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PUBLISHER'S NOTE

SUCCESS IS NOT FINAL; FAILURE IS NOT FATAL: IT'S THE COURAGE TO CONTINUE THAT COUNTS!" SIR WINSTON CHURCHILL

Believe it or not, writing this note each month is one of my biggest challenges! If you think about it, I write to all of you, but I never hear back! It's a "one-sided" conversation if you see my point!

I search for unique quotes each month and hope they inspire you! The one above, is from Winston Churchill, the prime minister of Great Britain during World War 2. If anyone understood the definition of NEVER give up, it was Churchill! In the dark days of 1940, Churchill had just become the Prime Minister, and his country faced Nazi Germany alone. America would not enter the war for another 18 months. His country faced invasion and defeat. Yet, Churchill managed to guide his countryman to find the courage to fight and prevail.

The same applies to all of us each day, not that we have a World War to fight, although it can feel like that at times! Never Give UP! Never Surrender! We all have good days, great days and then the inevitable bad day. That's life, but my wife and best friend, always reminds me it's all about "attitude". What we learn from that bad day yet keep the positive in spite of it.

I know, I know, you have all heard this before, but honestly, you can NEVER hear it too many times! Hearing truth and reminding yourself of it is the key to LIVING it. Easier said than done! But true nonetheless!

Real Estate is all about attitude, we all know this, and all of you reading are proven successful professionals. I am just a small "reminder" of that which you know so well.

Have a Wonderful Month

Attitude equals Gratitude



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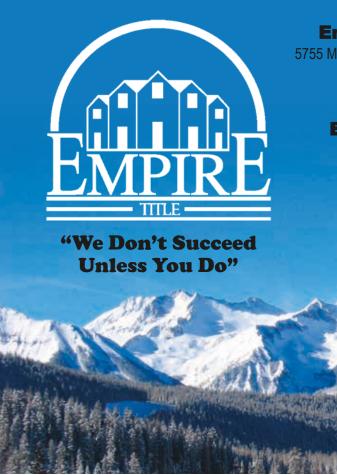
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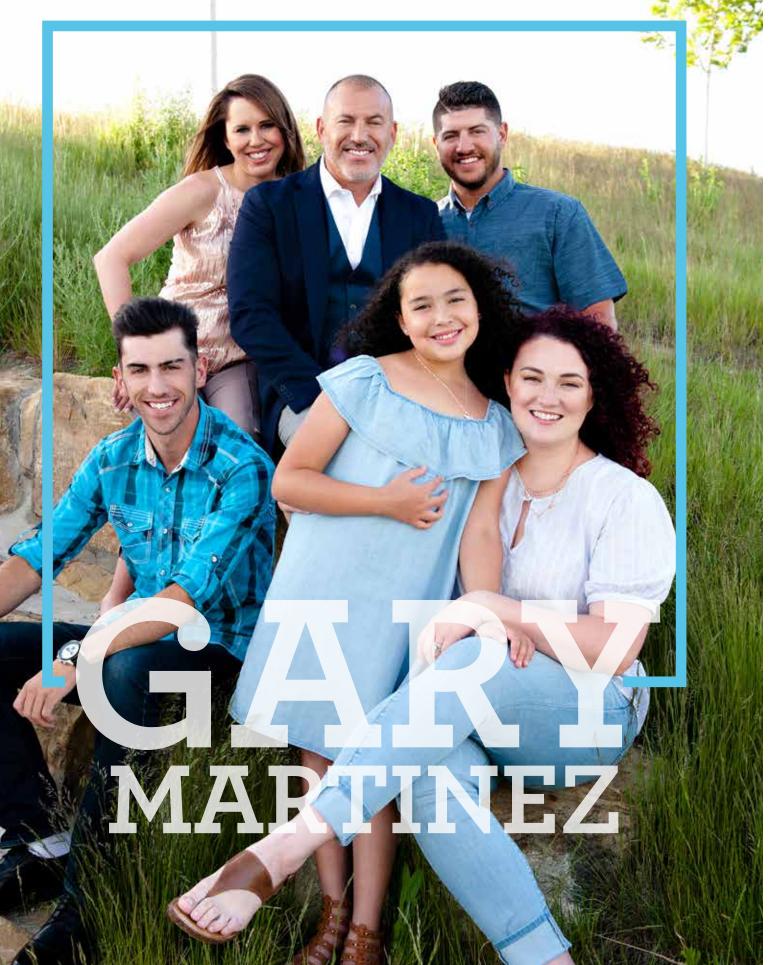
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There is nothing else we would rather be doing than what we are doing right now! We are in a great place and while we are having a blast, it hasn't been an easy road to get here. We are grateful for the road we have traveled down and the lessons we have learned along the way which really prepares you for your destiny and helps you to become who you are We both believe that often times when you are going through hard times and feel like you are being buried you are more often being planted and preparing to bloom. Neither of us went into the industry with the plan of owning our own company, I got into the industry in 1996 as a receptionist for Shields (before it was ERA.... that's how old I am!) back then, I used to say, "You couldn't pay me enough to be a Realtor" God has a funny way of proving why you should never say never and you are not always aware of the plans he has for you! I never would have believed anyone if they would have told me I would end up as a Co-Owner of my own Brokerage! In 1997 I changed companies, still working as a receptionist, eventually became an assistant, and then working into the role as a Buyer's Agent and eventually starting my own team. Gary started off his journey in this industry owning his own Insurance agency and then was working as a mortgage lender before becoming an escrow assistant for a top title closer in 1999. Gary was recruited to become an agent and coincidentally we both were licensed as Realtors in 2001 within a month of each other. We started out with different paths and at different companies, but we both found our way to the same Independent Brokerage in 2005 and haven't left each other's sides since. Starting The Cutting Edge, Realtors with our other Co-Owners Rob Edgin and Chris Cowles has been one of our biggest adventures yet!

