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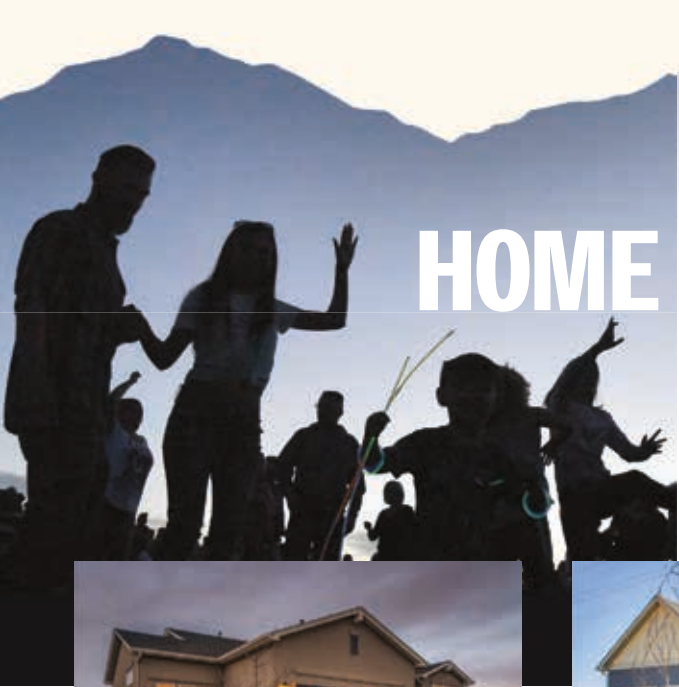


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HARD TIMES DON'T CREATE HEROES, IT'S DURING THE HARD TIMES THE 'HERO' WITHIN US IS REVEALED

BOB RILEY

► publisher's note



April showers, or in Colorado terms, "snow showers," bring May flowers! How time flies! We are back in the swing of the busy selling season and again, Colorado Springs is listed in the Top 3 Markets for the USA.

From reading the "tea leaves," it appears the Fed may hold off on any additional interest rate hikes for the remainder of 2019. Further, the underlying economy is still very solid and unemployment remains low. All these key indicators should carry into, yet another, strong year for the local housing market!

DON'T FORGET: It appears that changes to the search functionality in MLS will be implemented in April and putting in specific coordinates will no longer be available. If you need help in understanding the new procedure, go to the PPAR website for a guided

tutorial. We hopefully will be doing a follow-up article regarding these changes next month.

I am always looking for ways to improve the magazine and any suggestions would be welcomed. If you have any interesting ideas on stories or features, please feel free to contact me directly at Mark.vanduren@realproducersmag.com

Blessings,
MARK VAN DUREN
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Colorado Front Range New Home Activity
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Arapahoe	800	900
Boulder	600	700
Clear Creek	400	500
Colorado	200	300
El Paso	100	150
Fremont	150	200
Jefferson	200	250
Larimer	100	120
Lincoln	100	150
Logan	50	70
Mesa	100	120
Monte Vista	50	70
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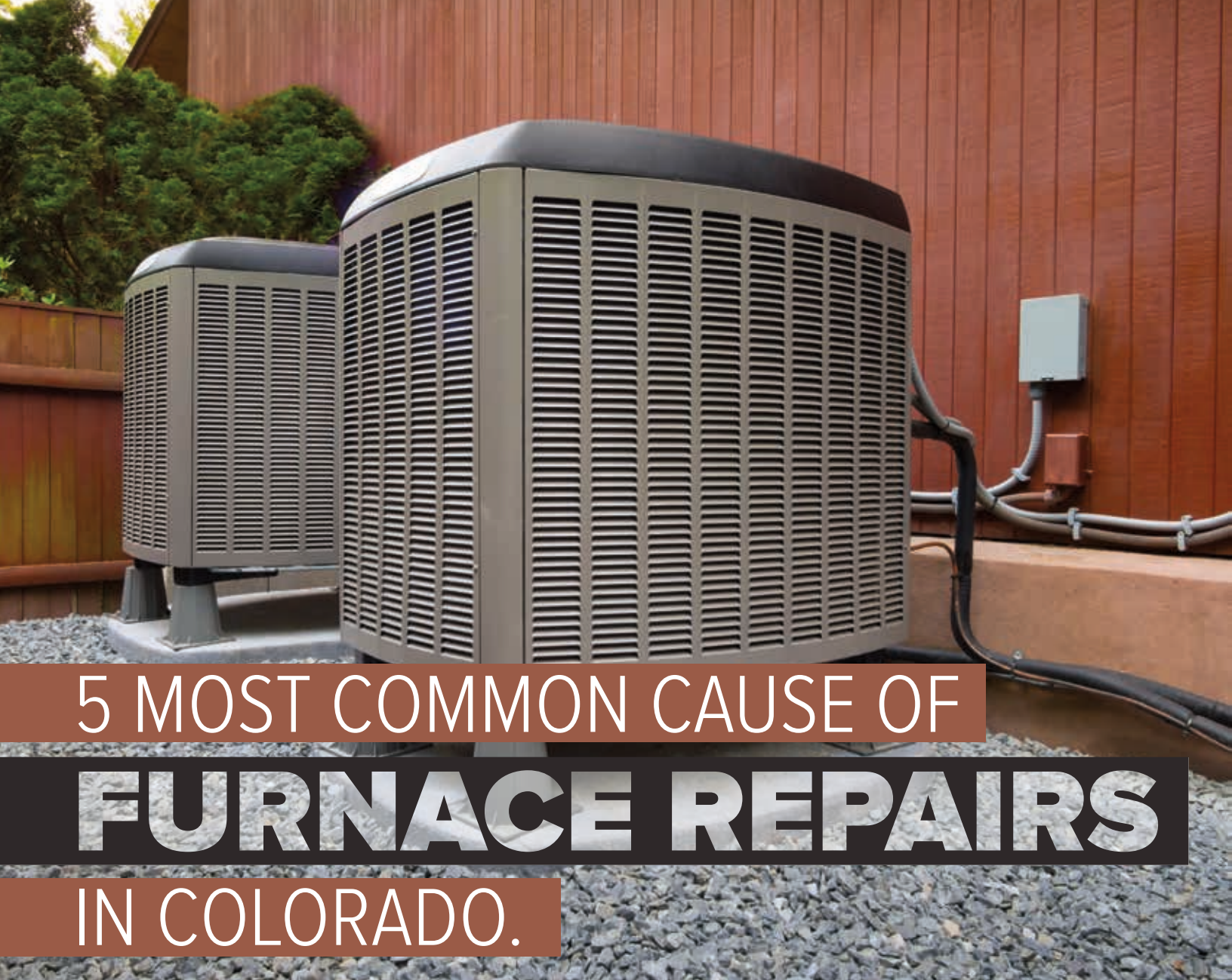
Early bird registration (ends May 10): \$40 HBA Members | \$50 Non-Members

For home builders and operators, data is the measure of key performance indicators and the predictive DNA through which the home building's companies make their future success.

HBA president Todd Anderson give the State of the Association update followed by John Covert from Metrostudy for the most important housing statistics tailored to builders and realtors.

Register at CSHBacom/events-calendar

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5 MOST COMMON CAUSE OF FURNACE REPAIRS IN COLORADO.

By Mark Ternes-Owner of Springs Heating & Cooling

Your furnace and A/C are the most expensive pieces of equipment in your home and often times is the most neglected. Most furnaces are in a separate room that has nothing to do with the living spaces of the house and therefore remain out of sight and out of mind until you have a problem with no heat in your home. The A/C is split between the same area as the furnace and usually a remote location in the back or side yard of the house. Again, the parts of the A/C are out of sight and out of mind until you have a problem with no cooling on a hot day.

Having the right furnace maintenance plan in place can often mean the difference between spending a cozy day in the living room or having to shiver while waiting for the repairman. It gets cold in Colorado, which is why the furnace repair professionals from Springs Heating & Cooling in Colorado Springs have collected some expert tips for you.

To prevent being left in the cold on those blustery winter days, here's a list of the five most common causes of furnace repairs.

1. Normal Wear and Tear

Even the most durable furnace suffers wear and tear over the years, forcing

the need for furnace repairs or parts replacement. A few common issues that can arise from extended use are short cycling and thermostat or pilot light issues. If you notice your unit acting up, contact a repair technician ASAP to avoid service interruptions.

2. Lack of Maintenance

Like all household appliances, your furnace requires occasional care and maintenance to remain in good condition and function properly. One of the leading causes of furnace repair issues that we see in Colorado Springs is neglecting maintenance, which eventually forces the need for serious repairs or even replacement. To make certain you

get the most out of your furnace, invest in annual maintenance.

3. Dirty Filters

Have you noticed your furnace isn't performing like it used to? This could be due to dirty filters lessening its effectiveness. For air to flow properly from your furnace throughout the home, it needs clean air filters. Clogged air filters impact airflow and make your furnace fan work over time, so clean and replace them every three months in the heating season and monthly during the cooling season.

4. Frequent Cycling

If your furnace is frequently cycling on or off, or simply not turning off at all, it may be due to a clogged air filter impacting its fan and airflow. When the furnace isn't producing hot air or seems to be struggling non-stop, contact a repair technician right away to avoid bigger problems down the road.

5. Unusual Noises

Hearing a bit of noise when your furnace starts up isn't unusual, but if it's clanking and clanging throughout the day and night, you have a problem on your hands. Such noises can indicate a filter issue or damaged part that's rattling around somewhere in your system.

The Colorado Springs, CO, AC repair experts from Springs Heating & Cooling offer some tips to avoid AC issues.

5 TIPS FOR AVOIDING AC REPAIRS IN COLORADO SPRINGS, CO

Colorado summers can be scorchers, which is why it's important to ensure your air conditioning system is well-maintained. Performing the proper maintenance is one way to prevent costly A/C repairs in Colorado.

The professionals from Springs Heating & Cooling know how helpful it can be to have some reliable maintenance tips at your disposal. Here, you'll find some of the best ways to prevent A/C issues.

