSIDE DR, FORT COLLINS
Price: \$273000
Date Closed: 8/6/2013

Seller: VICTORYWEST INC
Buyer, Buyer's Address: GAIL E & MONTA D MCCAULEY, 215 HOME-STEAD TRL
Address: 303 DUESENBERG LN, FORT COLLINS
Price: \$145000
Date Closed: 8/6/2013

Seller: THF LLC
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Address: 1041 N TAFT HILL RD, FORT COLLINS
Price: \$525000
Date Closed: 8/6/2013

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Address: 1601 CRESTMORE PL, FORT COLLINS
Price: \$195000
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Seller: CENTERRA FLEX ONE LLC
Buyer, Buyer's Address: ROBERT W & M CECILIA MEISMER, 3855 PRECISION DR # 4A
Address: 3855 PRECISION DR # 4A, LOVELAND
Price: \$624800
Date Closed: 8/6/2013

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Date Closed: 8/6/2013

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Address: 406 CARDINAL CT, FORT COLLINS
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Date Closed: 8/6/2013

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Address: 2067 GRAYS PEAK DR UNIT 101, LOVELAND
Price: \$124500
Date Closed: 8/6/2013

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Buyer, Buyer's Address: BRYAN T & KRISTIN L VOGEL, 2138 CHANDLER ST
Address: 2138 CHANDLER ST, FORT COLLINS
Price: \$356000
Date Closed: 8/6/2013

Seller: RODNEY L & AUDREY H ROGERS
Buyer, Buyer's Address: ROBERT F & MICHELLE R CASARIETTI, 1623 S LEMAY AVE
Address: 1623 S LEMAY AVE, FORT COLLINS
Price: \$250000
Date Closed: 8/6/2013

Seller: JASON W & JESSICA L TIMIAN
Buyer, Buyer's Address: CHARLES T & OLIVIA J HERRMANN, 720 YARNELL CT
Address: 720 YARNELL CT, FORT COLLINS
Price: \$379000
Date Closed: 8/6/2013

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Buyer, Buyer's Address: MATTHEW W & SAMANTHA LEE, 813 39TH AVE
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Price: \$48000
Date Closed: 8/6/2013

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Price: \$345000
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Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: CODY & LINDSAY JOHNS, 1406 MOUNT MEEKER
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Price: \$254000
Date Closed: 8/6/2013

Seller: SAINT AUBYN HOMES LLC
Buyer, Buyer's Address: BLAINE S LAWSON, 1402 MOUNT MEEKER AVE
Address: 1402 MOUNT MEEKER AVE, BERTHOUD
Price: \$246400
Date Closed: 8/6/2013

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Address: 5312 LIGHTHOUSE POINT CT, LOVELAND
Price: \$415000
Date Closed: 8/7/2013

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Price: \$247500
Date Closed: 8/7/2013

Seller: AARON A & CHERYL L DIMITT
Buyer, Buyer's Address: ROSEMARY BATTEN & ROBERT MURRAY LUCAS, 7400 RIDGEFIELD DR
Address: 601 FOXTAIL ST, FORT COLLINS
Price: \$267400
Date Closed: 8/7/2013

Seller: DAVID O & KAREN M BLODGETT
Buyer, Buyer's Address: PHILLIP OWEN & JEAN MERLE KEETER, 3010 CHALLENGER POINT DR
Address: 3010 CHALLENGER POINT DR, LOVELAND
Price: \$455000
Date Closed: 8/7/2013

Seller: EVERBANK
Buyer, Buyer's Address: HUD, 615 SUNTRAIL DR
Address: 615 SUNTRAIL DR, LOVELAND
Price: \$
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Unclog the spigot on Colorado water projects

It takes longer to construct a water project in Colorado than it did to build the Great Pyramids. In ancient Egypt, 10 years and thousands of workers were all it took to build a pretty nice tomb.

In Colorado, 10 years, thousands of consultants, engineers, lawyers, regulators, politicians and environmentalists have gotten us nowhere when it comes to building new water projects.

Four major water projects along the Front Range applied for their initial federal and state regulatory reviews 10 years ago. Since then, citizen groups have weighed in. Environmental groups have weighed in. The Colorado Department of Public Health and Environment, the Colorado Division of Wildlife, the U.S. Corps of Engineers, the U.S. Bureau of Reclamation and the U.S. Environmental Protection Agency have all weighed in multiple times. You get the idea.

When one agency disagrees with another, add zeroes to the final bill and months to the time clock.

Millions of dollars have been spent and no decisions have been reached. That money is gone for good. Consultants, lawyers and engineers do OK in this process. The rest of us do not

– and we're picking up the tab.

Don't get us wrong. We're not arguing that all of these projects need to be built. There are legitimate environmental concerns that suggest some projects should not be built.

What we argue is that Coloradoans deserve more regulatory certainty when it comes to building water projects. We need to be able to get to "yes" or "no" within a year or two, not decades.

The utilities – some controlled by cities, some controlled by independent boards, such as Denver Water – that site these projects and determine that they want to proceed spend millions of dollars in ratepayer money pursuing these deals, only to face delay after delay.

Move to the other side of the playing field and the same is true there. Environmental groups and others who oppose new water projects also waste time and money fighting them.

Part of the problem is Colorado law. Here, water rights are a private property right and utilities are the owners of those rights. They have no incentive to go public until they are well down the road in planning for

future projects. Once they go public, after they've already spent considerable time and money, state and federal agencies and the public get involved. More studies and more delays ensue.

At least two initiatives are under way at the federal level to streamline the permitting process. We hope they succeed.