We didn't start out together obviously, as native's to Colorado Springs, Gary and I were both born and raised here, me at Wasson and him on the other side of town at Coronado! Even though we can pin down being in the same place at the same time or having some of the same friends, we never met until years later. We both agree the younger versions of ourselves would not have been right for each other and more than likely would have ended in disaster! We are both strong willed, independent people, we had to grow up and mature along the way before we were ready to be with each other. Independently, we went through a lot; Gary lost his dad at the age of 17 and was raised by his grandparents from the time he was a baby; we were both previously married and divorced. Gary and his previous wife lost a child due to birth defects after only a few hours of life when he was 27 years old. After losing their daughter, they almost lost his youngest son Weston who was born with a heart defect and had to have heart surgery at six months old. We both had a series of epically bad relationships; I have had major surgeries one



that required me to learn how to walk again at the age of 18. For us, we know everyone has their own battles to fight in life, luckily we have both always possessed the mindset of being fighters versus victims and not letting what happens to you in your life hold you back, but rather use it as a tool to make your life better and help others as they go through difficult times. There is truth in the statement of "what doesn't kill you makes you stronger" and you can't let circumstances keep you from obtaining your goals.

This similarity is one of the traits I think that brings us together. We both knew everything we went through at the different stages of our lives were all lessons, all of which were teaching us along the way not only what we were made of individually, but what we wanted in a spouse. We know we met at the right time in our lives, our paths didn't cross until we worked together at the same company, we eventually teamed up and now we spend every day together. It's not for the faint of heart, we hear people ask us how we can be around each other so much (maybe that isn't a compliment!) I don't believe there are many couples that can literally spend 24-hours a day with each other and still honestly miss each other when we aren't together. We just have an undeniable connection with each other and don't take it for granted. Another trait we both possess is not quitting, some may call it stubborn, I like to call it "determined". Either way, I know we will keep going regardless of the task at hand until the job is finished. To us, failure is not an option. We were told once by our neighbor and friend that we should go on "The Amazing Race" together because "between Gary's athletic ability and Amy's problem-solving skills, you guys would kill it!". I had to laugh and then remind her, my personal athletic abilities these days equate to 0.0 "I don't run". Gary stopped me and said "but you would never quit. No matter how many times we went up the Incline, I always knew to wait for you at the top because regardless of how long it took you or how many times you threw up along the way you would never quit and turn around." True story. Gary would go for his "personal best time" and I would throw up and cuss the entire way up the mountain and we would repeat it the next week. Gary has always been athletic, at 43 he completed the Spartan Trifecta while I carried our Pomeranian through ski towns all over Colorado and Utah... it was exhausting.

When Gary and I got together, I knew he was a package deal, with Gary came 4 incredible kids that came into my life as well! I went from being single with only one furry kid to an instant family of six, soon to be followed



by an amazing addition with our granddaughter Addie who is now eight years old! The transition was not as hard as I expected it to be, I think everyone else around me thought it would be harder on me than it was as well, but I truly loved Gary and his kids so much that I didn't find it as hard as I thought it would be. I know we are blessed for that and I attribute it to all of the parents and stepparents involved truly wanting what is best for the kids. At the end of the day, we love our crew, hanging out at our firepit and our group "chats"-which are taking place as I am typing this and we are talking about what to wear for this photo shoot, they are entertaining, but maybe not appropriate for anyone else to see, don't judge us, or if you read it you probably would! At the end of the day, they are our "why" and our inspiration.