1. Perform Regular Maintenance

One of the best ways to ensure your AC unit is in top shape year-round is by implementing a regular maintenance program. Many AC repair companies in Colorado Springs, CO, offer maintenance plans to help you stay on top of things by providing preventative maintenance and upkeep.

2. Change Filters Monthly

Most home AC repair services will tell you that you should be changing your air conditioning system's filters every 4-6 weeks to avoid issues, and they're right. Dirty air filters make it harder for your air conditioner to provide cool air throughout your home, causing undue stress on its motor and wear and tear that can be avoided, so change those filters monthly.

3. Minimize Indoor Sunlight

Another way to reduce the stress of your air conditioning unit and extend its lifespan is to lessen its burden by minimizing the amount of sunlight entering the home. You can do so by keeping your blinds drawn during warmer parts of the day and investing in energy-efficient windows that reduce UV rays.

4. Replace Thermostat

Quite often, your thermostat can play a significant role in the performance of your air conditioning system. This is because thermostat issues, like poorly adjusted temperatures and settings, will force your AC to cycle over time. A great way to reduce stress and increase AC efficiency is by investing in a smart thermostat that allows for greater oversight.

5. Clean Area Around AC Unit

If the area surrounding your outdoor AC unit is overgrown with weeds and obstructed by branches, chances are your air conditioning system is being affected by it. To prevent the need for premature parts replacement or repairs, be sure the area around your air compressor is clean and clear.

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JINA

►► up and coming real estate agent

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The Cutting Edge, Realtors

That moment when you know your life has changed. Most people don't even realize that moment has happened until it has passed. I am one of those people.

That life-changing moment for me was probably one of the lowest points in my life. With that said, it also made the biggest impact on the person I am today. I will tell you all about it in a moment; but first, let me give you a little insight on who I am. I was raised in the very small town of Turlock, California. If you've ever seen Graffiti Nights, you would get the jest of it. Turlock was a simple little farm town with not much going on. Yep, the kind of town where everyone knew your name and you couldn't get away with anything. Not that I would get into mischief. Okay, maybe a little! I was young and there wasn't much entertainment in such a small town. So, what can I say? Oh, and don't even ask about those high school parties in the almond orchards... I was sworn to secrecy.


Okay so more information about me. I like long walks on the beach...totally kidding. I actually prefer a good game of Texas hold'em or watching a marathon of Friends, Suits, NCIS or Supernatural. It all just depends on my mood. I am the oldest sister of two amazing young women named Chelsea and Angela. Both of them are brilliant, hilarious and beautiful. They encourage me to work hard and stay humble. Their support is motivating, as I want them to be proud of their big sis. They are each successful in their own right and I couldn't be any more proud of them as well. Our parents, Randy and Terri, are hardworking and successful business owners who have always had an entrepreneur spirit within them. I've always appreciated that but even more so now. I cannot remember a time when they were ever afraid to show us the ups and downs of life. I've learned a great deal

from them but nothing stuck as much as to keep pushing! Push through any obstacle you face even when there is no end in sight. I was taught at a very young age that if you work hard and dream harder, the possibilities will be endless.

I married an amazing man, Brian St James, almost 18 years (yep, the same guy). He is my best friend and has always been supportive of my dreams and goals. There is absolutely no way I could have accomplished this much without him by my side. Together, we have five amazing kids. (You read it right, five of them! Yes, I could possibly be insane. I know how it happens and we may possibly be done now. I think that covers all the usual questions.) Alissa, Natalie, Kailyn, Matthew and Owen are their names. The loves of my life. The tiny people who drive me insane one moment and absolutely in LOVE the next moment. Home is never boring as you can imagine. Their ages range from 17 all the way down to 2. Three beautiful girls and two handsome boys. These guys make me strive to be even better tomorrow than I am today. My biggest hope is for them to always dream big. I want them to feel confident in knowing they can accomplish anything they put their minds to. They can be successful in all aspects of life, not just business. Don't get me wrong; it is hard switching hats from businesswoman and team lead to the most important roles of wife and mom, but it can be accomplished. I think many people believe it can only be one or the other. That is definitely not the case and I hope I am living proof of that.

...

ST JAMES



**“ I WANT TO BE THE ONE WHO
INSPIRES PEOPLE, I WANT
SOMEONE TO LOOK AT ME AND SAY
BECAUSE OF YOU I DIDN'T GIVE UP.**

•••

How did I end up here? My family and I moved to Colorado in 2008. My parents had previously moved to Colorado Springs and we fell more in love with this area every time we visited. More importantly, though, we fell in love with the people. In California, you didn't really get to know your neighbors. It was more like keeping up with the Joneses. You weren't really building relationships with anyone which I hated. It was so difficult to build lifelong friendships that when you did come across a good friend, you held onto them. I was blessed with several that I still keep in touch with to this day. They keep me humble and continue to threaten to spill my secrets if my head gets too big. Do not underestimate my friends; it is a very serious threat, you guys. Okay, getting back to this awesome state. Colorado is breathtaking, beautiful and vibrant with life. I think Garden of the Gods is one of my favorite spots to go. The structure of the rock formations and all the colors are magical. It is such a wonderful backdrop for this state. Also, you can't get lost here no matter how hard to try. As long as you know where Pike Peak mountain, is you can find your way. All kidding aside, I remember the first time we came out here. A car stopped to let us cross the street but I didn't know what to do. In California, you would quickly check your surroundings and the vehicles before you hustled across the street while fearing for your safety. In Colorado, people were actually kind and give with such generous hearts. They let you come to be NICE! That is one of the many reasons I knew Colorado

was a place we needed to call home. We made that move in 2008, and it is was one of the scariest moments of my life. It was unknown and in many ways unplanned. Apparently that is how I roll?

It was probably a blessing in disguise because shortly after we moved here, my mom was diagnosed with stage 4 colon rectal cancer. My mom and I were always close. Of course, we would often butt heads (sorry, bad pun) because we are so similar. Then again, I am her daughter. I can say, without a doubt, she has always been one of my heroes growing up. For one, I wouldn't be here if it wasn't for her. She sacrificed tremendously to make sure I survived. Second, she is such a strong woman. She has experienced more hardship so far than most people deal with in a lifetime. Last and most importantly, has taught me that you can get back up no matter what gets thrown your way. You always have a choice and no one can take that from you. I can only pray to be half the woman she is because that is pretty damn great. So, as you can imagine, getting the news she possibly had only two months to live was devastating. I felt like life was playing a cruel joke and throwing another gigantic curve ball at me. Life was telling me to just stop trying because I couldn't and/or wouldn't get through this one. Instead, my only instincts were to help her fight and to be strong for my sisters and Dad. Since my family wasn't experiencing enough... Surprise, Jina! You're pregnant again! Yes, I discovered I was pregnant with my third child, Kailyn. I truly believe Kailyn was one of the key reasons my mom fought so hard. She kept telling me she had to meet all of her grand-babies and stick around to meet her future grandsons. What grandsons? I had to break the news to my mom that she was crazy and questioned the amount of medication this woman was receiving. She was talking absolute nonsense. I

was barely coming to grips of having three children, let alone five. I was the daughter who would never have kids and now I was going to have two more boys? Hello, up to this point, I had all girls. It was like a family curse; no boys were coming in this picture. Not surprising, my mom kicked cancer's butt to the curb and ended up being freakishly accurate about Matthew and Owen. So yes, I partly blame her for me having so many kids. She made a deal with some angels or something. I tease her all the time by saying that even the Grim Reaper is so terrified of her wrath that she chased him away. I don't think she sees the humor in that one. I guess I forgot to mention, my mom had died multiple times during some of her surgeries. This includes one involving a heart attack and was awake during the surgery. I told ya, tough woman. So much respect for her and my dad.

Witnessing all the hell my mom went through made me realized I needed to be stronger for her. I gained this clarity that life was precious and you only got one shot at it. I knew it was time for me to really begin to pursue and truly living mine. With this newfound insight, I did what I knew best and dove back into what I had always loved... Real Estate. You know that saying, "Do what you love and then it is not work"? Yeah, it is so true. I returned to New Home sales and discovered how much I enjoy helping people find the right home for them and their family. I gained so much knowledge through my experience working as a community sales manager with Builders like Richmond American Homes, Creekstone and one of my favorites Classic Homes. I honestly believe working for a quality builder, or even a bad one, can give you so much insight when you join the "resale world." Eventually I knew I wanted to do more and sometimes being with a builder can hold you back a little. I decided to become a Realtor again. The Brokerage I joined was a good experience, but I knew I was home when I joined The Cutting Edge, Realtors. Amy and Gary Martinez allowed me to expand my wings to see where I could go. The limits were finally being released. I had never planned on growing a team so quickly but a good friend, Travis Froehlich, relentlessly encouraged me to do it. Amy and Gary must have of seen in me what I hadn't yet discovered about myself. They pushed me past my comfort zone and challenged me to succeed. My team has been an huge inspiration and continually teaches me to grow with each new challenge. That is my story and I am sticking to it.

All seriousness, though, I knew I wanted to give back to things that matter to me, and I now had the freedom and support to do that. One of the many things I find inspiring as well as rewarding is supporting the many brave men and women who fight to make our country, our lives, and our children's future brighter. Supporting our Veterans, first responders, police officers, EMT, firefighters and so many more is the least I can do and wish I could do more. These are people who give so much more than they will ever get back. Another topic that is such a strong pull for me is Operation Underground Railroad. Unfortunately, it is a very taboo kind of subject that addresses a growing crime affecting our children. O.U.R. has my upmost respect because they pursue the bad guys that use children in the most vile ways. O.U.R. has a quote that speaks volumes to me. It goes like this:

O.U.R. PROMISE:

To the children who we pray for daily, we say: Your long night is coming to an end. Hold on. We are on our way.

And to those captors and perpetrators, even you monsters who dare offend God's precious children, we declare to you: Be afraid. We are coming for you.