At the state level, work is under way on a statewide water plan. Such state plans have been fiercely opposed by water-rights holders in the past because they're seen as usurping private property rights. It's time to move

past this antiquated notion. If we coordinate our water projects, everyone saves time, we reduce the environmental impacts and we secure our water future.

Colorado is facing real, urgent water shortages. As chronic drought continues, the chances increase that the Colorado River will be tapped more by Arizona, Nevada and California at our expense. The Colorado supplies roughly 50 percent of the water to the Front Range. If we can't get our ducks in a row on planning for our water future – just as we do for roads and phone service – we're going

to be caught short.

That water future should include some new storage, a lot more conservation, land-use planning tied to water supplies and a lot more use of recycled water.

The city of Aurora can teach us all some important lessons about building new water projects. Faced with the poorest water system on the Front Range back in 2002, Aurora moved to build an innovative project that didn't seek to tap our rivers again or build a huge, inefficient water system. Instead, it designed a groundbreaking water recycling plant that captured water from the South Platte that it already owned but which it had never used. It was, as a result, able to build a new water project that supplies 50,000 acre feet of water annually in record-breaking time, securing that city's water future.

We could all learn from this. Public processes are a critical part of self-governing communities – but not when they run out of control. Today in the water world, these processes are running amok, wasting millions of dollars in ratepayer money and doing little if anything to help Colorado achieve a sustainable, environmentally healthy water future.

EDITORIAL

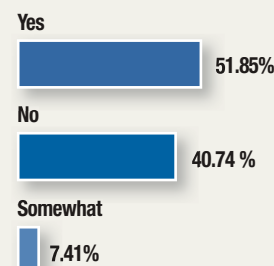


CARTOON BY CODY MCCREARY

NCBR Opinion Poll

Our online question:

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



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:

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?

Answer now at www.ncbr.com. Responses will be accepted through Sep. 17.

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LETTERS TO THE EDITOR NORTHERN COLORADO BUSINESS REPORT

WWW.NCBR.COM

PRPA disputes environmental groups' report

Platte River Power Authority's Rawhide power plant was mentioned in Steve Lynn's Aug. 9 Northern Colorado Business Report article, "Report Critical of Coal-fired Plants." We would like to set the record straight on information included in the article. We know you strive for accuracy in informing the public, and we want to work with you. Platte River's and Rawhide's reputation and performance record on environmental stewardship are exemplary, and it is concerning that your news article would imply that the power plant is polluting northern Colorado's rivers.

Your news story begins, "Coal-fired power plants are polluting Northern Colorado rivers with toxic heavy metals, according to a new report, but state officials have not pinned down the exact source of the pollution in many cases." We assume the referenced report is "Closing the Floodgates: How the Coal Industry is Poisoning our Water and How We Can Stop It," issued July 23, 2013, by the Sierra Club, Clean Water Action, Environmental Integrity Project, Earthjustice and Waterkeeper Alliance.

The news story reports as fact that "three Colorado rivers—the Cache la Poudre, South Platte and St. Vrain –

are considered impaired because of high levels of heavy metals associated with power plant discharge." The story then says that Platte River's Rawhide power plant "has a discharge permit that requires it to monitor for acidity, iron and suspended solids," which implies that Rawhide power plant discharges are polluting Northern Colorado rivers.

The Rawhide power plant is a zero-liquid-discharge facility. Unlike many facilities around the United States, at Rawhide all process water is, in industry terms, "used to extinction on site." That means that Platte River does not discharge water into rivers or other bodies of water. Zero discharge status is achieved through these measures: (1) dry handling of fly ash, a residual from coal when it is burned, and (2) the unique "closed loop" design of Hamilton Reservoir, which is the power plant's cooling reservoir. The Rawhide power plant was designed with these features to make the best use of scarce Colorado water and to avoid the need for off-site discharges.

The facility does retain a discharge permit for stormwater runoff as required for all industrial facilities, as mentioned in the NCBR article and Sierra Club report, but no discharges have occurred under this permit due to the arid climate and smart site design.

Proactive measures Platte River

has implemented include the following:

- Operation of seven groundwater monitoring wells to continuously assess any potential groundwater impacts.

- Assessment of all possible pathways from the Hamilton Reservoir, including a seepage study that is under way.

- Surface water sampling to monitor for contaminants.

- Operation of a monofill as a dry on-site facility with monitoring wells to manage fly ash and other coal combustion residuals. Handling of coal ash is regulated by the state of Colorado.

- Operating with a stormwater permit as required by Colorado law. Due to the way water is managed at the Rawhide site, there has never been an off-site discharge under this permit.

The Rawhide power plant is a 280-megawatt baseload resource that provides over half of the electrical energy for Estes Park, Fort Collins, Longmont and Loveland. It is one of the most reliable coal plants in the United States, and uses state-of-the-art air quality control technology to reduce particulates, sulfur, NOx and mercury emissions. Though Rawhide meets or exceeds all applicable environmental laws and regulations, Platte River continues to invest in

operational improvements to further reduce emissions. Hamilton Reservoir is supplied primarily by effluent from a Fort Collins water reclamation facility, minimizing use of freshwater sources for electric generation. It also provides habitat for waterfowl, and hosts the Audubon Society bird count each year. Platte River maintains two herds of bison at the Rawhide energy center to help maintain the grounds, as bison have less impact than other grazing species and complement the grassland ecosystem.

Thank you for working with us to correct any misinformation.

Jason Frisbie

Chief operating officer

Platte River Power Authority Board of Directors

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