Gary has always been the visionary between the two of us and I have always been the implementer. Without Gary, we would not have a team let alone a company! People love to give me the credit for what we have, but the truth is we wouldn't have what we have without doing it together and we definitely wouldn't have it without his vision. It takes his vision and my Gary had talked about starting a company for quite awhile before I finally got on board, I tend to stay



AT THE END OF THE DAY, THEY ARE OUR "WHY" AND OUR INSPIRATION.

as long as I'm doing my own thing without interference, so it takes a strong person like G to pull me out of it. Once he does, he knows there will be no stopping me or changing my mind. I will never forget one night after we left the company we had been at for twelve years and decided to go out on our own, we were laying in bed in the middle of the night, Gary said he rolled over because he knows contrary to what a lot of people think, I am the calm one in stressful situations; he wanted to see me sleeping peacefully without a care in the world, but instead saw me laying there eyes wide open thinking "what did we do ??" At that moment we both thought about not moving forward with the company, my Dad had just been diagnosed with cancer, the bids for the office space we had come in from the original construction company three times higher than what they told us when we brought them in to look at the space, everything seemed like it was a sign pointing towards us not moving forward. We sent a text to our commercial REALTOR® and told him to get us out of the contract and we went to bed resigned to the idea that we made a mistake. The next morning, there was God again saying, "not so fast". We received a message from the original contractor with a lead on office equipment that saved us over \$30,000 and a call from our commercial REALTOR® saying the owners of the building not only wanted their contractors to look at the project, but wanted to help us with the improvements, their bid was closer to what we had original ly been expecting... it wasn't until a few weeks after we got all of our "issues" resolved did we find out our REALTOR[®] never got Gary's text asking him to get us out of the lease for the building. Gary accidentally

pretty happy in my comfort zone

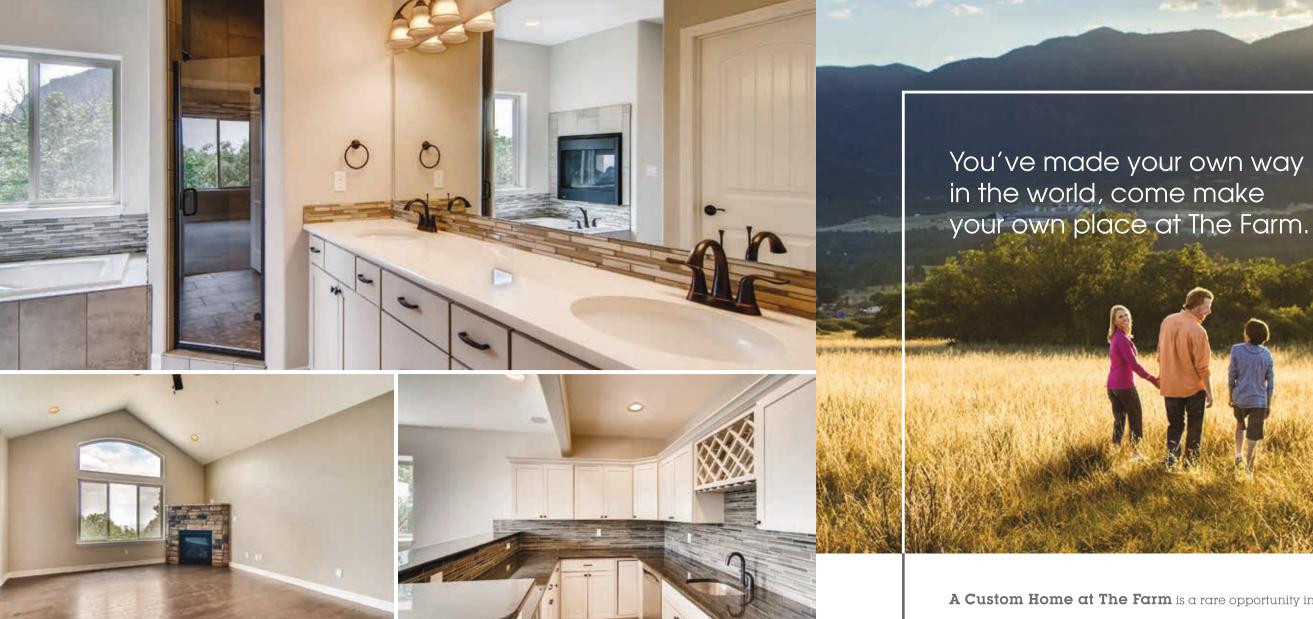
sent it to the "wrong" person and they never said anything, if they had, we may have tried to push forward with getting out of the lease and wouldn't be where we are today. After that, we decided to keep moving forward with Rob as our partner and later adding Chris. We have all fallen into our different roles very naturally. The inner nerd in me is all about those contracts. I am still the "boots on the ground" for our team, I actively work with our team, buyers and sellers and help our agents with their contracts while Gary has moved more into the management role. I am known as "Mama Bear" because just like my family, you don't want to mess with any of my cubs. As a coach for over twenty years, Gary slid into the role as a coach, or as some of our agents call him "the head Doctor" or "Professor X", Brian Coram, one of our agents wrote once that Gary sees the world not as it is, but as it could be. As a coach he used to do the same thing with his players, he would take players other coaches didn't see the potential in and turned them into premier players. I feel he sees the same potential in our agents and when he is recruiting for the company. Rob Edgin and Gary met when they were both in insurance and have known each other for twenty plus years, Rob as a financial planner and marketing genius is known in the office as our "cool money guy" and Chris brings a mix of all of us in that he is a "numbers geek" and systems guy like Rob, knows the contracts and business like me and coaches and encourages our agents like Gary.