Those are such powerful words and I support all those who fight for putting a stop to this. As a mom, I am all for this cause and will do everything in my power to support the fight against this issue. Which brings to the moment I changed and didn't realize it. You know, that moment I became stronger and learned a valuable lesson that has helped me become part of who I am today? Well, here goes...

Wow, it just hit me. This may be the hardest topic for me to share but

•••



...

also the most influential of my life. It was a point of time when I experienced a significant emotional change and growth that will forever influence my life. Let me take you back to when life was going pretty good. I had followed in my parents' footsteps and opened up one of my first businesses. It was one of the first storefronts in Northern California called Avon Licensed Beauty Centers. I was in my early 20s at the time and was excited. Brian and I had just bought our first home together in August 2004 for a little over \$532,000. Now that I've said that, that is just nuts to pay over half million dollars for a 1,900-square-foot home on a 4,000-square-foot lot. Yep, that was Cali for you. It was our dream home that even sat on a corner lot with a white picket fence going around it. Alissa was just two years old. We thought we were moving on up. Shortly after we moved in, Natalie made her debut and arrived just in time for our first Christmas in our new home. It was a Christmas to remember for sure.

We had bought our home almost close to the height of the market. Within a very few short months, our home went from \$532k up to \$650k. That was over \$100k in equity; that was insane. I still remember, to this day, my conversation I had on the phone with my dad. "Dad, we just got the house appraised for \$650,000" "Jina, listen to me. You need to sell your house

now, Dad had said. "Dad, why the heck would we do that. This is our dream home. We've only been here for a few years. Dad that makes no sense." "Jina, I am telling you, you need to sell now or it is going to get hard for you guys." I still wish to this day I had listened. But I was young and stupid. I couldn't see what my dad had seen coming.

Some of you may remember this time. It started late in 2006 and hit hard in 2008. The beginning of the market crash. It began with commercial properties. All the big name stores began closing up shop. Street after street of stores had closed and many areas began looking like ghost towns. Everyone knew something was very wrong but didn't realize just how wrong until it was too late. Brian and I went from having a steady income to him becoming unemployed. I had closed the shop a year prior to begin a new career path. As a result, I wasn't even close to bringing in what we needed to make ends meet. Brian was able to find a replacement job quickly in the same industry but that gap of employment caused a domino effect we couldn't stop. We fought hard to keep our home. This is where our kids were going to grow up and go to school. This was the house where we were going to plant our roots. I was calling the banks trying to negotiate payment options (our loan kept getting sold and bought from multiple banks). We



would start to get back on track only to find out that our loan was not fixed but adjustable. We were young and naive when we bought. We never realized what was told to us and what was in writing were two different things. I remember trying to decide which bill to pay: mortgage, water, gas or food. Mortgage was paid but only left enough for gas and some groceries. Let me tell you, you never realized how blessed you are to have water until you don't. I had no idea how much water came into play until we had none. Talk about a humbling moment. I couldn't cook, clean, do laundry, give the girls a bath, brush my teeth or flush the toilets, nothing. I knew we were going to lose the house next and we couldn't keep living this way. I remember we would tell the kids we were going "on vacation" and stay in a hotel room just so we could have running water. We didn't want the girls to feel the stress. I remember many times I would cry after the girls feel asleep and Brian left. I didn't want them to see me breakdown. I had to be the strong one and hold the fort down. We didn't ask for help because we were stubborn and embarrassed about how bad it was. What many people didn't realize was during that time, if late payments hit your credit or if you lost your house, you couldn't get a rental. They checked your credit history. You would literally become homeless. Luckily, I recognized that problem and rented a house just in time. Meanwhile, I was still trying to sell our house to avoid foreclosure, which only presented another problem a lot of people were facing. No one could not sell their homes. They were no longer worth what you had paid. Over 90% of the homeowners were upside down in our brand new town. This issue actually made national news. We were over \$300,000 upside down and had no choice but to let our dream home go (our biggest debt) and file bankruptcy. Now, as anyone who is in a relationship will tell you, this was a huge stress factor for our marriage. I had no idea if our marriage was going to make it. We fought so much and completely lost sight of the things we should of been thankful for. All I knew was I was losing my home, husband and possibly my family. This was my lowest point. I had failed. I honestly believed that I had not only disappointed myself

but my family and my two babies. I didn't know it at the time but this disheartening and humbling experience was preparing me for an invaluable life lesson. A lesson that many don't ever learn or at least not until it is too late. I wasn't failing, I was growing.

Luckily, I had an amazingly supportive network of family and friends. Due to my parents' upbringing, I knew that I can fall, scrape my knees and bleed, but you get back up. I was determined to never feel that lowest point again. I knew what rock bottom felt like and quite frankly, it sucked. I knew the only place to go from that point was up. That is the beauty of falling—you get to rise up with a new perspective. Have I fallen since then? Yep, just not as hard. I am so grateful to have learned that lesson young. It taught me so much. I wish I was unfortunate to be hit so hard with it, but then again, I did mention I can be stubborn sometimes. I will say, my husband and I are both able to take this lesson and use it to help others. We understand the fears of first time home buyers, know the concerns of empty nesters or even those with an expanding family and also those unplanned moments. If we hadn't gone through that, I would never been able to relate to my clients now. It is amazing how something so gut wrenching can turn into something so powerful and helpful. I take all these valuable lessons I have learned good and bad and apply them to my business. I follow my heart and use the highest integrity to give the my best not only to the family but to my clients.

MY TWO MOTTOS IN LIFE:

"Protect those behind you, respect those beside you and defeat those in front of you."

"I want to be the one who inspires people, I want someone to look at me and say because of you I didn't give up."

Now if you have read this whole thing, thank you so much. This definitely takes me out of my comfort zone but I appreciate you for reading it.





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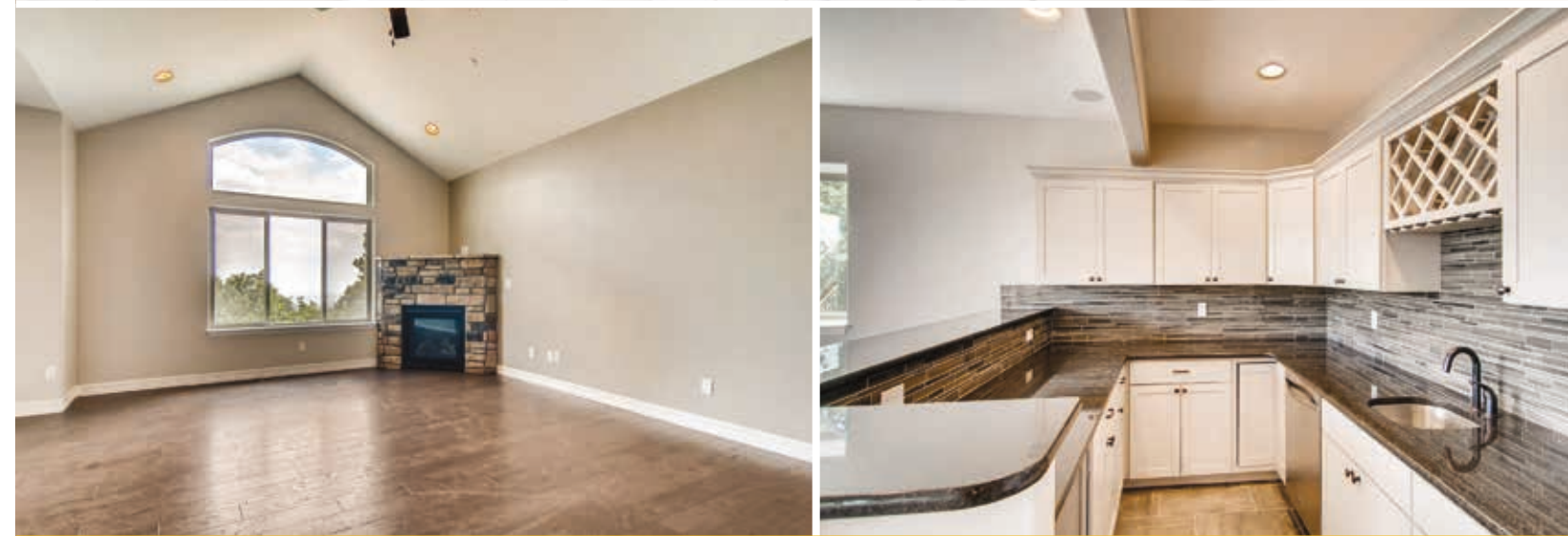
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LENDING WITH

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INTEGRITY

By Integrity First Financial, Inc.

In the modern era of technology, many lenders are finding it difficult to compete with national institutions that can offer many different loan options with a few touches of a smartphone screen.

People today would seem to rather deal with an automated system than work face to face with a business. While it is true that these nationwide lenders can offer competitive rates, they are without a doubt “cookie cutter” in their approach to banking. They often will hand out denials to people who may be perfectly capable to qualify for a loan simply because the info they supplied to the system didn’t meet the standards of an impersonal algorithm. We at Integrity First Financial Disagree with this method and prefer, as our founder Victor says, a “belly to belly” approach.

After the financial crisis of 2008, many different institutions found themselves under scrutiny and held to many new regulations. In the residential lending industry, nearly every loan made after the government introduced the Dodd-Frank Act, in 2013, was done with what’s considered QM (qualified mortgage) products. These QM products are loans (FHA for example) that can be bought by government-sponsored enterprises such as Fannie Mae or Freddie Mac. This is done to keep money moving by freeing up the funds the banks put forth for the purchase of a home. These enterprises then package the loans together and sell them to investors as mortgage-backed securities (MBS). While this way of doing business works for most individuals looking to purchase a home it does not work for those that have unique financial situations.

While still offering the well-known QM products, local lenders, like ourselves, are starting to offer non-QM products to reach borrowers that are discriminated against by the QM regulations. In general, bigger banks usually have more policies (called overlays) regarding who they make loans to and who they don’t. For instance, there are some individuals who are self-employed and can write off so much on their taxes that it appears that they have insufficient income to afford a mortgage. In situations such as this, we would take an alternate route and investigate their bank statements to look for their income rather than the traditional tax returns and paystubs. After we do this, we can determine their true income, bring their file to one of our flexible lenders and get them into the home that they truly qualify for. Another example of this would be sub-prime loans. There are people with challenged credit scores or stated sources of income. These potential borrowers still have options to find a home loan, although, they just may have a higher interest rate or need to come up with a larger down payment. As far as the second caveat is concerned there are avenues of support.

While the economy is improving, many people still struggle to save up a significant amount of money. In that case, lenders offer state and local programs to help borrowers with the upfront costs of acquiring a mortgage without depleting their savings.

Down payment assistance loans are small, second liens against the property being purchased. The most commonly used assistance product in Colorado really isn’t the best option. This product has a higher interest rate than what the borrower may qualify for, it sets the interest of the first mortgage to match the higher interest rate of the assistance program, and it is not a subordinating loan. The last drawback is the most significant. Since it is a non-subordinating loan, if the borrower wants to refinance his house for any reason, the assistance loan will have to be paid off before the refinance can occur because it cannot be subordinated to any new liens against the property. The assistance program that we choose to use resolves these issues. It has lower interest, does not change the rate of the primary mortgage and can be subordinated in the event of a refinance. Going the extra length to learn about these alternate programs pays off big time for the borrower. When the borrower is happy, we are happy!

Many lenders shy away from these alternate approaches. Thinking it is too risky, not worth the effort, or are going to put a borrower into a financially dangerous product. However, with a little bit of ingenuity and a lot of integrity, the right loan can be found for almost anyone. To us at IFF, just because your situation is unique doesn’t mean you should be excluded from the American Dream.



PRESIDENT OF SPRINGS HBA OFFERS INSIGHTS AND A GAZE INTO HIS CRYSTAL BALL



By **Robert O'Brien**,
Real Producers Reporter

Real Producers recently had an open-ended conversation with **Todd Anderson**, the President of The Housing & Building Association of Colorado Springs, exploring various topics dear to the hearts of builders, the HBA and residents of the Pikes Peak region. One hot topic was a recent article in *The Gazette* (https://gazette.com/business/colorado-springs-homebuilding-off-to-slow-start-in/article_ef06258e-28a7-11e9-b0f5-ffad5f2d41cf.html) with the headline: “Colorado Springs homebuilding off to slow start in 2019.” The article pointed out:

“In January, the Pikes Peak Regional Building Department issued 159 permits for the construction of single-family homes in the Springs and El Paso County, according to a report released by the agency Monday (January, 2019). Last month’s (January 2019) building permit total was down 46.1 percent on a year-over-year basis and was the fewest for any January since 2015, Regional Building records show.”

Anderson commented: “Look at a twenty-year average, it’s probably 3,000 per year. The top 10 builders pull about 85% of the residential permits for the Pikes Peak region. We (the HBA) poll these builders and find out their land positions. The larger builders, Norwood, Challenger, Oakwood, Banning-Lewis and La Plata have the most land for residential building in this area.”

On the issue of permits being issued for 2019 (due to publishing deadlines, we are referring here to January 2019 figures), Anderson noted: “So I tell this to anybody who’s doing any kind of reporting and that is to be careful about how you measure stuff because you can make anything look good or bad depending on your bias towards it so the issue with January is there were major code changes going in to January 1, 2019, that cost significant amounts to the builders and many of those homes are pre-sold and so if I’m Challenger Homes or Classic Homes or any of the big builders that have a backlog of homes that aren’t started, I’m going to want to get those permits in December before that code change takes effect.”

Anderson went on to explain that, “These code changes were not insignificant at all. Most of the code changes had to do with energy...how tight we’re making the homes. It’s now required to do a blower door test

in every house and again it’s just another reach by the government saying ‘this is what you should do’ to make energy efficient homes.”

“When you are looking at building homes for a fireman or a school teacher or a police officer, they can only afford ‘X’ number of dollars for that home, and these things tend to be very onerous and don’t necessarily have the payback in terms of the value proposition. So, regarding the January permits comparison vs. January 2018 permits, that’s what happened at the end of 2018: everyone ran ahead and put in as many permits (as possible) before that code change happened. And so naturally, the natural flow of permits of permits per month is going to go down if you are going to borrow from the future, so that is what is going on (January 2018 to January 2019 comparisons).”

Real Producers asked President Anderson what his crystal ball shows him regarding home building activity in the next few years for the Pikes Peak region. Anderson notes there is a 26,000 housing unit deficit in the Pikes Peak region.

“I’m very bullish on it mostly because of the demand side of the equation. The economists that we listen to with metro studies and some of the other local folks are all saying that we’ve got a twenty-six thousand unit deficit on the supply side. So, as an industry, when you add up the single family, the multi-family and the apartments and the rest, three to five thousand a year...maybe. But we’re constricted in terms of the trades and the ability to provide the homes and so that would suggest that we have at least a five-year runway out there if you lump in everything that gets built in El Paso County where somebody lives in it.”

WHO IS TODD ANDERSON?

Todd Anderson, now the 2019 President the Housing & Building Assoc. of Colorado Springs, after leaving Challenger Homes in 2017, formed Shepherds Staff Consulting, LLC, a company based in Monument which helps with leadership development and mentoring of young leaders, something Anderson describes as “a passion of mine for over twenty years.”

Mr. Anderson joined Challenger Homes in January 2008 as Vice President of Operations and provides

30 years of experience in homebuilding and development. In 2010, he was promoted to President. In 2014, Challenger Homes was the #1 builder in the Colorado Springs market. In 2015, they developed over 550 lots and built over 300 homes. As they look toward 2020, they plan to develop over 1,000 apartment units, as well as continue to develop and build 300-500 lots and homes. Prior to moving to Colorado, from 1985 through 2004, Mr. Anderson was employed by C. P. Morgan Co. located in Indianapolis, Indiana, which became the largest homebuilder/developer in Indiana with annual 2004 sales in excess of \$330 million. From 1992 through 2004, Mr. Anderson was the Vice President of C.P. Morgan Co. with areas of expertise in product development, cost reduction, change management, associate training and development and structured problem-solving. Over his career with C. P. Morgan Co., Mr. Anderson was instrumental in leading the company through several growth stages and transitions, reduced warranty costs from 1.2% to 0.5% during a three-year period, led the product development team to develop over 500 floor plans in six product lines and helped to create a web-based New Home Showroom application allowing customers to preview color selections from the internet. In 1985, Mr. Anderson received a B.S. degree in Construction Management from the University of Wisconsin - Madison. Mr. Anderson spends a portion of his free time mentoring young leaders, has served as a volunteer board member at the Pikes Peak Regional Building Department, and currently has been elected to the board of the Colorado Springs HBA as well as other nonprofit volunteer organizations. He and his wife, Barb, are actively involved in raising and educating their four children, where they enjoy the Colorado lifestyle, engaging in hiking, skiing, snowboarding, and camping.

In part two of this article Anderson will take a “deeper dive” into the overall housing situation in the Pikes Peak region and will also discuss his new company and yet another initiative he has launched since leaving his successful career in the home building industry.