...

We feel our agents are our clients and our company is our family. Our motto within the company is "we are stronger together", we have a tight-knit group and it is very much a family. We have been told by people inside and outside of the industry that the vibe inside our office is undeniable and we know it is from the energy we get from collaborating and believing in each other. Our culture is our number one priority and we think that is what people feel when they come inside. As we celebrate our second anniversary, we now have over 75 agents and are expanding into the building space next to us and preparing to open a second location.

We have still had our challenges as we have been building the company, in 2018 we lost Gary's Mom unexpectedly, we lost my Dad in September to stage 4 cancer and I had to have another major back surgery to fuse the rest of my spine from my shoulder blades down, all while having our busiest year in business. I will say, even surgery couldn't slow us down, I was back at work in 9 days much to my husband's dismay saving, "I don't have time for that!" Gary always says he feels the "The Bigger the Blessing, the Bigger the Burden", the trials are inevitable, it's all in how you handle them. In our business and with our agents, we have always felt that as long as we continue to put our client's best interests in front of our own, it will always come back to us in the end. We are very grateful for each agent in our company and on our team, we truly love everyone, because of them we were the fastest growing independent company, but more importantly we have been honored to watch our agents and our team grow and hit new goals they didn't think they were capable of. For us, we all grew up in this business with incredible mentors and that is what we strive to provide to our company as well. We have a passion not only for our clients, but also for our agents and the industry and community as a whole.

Pictures provided by Heidi Mossman with Capture Life Photography. To schedule your own portrait session, please call 719-789-5558.



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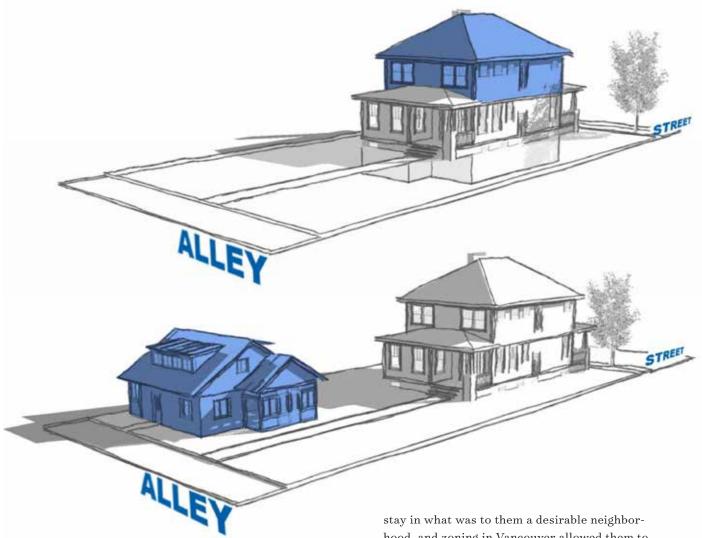
By By Robert O'Brien

Is Colorado Springs in the midst of the ultimate NIMBY ("not in my backyard)"/ NIYBYE ("not in your back yard either")

fight? The Colorado Springs City Council is working its way through this issue right now. One compelling reason for allowing either separate or attached "Accessory Dwelling Units (ADU'S)" on single-family zoned properties is a mission the city has for "infilling," or repurposing already developed land to accommodate greater density to deal with a chronic and growing housing shortage in

the City while at the same time fighting sprawl and addressing "attainability/affordability."

Forbes Magazine, Feb 6, 2019,: "ADUs are housing units that provide independent living with provisions for sleeping, cooking and sanitation, either attached or detached from the primary dwelling, but on the same parcel of land. They are called by a variety of names including granny-flats, inlaw apartments, laneway houses and backyard cottages." Municipalities throughout the US are struggling with housing affordability and scarcity; Colorado Springs is not alone. The article went



on to give an example of one solution for a young couple living in a parents' Vancouver, Washington-area basement. The couple wanted their "own place" so they could live independently with their young daughter. Even with a budget of \$800,000, "they weren't able to find anything suitable in the area, where houses start at about \$1 million. They decided to put that money into building an Accessory Dwelling Unit (ADU) on his (the husband in the couple) parents' property. This was the perfect location for the couple: close to work for Petto and with the ability to build a big kitchen for Billy, who teaches cooking classes." Okay, so the couple may have been able to move to a more affordable area; according to Zillow, Based on data from May, 2019, "the median home value in Vancouver is \$322,100." So clearly, the

couple had options, but they chose to instead

hood, and zoning in Vancouver allowed them to make such a choice. What about the Pikes Peak Region? Again, according to Zillow, which puts the Market Temperature at "Hot," (as if we didn't know), based on May 2019 data, "The median home value in Colorado Springs is \$292,800" or \$30,000 less than Vancouver.

In April of this year, the availability of single homes for sale in the Springs was at only 36% of what it typically has been over the past 25 years. "The supply of Colorado Springs-area homes for sale remained historically low last month, and finding a house in cheaper price ranges continues to be especially tough. Single-family home listings totaled 1,461 in March, a 6.6 percent increase over the same month last year, according to the latest report by the Pikes Peak Association of Realtors. Despite that year-over-year gain, last month's supply was much lower than the typical March inventory, which usually tops 3,000 and 4,000 homes, based on Realtors Association data





pointed out the "many benefits" that



over the past quarter century." ---Colorado Springs Gazette, Apr 9, 2019.

As the debate rages on, the City Council is evaluating whether or not an "Accessory Dwelling Unit" should be attached to an existing structure on a lot zoned for a single family home or can be detached and built on the lot in the backyard. The council is also weighing various configurations for both options. The city body is keenly aware of the divergent opinions and is working to thread various needles in the debate, not the least of which is existing homeowners in area's zoned for single family homes wondering if the very character of their neighborhood is going to profoundly change.

It appears as of this writing that the Council is leaning toward a requirement that any ADU be attached to the existing home on the same lot. The city body also announced that it is "settled" that the property owner will be required to live in the "main house" as their primary residence. Again, the Gazette: "But at least those details are settled, said Councilman Wayne Williams, who sought to allay concerns that "mini Marriott's" will spring up in every neighborhood "with some corporate entity owning it. This council's not going that way," Williams said after a majority of council members voted for the two suggestions. "We're gonna say the owner has to live there, and it's got to be integrated."

Council members have heard plenty from various residents regarding the ADU issue. It has been reported that council members have received a great deal of opposition, as much as five to one against. A negative spin by media has been cited as one reason for the enmity. Councilwoman Jill Gaebler

would result if the zoning changes are passed, citing the encouragement of infill vs. sprawl, adding more affordable housing and providing property owners with more options in how they use that property, including offering new income potential. Obviously, adding a new addition to an existing home or creating a new, smaller home in a backyard presents a property owner with options such as Airbnb, VRBO and straight-out rentals. It also helps with the "attainment" factor, better known as affordability in a market where housing prices seem to be in a perpetual and rapid upward spiral.

A major issue seems to be the notion that the zoning change could seriously modify the character of neighborhoods. More density brings more people, pets, cars, a possible scarcity of parking, and going from knowing your neighbors to confronting an influx of "strangers" Then there is the issue that changing Colorado Springs' single-family zoning is tantamount to a breach of contract and with homeowners, reported one Council member. If not a breach of contract, than at least a "betrayal of expectations." (Gazette).

From The City of Colorado Springs website: https://coloradosprings.gov/adu "The City has allowed detached accessory dwelling units (ADUs) in much of the city since 2003, although relegated to zone districts that allow more than one dwelling unit on a property. Because the need to provide housing to aging parents, dependent or disabled adult children or other family members should not be limited those within the allowed zone districts, the City is proposing to

allow this type of housing throughout Colorado Springs.

Expanding the use of ADUs in single-family zoned neighborhoods will give property owners in all residential zone districts the same opportunity to provide accessible, and semi-independent, housing for family members or as an investment in the property. This ordinance will also loosen some of the strict requirements currently applied to ADUs in multi-family zone districts. While there is not a "silver bullet" solution to help fill the shortfall of attainable and age-friendly housing, the City planning department is exploring options to help Colorado Springs residents.