SALES DOWN, LISTINGS UP,

and Everything is Still Good

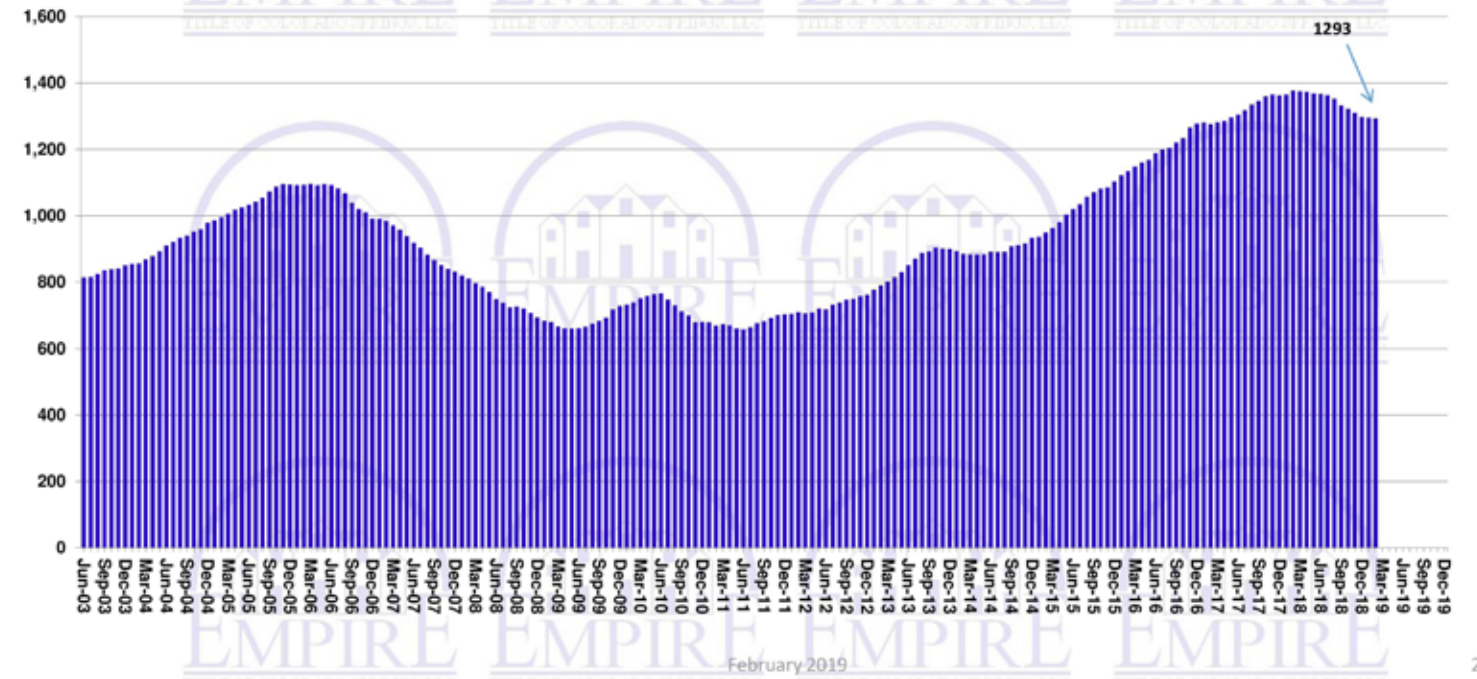


By **Bill McAfee**,
President, Empire Title
of Colorado Springs
LLC

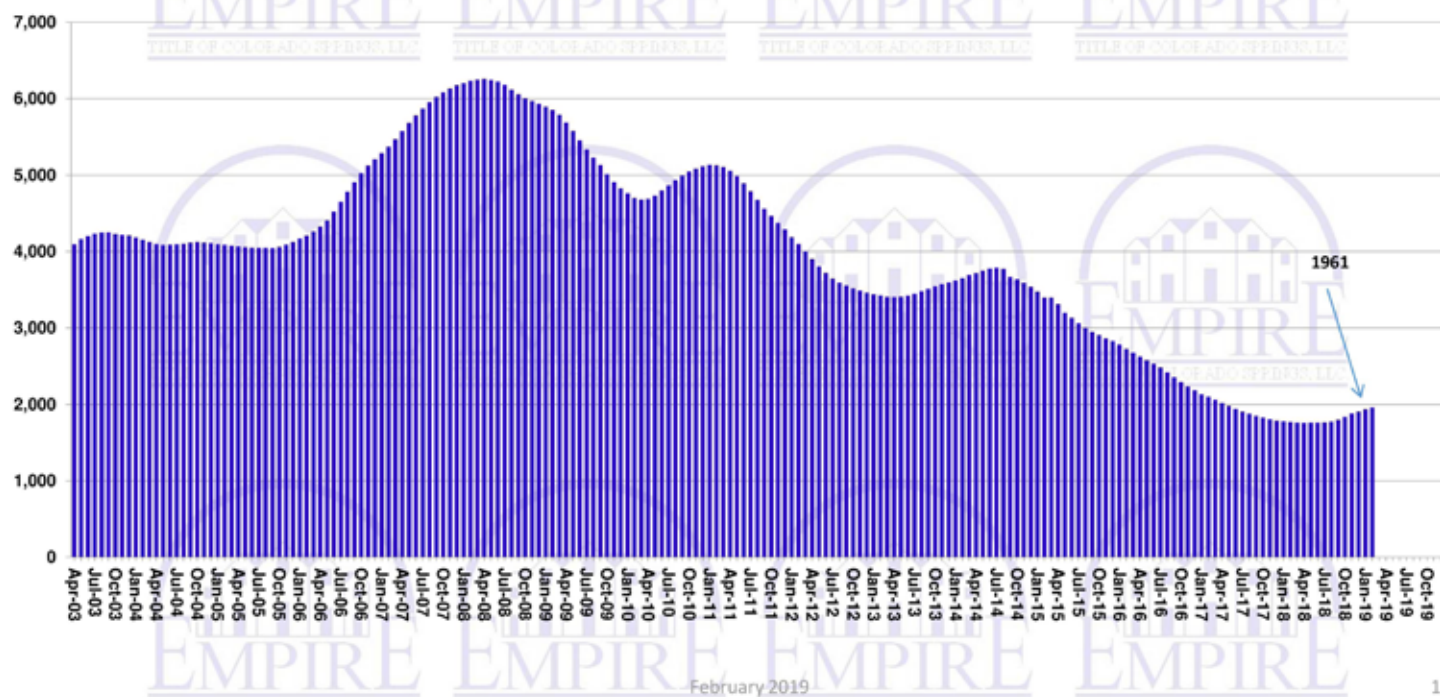


When we compare 2017 to 2018 sales decreased by 4.7%, and listings increased by 6.6%. Comparing January and February of 2017 to 2018 sales are down 3.1%, and listings are up 27.1%.

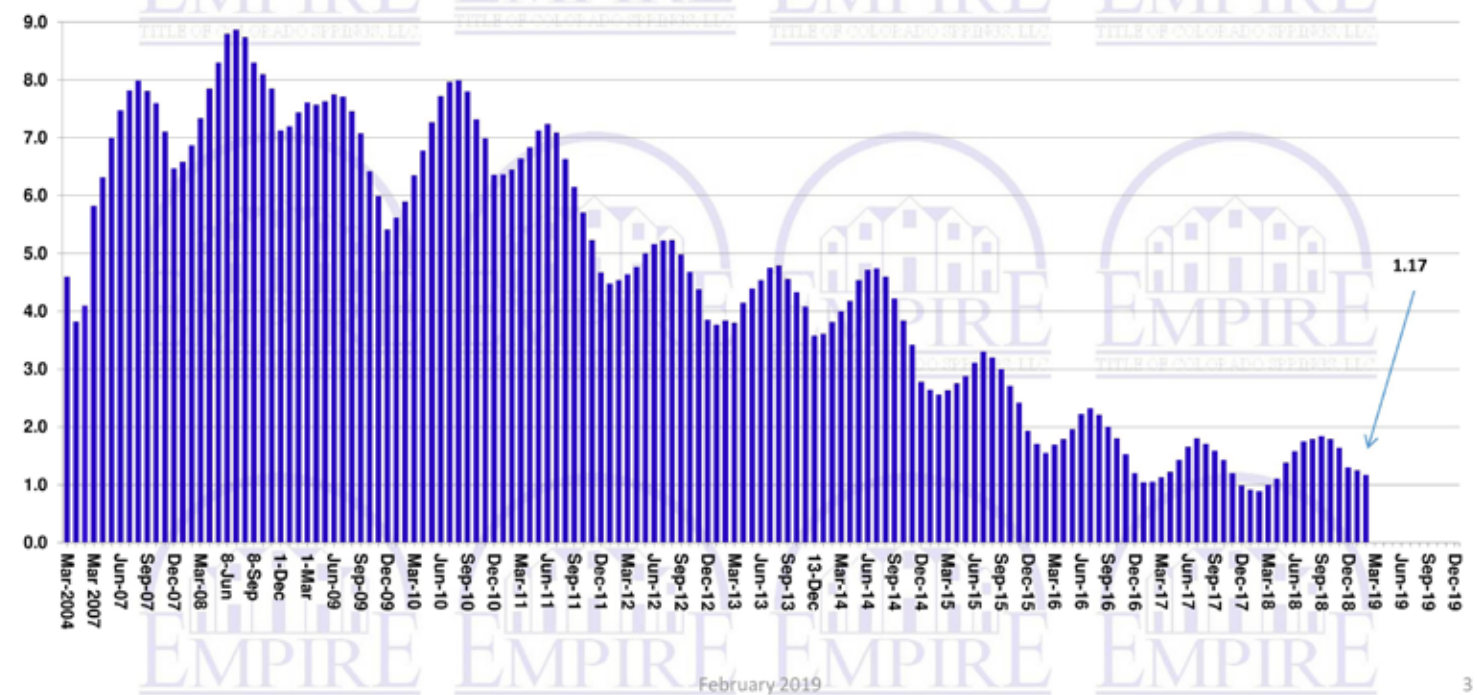
Number of Sales Previous 12 Month Average



Active Listings Previous 12 Month Average



Inventory in Number of Months

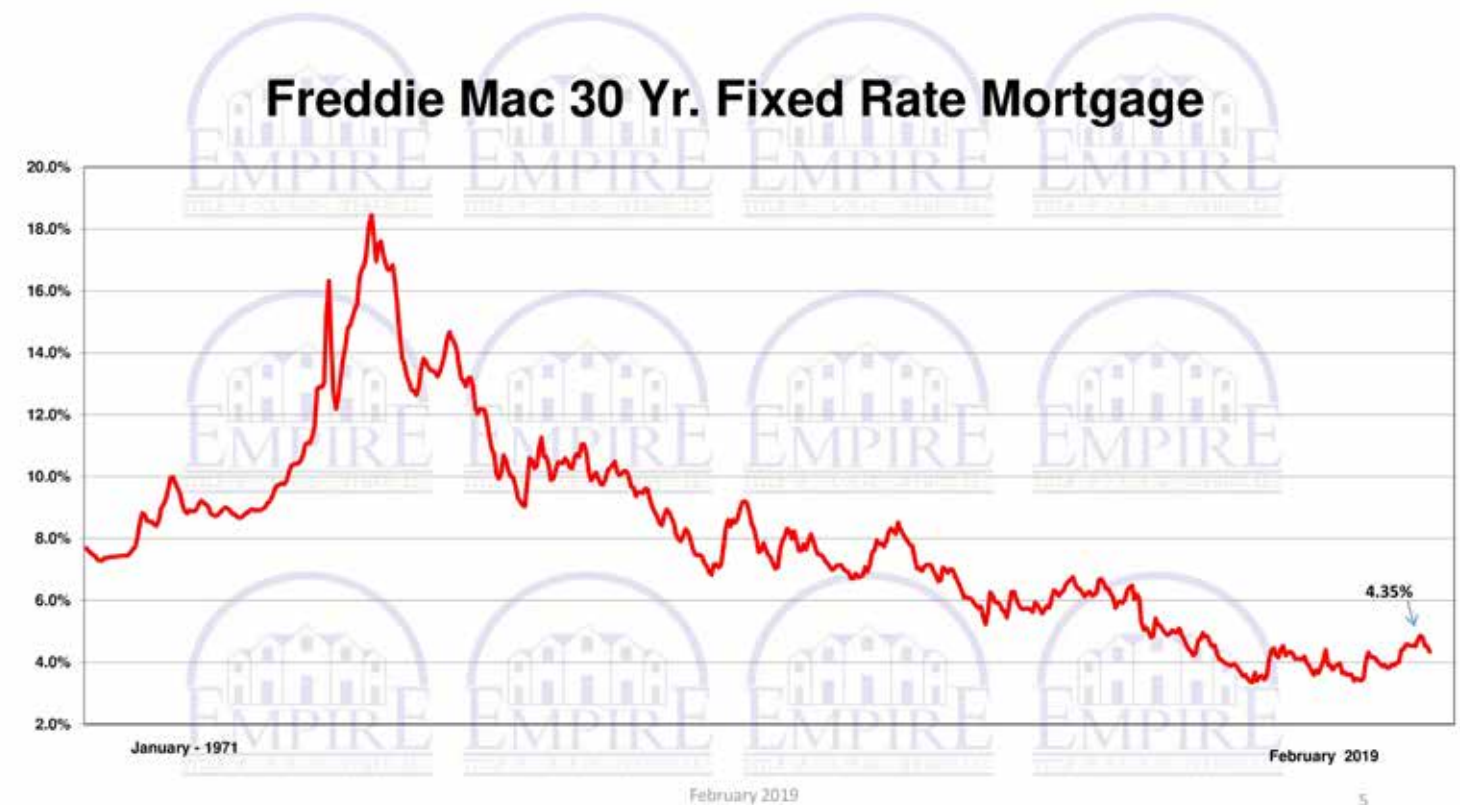




On a running average we have 12 months of declining sales and 10 months of increasing listings. Based on this data one would say the market is cooling off. The market is cooling but fundamentally is still very strong; we only have 1.17 months of inventory--this is historically very low. Interest rates have gone down to 4.35%, and

this will be healthy for buyers. Months of inventory in every price range is low compared to historic standards.