Accessory Dwelling Units have been identified as an opportunity and tool to:

Add housing stock for families in neighborhoods where new apartment complexes would be difficult to construct while maintaining manageable neighborhood density

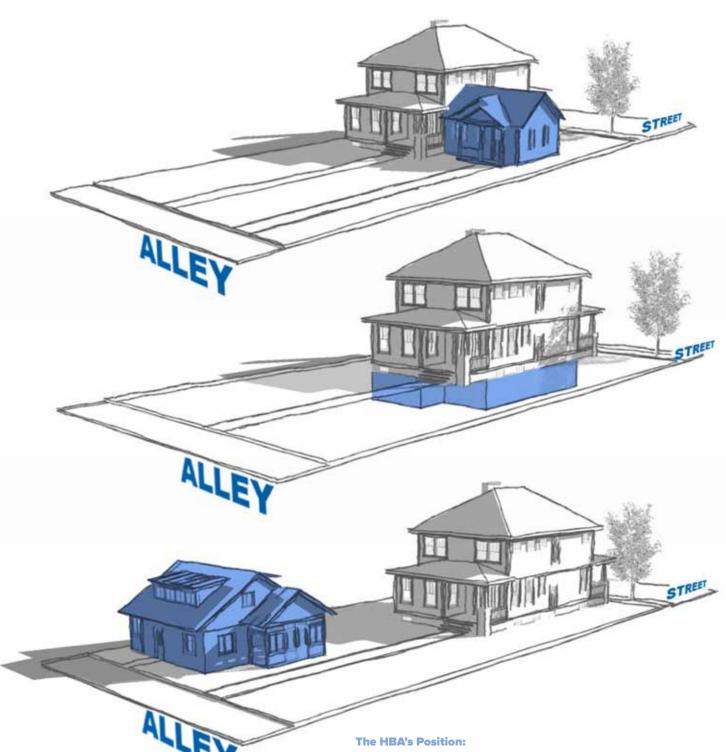
Assist families by helping parents age in place

Assist families with dependent and disabled adult children or other family members in need

Offer additional housing stock at a variety of price points

Assist families with "boomerang children" who may return home

Provide an opportunity homeowners to invest in their property"



It's a GREAT idea to visit the City's web site for a vast amount of information on the ADU issue; the site really does an excellent job of outlining all aspects of this important proposed ordinance, still being hammered out as this is being written (https://coloradosprings.gov/adu and when there click on "View Public Meeting Presentation Boards").

Real Producers reached out to the HBA of Colorado Springs for their position on the ADU issue. HBA CEO Marla Novak spoke with us and forwarded a letter sent on June 24th 2019 from HBA President Todd Anderson to the City Council regarding the proposed ADU ordinance:

"On behalf of the Housing & Building Association of Colorado Springs (HBA), Board of Directors, we express our support for the proposed ordinance to expand the use of Accessory Dwelling Units (ADU) throughout Colorado Springs, as it relates to the supply of affordable housing.

We believe the expanded ADU ordinance is good policy that optimizes the rights and freedom of homeowners to decide what is best for themselves, their families and their investments.

...

Through its mission statement, the HBA promotes policies that allow for the production of safe and attainable housing and we appreciate the time and energy that went into the ADU draft ordinance. Not only will allowing ADU's help to address the shortage of workforce housing units that our City is experiencing, but ADU's can also provide additional income streams and additional housing stock for family members and seniors too."

PPAR's Position:

Real Producers also reached out to the Pikes Peak Association of Realtors and spoke with Jane Glenn, V.P. Government and Public Affairs for the organization. Ms. Glen forwarded to us PPAR's letter from Amy Reid, PPAR CEO, to the Mayor and City Council March 26, 2019, giving their rationale for the organizations "support (for) the most recent draft revision to expand the current ADU ordinance to include the allowance of ADU in single-family residential zone districts and we also support the proposed changes to reduce the challenges many homeowners face when trying to build an ADU."

The text of the full letter reads: "Dear Mayor Suthers, Members of City Council and Members of the Planning Commission: Pikes Peak Association of REALTORS® offers the following position on proposed changes to the current Accessory Dwelling Units (ADU) ordinance.

We support the most recent draft revision to expand the current ADU ordinance to include the allowance of ADU in single family residential zone districts and we also support the proposed changes to reduce the challenges many homeowners face when trying to build an ADU. We believe this is an important step towards achieving the vision of the 20-year comprehensive city plan, PlanCOS, in "attracting and retaining

residents of all generations, with an innovative, diverse economy, and dynamic, well-connected neighborhoods that provide viable housing opportunities for all". We recognize that zoning and other codes must be updated to realize this.

We believe the proposed ADU ordinance will make Colorado Springs an even more welcoming and vibrant community. Increasing the eligible parcels from 9,400 to 68,000 will add housing stock at a variety of price points that will help elderly family members age in place; assist families with disabled or "boomerang" adult children; assist other family members in need and allow more people to live close to where they work. The expanded ordinance will provide more homeowners of all income levels with a wealth building opportunity to offset household expenses and transfer assets to the next generation of their family.