In summary, our market it is still very good—it just may not be extraordinary.



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I grew up in Wyckoff, New Jersey, a beautiful town 25 minutes outside of New York City. Tree lined streets, amazing food, rolling hills, and great people. My parents, who also grew up in the area, bought a home on a couple acres for \$40,000 right before my brother and I were born.

Yes, I'm a twin! We're fraternal, but we look identical. His name is Jon but I call him Jonny. We lived in that New Jersey house and welcomed a third brother six years later. His name is Jack, I call him Jake (don't ask). Through the years that house has seen many renovations and additions. Even today my parents still live there. It's a special thing visiting the home you grew up in.

Right about the time when baby Jake showed up my father decided to stop the grind of commuting into New York City where he worked his corporate job for Minolta and start his own business. Through a friend he heard about a company in Minneapolis that made large format poster printers and were looking for an eager entrepreneur to work the Tri-State area territory (New Jersey, New York, and Connecticut). He checked out the printers and thought, "I can sell these things." So he bought about \$10,000 worth of inventory and took us all on vacation. We went to our favorite place on earth, Indian Lake in upstate New York. We spent a week up there with friends and my father knew that coming home meant starting completely over. Money was tight and he was worried but he took a leap of faith. Once he figured out his best market would be schools, things took off for him. He hired some help, got office space, and even a warehouse. My brothers and I worked in the warehouse to help ship products. We hated it, but later appreciated the work ethic he was teaching us.

Growing up my twin brother and I played baseball and soccer. We were actually good. It helped that we had each other to throw with every day or kick the ball around. We basically lived in our backyard. We made whiffle ball stadiums in the summer, field goal posts in the fall, and ski jumps in the winter.

There was a pond that our house backed up to so we played a lot of ice hockey with our friends in the area as well. We didn't realize how spoiled we were.

As we got older, we played on several baseball and soccer teams. We traveled and made competitive teams that represented the area that we lived in. The cool thing about playing sports for a town is that you grow up playing with a lot of the same guys. From when I was 6 years old to the time I left for college I played with many of the same players and it was a blast. It's something I wish Colorado did better in their athletic programs.

During this time in my life we went to an Assembly of God church where my father was a Deacon. He and my mom were always in leadership. They're pretty awesome people. The youth group there was also amazing. I made incredible friends and learned what this God business was all about. Jon and I loved music so I played saxophone in the school band and he played trumpet. When we got to high school my brother picked up Drums and I started playing bass guitar. My parents weren't musicians but they loved music so any time we showed interest in playing something, they

...



... would do what they could to get us the gear we needed. Amazingly generous. The reason I chose bass was because our youth band needed one so I jumped in and went for it. We became obsessed with worship music and making our youth band great. We practiced



all the time and went to see our favorite Christian bands as much as possible. At that time it was Delirious, Newsboys, DC Talk, and a few others. Some old school stuff! I'll never forget when the pastor of our church asked the youth band to lead a Sunday morning for the main congregation. We were so nervous and I'm pretty sure we stunk, but we got through it. It's amazing how many great moments come out of sheer terror.

Between sports and church, we kept very busy. My family has always been close. We love spending time together and laughing at each other. Our house was party central. We had Taylor ham, egg, and cheese bagels (it's a Jersey thing) every Sunday after church and everyone came. We had evening parties almost weekly and because we lived on a busy street, everyone popped by to see us at random times. Back then we called it "company."

As college was approaching, Jon and I knew we wanted to stay together and go to a Christian college. We chose Oral Roberts University in Tulsa, Oklahoma. Growing up in Jersey, I always thought Oklahoma was dirt and tumbleweeds so it was quite a stretch to choose that school. We dabbled with the idea of trying to play baseball, but

it's an NCAA Division 1 school so it would have been tough. When I realized I wasn't big enough, I decided to hang it up and go to college for the full experience. Jon and I roomed together our freshman year to make the transition easier. Our younger brother Jake was only 12 at this point so it was tough leaving him at such a young age. I'll always have a sadness about missing his teen years.

ORU was a phenomenal place for me. I had great friends within a week of being there. A few months in I met a blonde girl named Amanda. I didn't plan to date my freshman year but I didn't have a choice when I saw her (at least that's what I think). We started dating November 1st, 1997 our freshman year. During Thanksgiving break, just a couple weeks later, my parents and some friends came out to Branson Missouri so we could drive from Tulsa and meet them. Amanda agreed to join us and meet my family. She was a brave one. My parents loved her from the start. In fact, my dad said if you screw this up we're keeping her and not you. Real nice dad!

I was in love. We dated all through college and the summer before our senior year I proposed to her on an island at that favorite childhood family place, Indian Lake. Of course college was not just about dating Amanda. I played bass with music ministries, made lifelong friends, and I studied a little bit. I graduated with a degree in business communications with a minor in PR & Advertising. During our senior year my father offered me a job to work for him when I graduated. I thought it was a dream come true to have a job right out of college. I spoke to my fiancé at the time and we agreed that we were going to start our adult life in New Jersey. She was a nursing major at the time so we were confident she'd get a good job at a hospital nearby.

We graduated on May 5, 2001 and got married May 26th, just a few weeks

later. Amanda is from northern Minnesota so we got married in her hometown of Grand Rapids, Minn. Really cool area with tons of lakes, trees, and small-town people. It was fantastic. We honeymooned in Hawaii and flew back to New Jersey where we'd rent a small home from my grandparents. They gave us a good deal, which was needed. I started working for my Dad and Amanda got a great nursing job at Hackensack Medical Center. My job was to visit current clients in New York City and upgrade them to new products. I had an appointment scheduled by the World Trade Center at 9 am Sept 12, 2001. Needless to say, 9/11 happened the day before and changed everything. I saw the buildings burning with own eyes from the New Jersey side of the Hudson River. I went to Yankee games shortly after where New Yorkers were hugging each other and showing such love towards everyone. It was a terrible time, but also a special one to see how people can come together and show such love.

My dad's company began to suffer from the local economies tightening down after 9/11 so he had to hand out some pay cuts. I happily took it and kept working. Shortly after I started feeling an itch to try something new. I loved working for my father but I wanted to see what I was capable of on my own.

After graduation, my twin brother Jon didn't come back to New Jersey with me. He took a job as a worship leader at New Life church in Colorado Springs. I was happy for him and he was happy for me but when I started feeling unsettled, I would visit him and see old faces from college. Several friends from school went to Colorado Springs from Tulsa and it killed me not being around them. Amanda loved her nursing job in Jersey so when I approached her with the idea of moving to Colorado Springs, she was not into it. Not even a little bit!

I'm not one to say that God is saying things to me but I know I couldn't get it out my head. I prayed and talked with family and decided that we had to go. As a compromise, my wife said..."go out there for a month and figure out what you're going to do for a living. I'll keep working here at the hospital to keep us afloat."

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the call. I couldn't believe it. It was a dream come true to record an album and play with amazing musicians. The live recording was in front of a few thousand people and even though I was nervous, it was an amazing night. I was able to earn a full-time spot as their bass player and 6 albums later, and tons of part-time touring around the country and world, it was an incredible adventure.

Working real estate and music was tough, but I loved them both so much so I made it happen for about 10 years. I stopped touring in 2014 when my real estate company went to the next level. I still play bass with my brother at church and we're even recording a new worship album called Unveil, all written and performed with my brother. I believe it's his best stuff yet.

You're probably wondering what happened to Amanda through all this. Good news...she got a position at Children's Hospital, got her masters to be a Nurse Practitioner, and now is the director of the Children's Urgent Care on Briargate. When the new hospital is built, she'll be working in the Emergency Dept which is her passion.

Her and I look back at how hard it was to leave New Jersey and thank God for his faithfulness. Leaving my parents was the hardest part for me. It made it easier when they bought a home here in the Springs so they can visit for weeks or months at a time. They may retire here one day. We'll see.

Now the best part. We have three kiddos that keep us on our toes every day. Hannah turns 14 in June, Ryan turns 12 in May, and Halle just turned 8. Hannah is a dancer, Ryan is a baseball player, and Halle is a musician. We don't kid ourselves. Two careers and three active kids is brutally hard, but we make it work and it's the most rewarding part of our lives. We also built a custom home last year, which was our dream.

Outside looking in, it looks pretty great. But we know life is full of anxiety, obstacles, victories, failures, tears, laughter, and everything in between. It's life, and it's beautiful.

I've been blessed to be selling real estate for 15 years now. I'm still with Keller Williams Clients Choice Realty and I have a full time agent and assistant helping me. I love people, especially good people. My long term plan is to continue real estate for as long as possible. It fits my personality and constantly reminds me of Gods faithfulness, both for me and my wonderful clients.