It is our conclusion that the modified ordinance drafted by city staff is sensible and balanced. We appreciate the thoughtful and effective measures put in place to reasonably regulate the policy, including requiring owner occupancy in single family zones (with some exceptions) and allowing existing or new HOAs to override the ordinance and prohibit ADUs in certain neighborhoods.

REALTORS® nationwide have a vested interest in promoting and protecting private property rights. As part of the largest trade association in the country, Pikes Peak Association of REALTORS® serves as an advocate for homeowners, to ensure that local ordinances, as well as state and federal legislation, do not adversely impact them or their ability to make well-intended decisions regarding their property.

We believe the expanded ADU ordinance is good policy that optimizes the rights and freedom of homeowners to decide what is best for themselves, their families and their investments. At this time, we have no suggested modifications. For this reason, we are recommending that Members of City Council and Mayor Suthers pass the revised ADU ordinance."

What do YOU think dear reader? Please let us know at rmobrienob@gmail.com or call or text at 719-930-3459. We'll report your comments in an upcoming issue.

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HOUSING & BUILDING ASSOCIATION OF COLORADO SPRINGS

ADVOCATE FOR HOUSING

2019 STRATEGIC

At the end of each year, the Housing & Building Association of Colorado identifies Strategic Priorities that are adopted into our annual business plan for the following year. Informed by the most critical issues impacting our industry and our community, these Strategic Priorities serve to uphold the mission that has guided our association for more than six decades.

MISSION STATEMENT

The Housing & Building Association of Colorado Springs promotes policies that allow for the production of safe and affordable housing and enhances the environment for the housing and building industry in El Paso County.

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The HBA looks forward to carrying out the following Strategic Priorities in 2019:

The HBA will continue to build positive relationships with local associations, organizations and elected officials. We will participate in the housing affordability conversation and will push for market-driven solutions that address the need for housing for the working class.

We will remain proactive in regulatory reform, including building codes, EPA regulation, the Colorado Springs Comprehensive Plan, and the statewide limited growth initiative.

BUILD COMMUNITY

We will continue to expand our nationally-recognized Careers in Construction program into local classrooms at the high school

and college level, with the goal of empowering more students to graduate and move into the workforce.

The HBA's Leadership Development program will engage the next generation of industry leaders to teach them the depth and breadth of the HBA, and enable them to become a vital part of the Association and the community.

ENHANCE THE VALUE OF **MEMBERSHIP**

The HBA will offer more education and training opportunities that our members want and need to help them stay safe, competitive and current in their business.

We will offer exciting new events and venues that allow members to make valuable connections, grow their networks and enhance their business.

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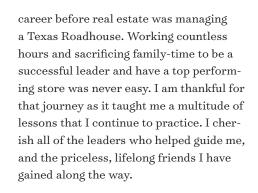
>> up and coming real estate agent

Lesie Ronan

Everyone has a story to tell. My name is Leslie Roman and this is my story and what has lead me to where I am today. I am honored to be asked to tell my story. Everything that has happened in my life has brought me to this point and my love of real estate. My story is mine alone and I own my story; I own the bad decisions, the pains and sorrows, the triumphs and successes. They say everything happens for a reason, and sometimes those reasons aren't as transparent as we would like them to be at the beginning. Nobody knows another person's story, therefore it is so important not to judge others. I know that everything I have endured has made me the strong, independent, and loving person I am today.

I am a native to Colorado Springs, proudly born and raised. cal papers at the age of 12. A young entrepreneur, I knew that After my parents divorced when I was 13, my mother raised if I delivered both The Gazette and The Sun, I could efficiently me and my three sisters by herself. She was raised on a farm deliver two papers on the same shared route, thus doubling my where her boundless, ruthless, and fierce work ethic was fosprofits. The hardest part of the route was not the cold, early tered. Using her motivation and inexhaustible drive, she raised mornings, but collecting the money owed for the paper. It was four girls by herself. She worked multiple jobs and put herself then that I decided I would never hide from bill collectors, and through school in order to provide a better life. Everything I I still have this belief today. At 14 I was given an opportunity am and everything that I have, I owe to my mom. She instilled to work in the serving business. This evolved into customer in me to always work hard, never give up, and have a "can do" service, where I spent over 25 years in the restaurant industry. attitude, that nothing will simply be handed to you. My journey As anyone knows who has worked in the service industry, it is in the "work world" began when I started delivering for two lohard work that requires a lot of time and dedication. My last