Let's continue to be kind to each other. God bless.

...

It was a tough time being apart but it was smart. While in Colorado, I met a guy that did marketing for real estate companies. He needed someone to expand their book of business and I told him I was in. Sure, I knew nobody and had no clue how to get around the city, but let's give it a shot.

I flew back to Jersey and my wife was half hoping I changed my mind about moving. I was 100% sure though and she agreed to do it. It was November 2003 and our plan was to move a few months later. I asked my father if I could get my job back, just for a couple months and he said no. I later found out it killed him to do that. He always knew when tough love was going to teach a lesson, and it certainly did. I ended up going to the local nursery that needed holiday help selling Christmas trees. I worked my butt off for 6 weeks and it ended up being the best job I have had. I loved it! It taught me what real work looked like.

February came and we packed up and drove to Colorado. Amanda cried all the way through Pennsylvania. It was a tough time. We bought a home right away so we could settle in. Back then you could buy a home without a job.

And we wonder why things hit the fan a few years later, right?

During my first few weeks working to grow realtor relationships for our marketing company I realized something. I realized that the realtors were making all the money and I was just the hired help. I thought I'd like to be on their side of it. The next day, my first realtor client looked at me and said, "I really like you, you should get your license and work for me." I didn't even hesitate. I said "I'm in!" It's amazing how everything seems to lead to something else. Love that.

I did the fast track 5 week program at Jones College and by Spring of 2004 I was working on a team at Keller Williams Clients Choice Realty. Rustin Carlson was my team leader and he and I became close friends. He showed me the ropes and helped teach me the power of referral marketing. It was a game changer.

While my career was finally getting on track, the bass player for a worship band, Desperation, injured his hand. Desperation was led by my brother Jon Egan. They were about to track a new album and I got



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We sincerely apologize for the error in the February 2019 issue and not including the end to Tammi Stuart's cover article. The complete article is now printed and corrected. We hope you enjoy it!



Tammi STUART

Growing up the youngest in a household of three girls was an adventure: who got the bathroom, who was charged with the more difficult chores, who got to ride in the front seat of the car. But being the baby of the family held distinct advantages, like being predestined to receive the favor of both Mom and Dad. My siblings, on the other hand, weren't perhaps always quite as appreciative of having a baby sis about. And there were plenty of occasions where I didn't necessarily appreciate having two older siblings, either.

A story we have recounted through the years, albeit through different perspectives, is one where I was tagging along on a walk. My older sisters thought it a good idea to deposit me in a Goodwill collection box at the end of the block to explore the inside of the playhouse-looking structure. Once the deposit was made, there was a sudden realization that getting me out of the box presented a more difficult challenge than hoisting me in. Hearing our dad approaching, they panicked, and quickly abandoned the rescue, running home the back way, leaving me to fend for myself. Understandably, my view of the event from inside the box was much different. I still think they were hoping the Goodwill truck had made a pickup that day.

There is a natural competitiveness with siblings of the same sex, and I guess so was the case with us. But I quickly learned how to stack the deck in my favor through masterful negotiation and the art of persuasive speech. From convincing my sisters that I was the grand winner of our competitive cantaloupe eating contests, to challenging debates over whose fault it was for Momma's broken cup I wasn't supposed to be using in the first place, I learned to hold my own. Still, along the way, I always had a pal to chum-up with or argue with, and someone older than me to blame when things went wrong. The blessing is that for all our shenanigans, over time my opponents became my first best friends.

Our sibling rivalry made for a lot of fun, but my most cherished memories are of growing up in a musical family. My dad, Junior Daugherty, is a fiddler, guitarist, singer and songwriter, former Navy Sonarman, and fourth-generation New Mexico cowboy. He is known as one of the top western fiddlers in the world. Over the last seventy years, he has performed for audiences as diverse as Cowboy poetry events to Carnegie Hall. At 88 years young, he not only is still playing, but he continues to frequent music events around the country.

With a strong county and western influence, we spent our childhood listening to legends like Bob Wills, Ray Price, Merle Haggard and Patsy Cline. We learned how to two-step at the community VFW Hall in Alamogordo, New Mexico, where Dad and his band regularly played for dances when we were young. As we got older, he taught us to play the songs we'd grown up with. Making music together was our family's main entertainment. Jam sessions that went late into the night were a common occurrence. We spent many weekends and most summers traveling to fiddle contests and festivals across the country, playing for dances and performing as a family. The sound of music was always in our house and in our hearts.

As it turned out, I had a strong desire to carry on the fiddle legacy that has been in our family through generations. Inspiration came from watching the man I called "Daddy" win the hearts of new generations of fiddlers. In 1968, our family traveled to Weiser, Idaho, to attend our first National Oldtime Fiddlers' Contest. It's was a week of intense competition between the top fiddlers in the nation, and provided endless hours of jamming with people from across the country and from all ages. Dad was an instant hit, especially with the younger crowd. He easily shared both of his time and knowledge, spending hours with anyone who wanted to improve their ability or just learn a new lick. The contest was a highly competitive environment and many held to their craft tightly, believing that sharing meant losing their competitive edge. Dad's willingness to share his experience was rare, particularly among the high-caliber of players competing at this level.

The week had a profound impact on me. I'd been immersed in listening to fiddling my entire life, but I'd always viewed fiddlers as old men. Looking back, I guess at that age everyone seemed old. I'd just never considered playing. It wasn't common back then to see kids that knew how to play the fiddle, and even more rare to run into a female fiddler. My perspective all changed that year at Weiser.

Loretta Brank, a young girl from Winlock, WA, became one of Dad's biggest fans. At nine years old, she was a serious contender and played circles around many of the old-timers. We quickly became pals. Loretta ended up winning the Junior Division in the competition. My desire to play was sparked by her impressive young talent and watching her made me want to play. Our family hadn't even made it back home to New Mexico when Dad had taught me my first fiddle tune, "Boiling Cabbage Down."

We competed in the contest every year in June for the next eleven years. I ranked in the top five in the Ladies Division in 1980, my last year in attendance. Dad always placed in the top five to ten fiddlers in the Grand Championship rounds. Winning was nice, though his heart wasn't in competing so much as it was in playing — and it showed. His most cherished award was "Best Liked Fiddler," which he was honored to receive three years in a row.

As naturally as I picked up the fiddle, my sisters, too, had found their way to the instruments of their choice. Penny, the eldest, has been a singer for as long as I can remember. Soft-hearted and passionate, she's a gifted songwriter and plays both piano and guitar. Middle sister, Voni, who didn't care for the spotlight at the front of the stage, taught herself drums by banging on cardboard boxes one Christmas while listening to Dad playing in another room. Truth is, the natural talent passed on through our lineage provided an ability for each of us to be able to pick up whichever instrument or genre that suited at any particular time. Mother wasn't particularly musical, but her natural gift of managing and marketing allowed our number one fan to promote us, both publicly and privately. She truly was the wind beneath our wings.

...



At 23, I learned the wisdom that death had to offer. It was a secret teacher that helped me to discover what matters most, and to not take those things for granted. It was encouragement to live moments deeply engaged, to not wait to do and say the important stuff. I learned to not hold my own opinions, desires, and identity so tightly. It made me want to be kinder, more compassionate, and more forgiving. In doing so, I celebrate and honor the legacy Mom left behind. Death, it seems, taught me more about life than living.

And so, like Mom, I went about the business of getting on with life. My son, Sean, was born a year after her death. Six months later, I began working for a new home builder in Northern Virginia. Real estate was always an interest of Mom's. She wasn't in the business, but in an organic, resourceful sort of way; Mom was an investor. She and Dad owned a rental house, built a new home, built a commercial building and bought another one all while us girls were still living at home. Her interest in real estate was one I also discovered, and I was compelled by her example.

It was turbulent learning to navigate as a 24-year-old, unlicensed female in the "good old boy" world I found myself in in 1986. I worked with two building companies within 12 months and didn't stay with either. By that point, though, I was hooked. Driven by my new-found passion, grit, and sincere heart to make a difference, I earned my real estate license. Thus, began my career as a Realtor at age 25.

Over the next 10 years, I continued to work in Northern Virginia solely in new home sales. During that time, we experienced double digit interest rates, the savings and loan crisis, and an economic recession. Despite challenges, I went on to be closely in-



The musical calling extended far beyond our immediate family. Dad's only sibling, Ruby, was also an accomplished musician. By the time the two of them were teenagers, they, along with cousin Maynard, were playing throughout the small mountain towns of New Mexico. My grandfather, great-grandfather, and great-great-grandfather, as well as their kids, aunts, uncles, and cousins, were all musicians. The Daugherty family, in fact, has been famous for making music tracing all the way back to the roots of old-time music in 1,200 A.D. Ireland.

Our musical heritage provided many significant opportunities throughout my young adult life. At 18, I was a student at New Mexico State University and teaching old-time fiddling as part of the university's continuing

education program. The following year, Dad and I were invited by the State Department to be part of a goodwill tour to the Middle East and North Africa. Our western swing band, together with Virginia-based bluegrass group, Doyle Lawson and Quicksilver, spent five weeks entertaining dignitaries at U.S. Embassies across Bahrain, Algeria, Tunisia, the United Arab Emirates and Yemen.

During my ten-year marriage to former husband, singer/guitarist, Lou Reid, I lived on the inside world of the country music industry, with backstage concert passes to major award ceremonies and international travel. Time spent in the Nashville music scene led to an appearance as the wife of Lee Greenwood in his first music video, "IOU," in 1983. I shared the stage with my family at amazing venues like Wolf Trap National Park for the Performing Arts in Vienna, VA. Those experiences introduced me to other cultures, gave me a glimpse into the world of "the rich and famous," and cul-

tivated a new level of social savvy, poise and confidence.

Growing up in a musical family also taught significant life values. Learning discipline, patience, perseverance, responsibility, cooperation, self-esteem, how to lose, and how to win, were all part of our musical journey. The times spent, and all the experiences and lessons that went along with them, influenced our lives in important ways and helped to shape who we ultimately became as adults. Not only encouraging strong character, music forged a powerful connection between us while teaching us the value of family.

The strength and depth of our family bond provided support and gave us

the courage to face the challenges when Mother was diagnosed with stage III breast cancer in 1983. Processing a diagnosis like that is a personal thing. I'm sure Mom cried in the dark, but we never saw her. In our eyes, in her battle, she seemed stronger than we had known her to be before her diagnosis. She fought the disease with tenacity, grace and dignity, and the same amazing character she'd always shown us.

Mom was all about taking care of business. She approached cancer in the same way. She got up every morning, got dressed, put on her make-up, and went about the business of getting better. And we all thought she would. Sadly, in less than two short years she was gone.

Death seems to give meaning to our existence, as it reminds us of just how precious life is. I learned at a tender age how our world can change in an instant. Mom and I shared a strong connection. The price for that kind of kinship is vulnerability and the potential for feeling extraordinary loss — the loss of my closest friend, the loss of all our shared experiences, and the loss of a lifetime of memories that will never be.

You can't surrender someone like that in your life without it having a powerful impact. Losing Mother forever changed my perspective. I questioned what was important and what was not. The uncertainty of life became a reality forever present in my mind. I thought about everything that was good in her and about the things I so admired and respected in her. Remarkably, those dark days created a strength in me born out of her death. The sun continued to rise and set, and I began to recognize how much of her was still with me, and how much of her was in me.

volved in the industry, serving on the board of the local Sales and Marketing Council, completing the Institute of Residential Marketing courses for MIRM designation, and receiving the Lifetime Million Dollar Award by the NAHB National Sales and Marketing Council for eight consecutive years of distinguished sales. I sold everything from starter homes to high-end custom homes.

I loved the industry and enjoyed the folks I worked with, but battling the constant pressures of the road and the entertainment industry with Lou finally took its toll. It culminated in us splitting in 1994. Wanting a better life for Sean, missing my family, and wanting to be closer to my roots, I sold our house, packed up my 10-year-old and moved to Colorado in 1996.

I settled in Lakewood near Voni and joined The Genesse Company, a large Denver homebuilder constructing over \$70 million in homes a year. Starting as their marketing director, and promoted soon after to division sales manager, I oversaw the company's sales throughout their multiple locations over the next three years.

In 1998, I married Robert Stuart, also former a Navy man, a salesperson, an entrepreneur, and single father of Rebekah. Our daughter, Mikahla, was born a short sixteen months later and I made the decision to leave Genesee. Combining our families and skills in Colorado Springs, we opened a large retail store, Springs Spas & Home Recreation, Inc. For the next fourteen years, I focused less on real estate and more on being mom and VP of the company. We grew that start-up to one of the largest stores of its kind in the U.S.

When the recession hit in 2008, affecting many small-box retail stores, I leaned on real estate to help make ends meet. It sparked a longing to be back in that world, but the real estate industry was also struggling. We stuck it out through the recession and what

seemed like constant other challenges: never-ending employee issues, I-25 road construction closing major access to our location, and a serious health scare with Robert being diagnosed with renal cell carcinoma resulting in the removal of a kidney.

By 2013, we were ready to sell. Both melancholy and excited, it was difficult to think of letting go of what we'd worked so hard to build. At the same time, it was satisfying to think of seeing what we'd started from nothing continue to grow in someone else's hands. We also looked forward to enjoying some rest and seeing the financial fruits of our labor. Proverbs 16:9 reminds us, we can make our plans, but the Lord determines our steps. As it turned out, he had us on a different journey.

In July of that year, Robert and I escaped for a long weekend together to celebrate our 15th wedding anniversary. It was a tradition we had started several years earlier to give ourselves a break from the craziness of business ownership and just enjoy each other. We'd pick a scenic destination, get on his BMW R1200 CLC and ride. This particular year we chose the western slope of Colorado.

The Million Dollar Highway is one of the nation's most spectacular drives. With its steep cliffs, narrow lanes, and lack of guardrails, it can be a dangerous choice in the winter. But it made for the perfect leisurely summer ride. We started out in Ouray and spent the morning enjoying spontaneous stops to explore creeks and vistas, snap pictures, and visit various shops along the way. We turned around after a late lunch in Durango so we could be back before dark.

I was fixated on the miles of breathtaking views. Past all of the hairpin turns and sharp drop-offs, only a few minutes outside of Ouray and back to our hotel room, the unthinkable happened. A doe jumped from out of nowhere directly into our path. Slamming into the bike and Robert's chest, in seconds we were sliding on the pavement. Robert suffered ten broken ribs and a lacerated spleen. Remarkably, my single injury was a severely crushed left hand.

Hospital stays, multiple surgeries, and months of therapy ensued. We were both home recuperating through early 2014. Without us at the store to drive sales and operations, our financials suffered and we were no longer in the same position to sell. Robert could have revived the business, like he'd done so many times before. I didn't have it in me. We made the difficult decision to close our doors in March of that year.

No man is broken because bad things happen to him. He's broken because he doesn't keep going after those things happen. Gaining enough mobility in my fiddling hand to play again, and getting back on our feet financially were both hard-fought battles. As difficult as it was, we kept going.

Intent on rebuilding my real estate business, I made the decision to move my license to Keller Williams Client's Choice the end of 2016. I brought Sean with me, now grown and a licensed agent himself. 2017 was keenly focused on generating sales, culminating in just over \$24M in volume. Knowing how important it was to get systems, structure and the customer experience dialed in, we focused more on the business in 2018. We are grooming a great support staff, bringing on additional agents and excited to grow our team this year.

The musical roots haven't been forgotten. Destined for musical greatness, Sean has become one of the most accomplished electric bassists in the region. He also plays impressive guitar. We still travel every year for events like Ashokan Music & Dance Camps' Western and Swing Week in Olivebridge, NY, where Dad has been a western swing instructor for 35 years. Three generations, including my dad, myself, and Sean, get together to play and share our music whenever we can.

It's not in spite of, but sometimes because of, life's curves and bumps in the road that we find ourselves where we are and who we are. We don't always get to decide the journey, but we do get to choose what we do with what we've been given. We are defined in this life not by our resume or accolades, and not by our good fortune or bad, but by our reactions to those things and who we become in the process. Like the Goodwill collection box, there is the event itself, and there's the story we tell ourselves about what it means.

Watching Dad turn 89 in a few months, living out his last chapters as he continues to travel and make the music he loves, I have grown to appreciate things I once took for granted. Penny was diagnosed with terminal lung cancer last year at only 63. Both are living life to the fullest capacity. Like Mom, their character and their courage inspire me to see the world differently. We all have choices that impact who we are and what we do with each day. I choose to be grateful, and in endeavoring to do more and be more, I take time to appreciate the things I already have. For there is much to be thankful for, much to look forward to, and much to learn.



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#	Name	Office Name	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
1	Kevin Patterson	The Patterson Group	8	3	11	\$6,362,500	\$2,207,500	\$8,570,000
2	Mark Ewell	Turner Associates	24	0	24	\$7,946,879	\$0	\$7,946,879
3	Mark Salas	Best Realty, Inc	13	10	23	\$3,142,000	\$2,330,500	\$5,472,500
4	Cherise Selley	Selley Group Real Estate, LLC	2	5	7	\$1,026,000	\$2,939,900	\$3,965,900
5	Monica Shea	The Platinum Group Realtors	5	5	10	\$1,734,000	\$2,051,893	\$3,785,893
6	Craig Rogers	The Platinum Group Realtors	3	2	5	\$1,103,500	\$2,105,000	\$3,208,500
7	Kim Klapac	Coldwell Banker Residential Mortgage	6	4	10	\$1,949,000	\$1,125,895	\$3,074,895
8	Andrew Botcherby	RE/MAX REAL ESTATE GROUP	7	3	10	\$935,000	\$2,112,000	\$3,047,000
9	Dustin Kimberlin	Keller Williams Premier Realty	4	6	10	\$1,049,600	\$1,912,025	\$2,961,625
10	Michelle Fisher	RE/MAX Properties, Inc.	4	2	6	\$1,283,000	\$954,197	\$2,192,197
11	Taryn Simental	RE/MAX Properties, Inc	1	6	7	\$215,000	\$1,887,000	\$2,102,000
12	Linda Lafferty	The Platinum Group	2	3	5	\$643,000	\$1,257,900	\$1,900,900
13	Nathan Johnson	RE/MAX Real Estate Group	3	4	7	\$670,000	\$937,500	\$1,607,500
14	Veronica Gurule	Red, White & Blue Realty Group	3	0	4	\$920,700	\$0	\$920,700
15	ERIC ESTRADA	THE EG GROUP AT KELLER WILLIAMS PARTNERS	1	2	3	\$190,000	\$354,900	\$544,900
16	Marie Sweetland	Coldwell Banker Red Rock Realty	0	1	1	\$0	\$505,000	\$505,000

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David Weekley Homeowners
Georgia & Rusty Hancock

TEAM STATS

Information is self-provided and current as of 3-13-2019

#	Team Name	List Side	Sold Side	Total Sides	\$ Volume List Side	\$ Volume Sold Side	Total \$ Volume
1	The Clement Group	0	0	19	\$0	\$0	\$7,915,867
2	The Kibler Group	12	11	23	\$3,055,200	\$3,576,427	\$6,631,627
3	Bobbi Price Team	11	4	15	\$2,489,750	\$903,300	\$6,181,500
4	The Nathan Johnson Team	7	15	22	\$1,674,000	\$4,213,736	\$5,887,736
5	The Dream Team	5	7	12	\$1,634,000	\$1,979,000	\$3,613,000
6	The Krakofsky Team	3	6	9	\$827,500	\$1,530,000	\$2,357,500
7	The Dunfee Group	3	3	6	\$920,000	\$732,500	\$1,652,500
8	THE EG GROUP	1	2	3	\$190,000	\$354,900	\$544,900

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