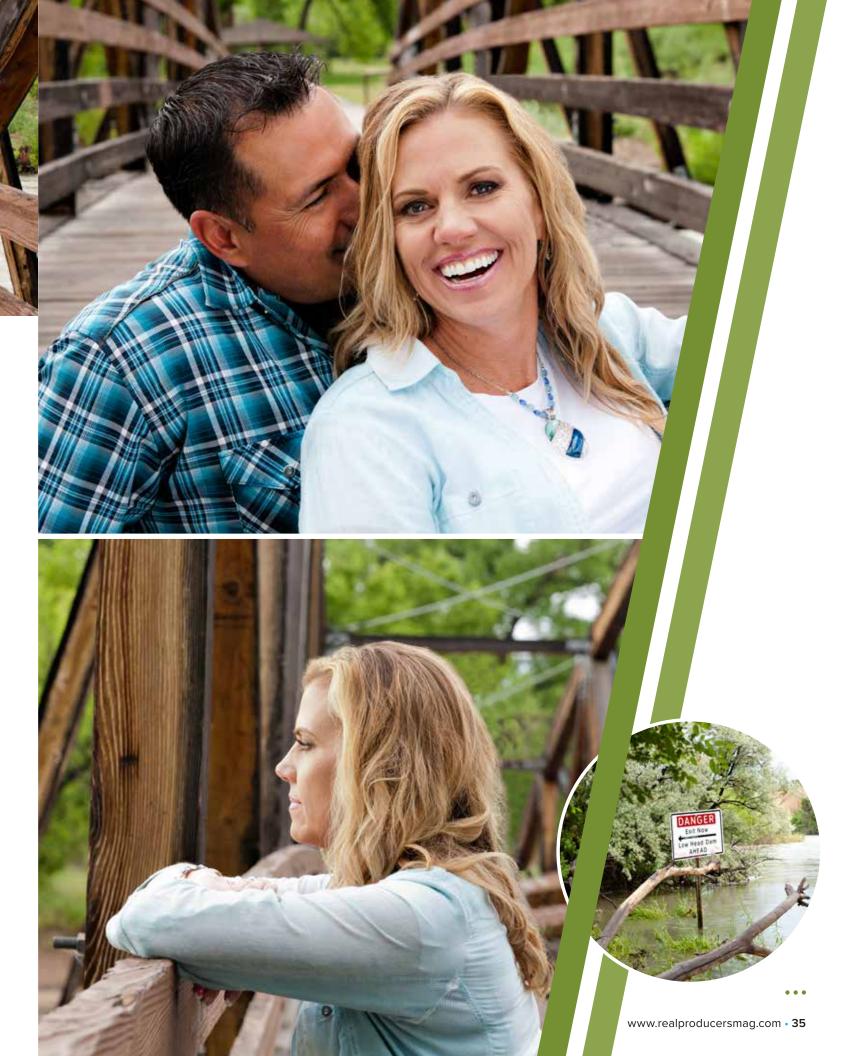
I met my husband (Damon Roman) in junior high school, and later fell in love with him in high school. We are the epitome of high school sweethearts! Damon joined the military right after high school, and our adventures as husband and wife began. As we waited to learn our first duty station, we were anticipating a new experience in a new location. As luck would have it, we were stationed in, drum roll please, COLORADO SPRINGS. It wasn't until after this assignment that the excitement began, and our lives were uprooted from one end of the country to the other. Being a military family is never easy.

While away on deployment, I delivered our first-born son, Braxton. It wasn't until two months later that Damon was able to finally return home safely to meet his beautiful son. I am proud of my husband for his decision and commitment to defend our Country. He is proud to have served his country for 22 years in the US Army Special Operations Community, including 63 months in combat. I am honored and humbled to be his wife. Whenever he was away from home, he would always tell me "you have it worse than I do." It is only now that I am able to see that this time away from each other continued to make me a stronger, more independent woman and mother. After celebrating his retirement, we returned to our beautiful hometown of Colorado Springs to enjoy our friends and family. Being back home was refreshing, and it allowed me to pursue school again. I proudly graduated with a BA in Communications and a minor in Leadership.

. . .

When asked when my life and career path changed, I can still see it vividly like it was yesterday. I can see and feel it more surreal than my first job, my first kiss, my first love, and our first deployment. It will be 8 years this Labor Day weekend that my world changed... that the world changed. It was a day like many summer afternoons. The family decided to tube down the Arkansas River as we have done so many times that summer and previous summers. My older sister Tracy was visiting from California and we decided to go tubing to cool off from the miserable summer heat. When you go tubing, two cars are needed, one at the top of the river and one at the bottom. My friend Jennie had joined us since we both knew the river like the back of our hands. The river was unusually low and we had to keep paddling our way down, normally there is a current to ride all the way down. The air was hot, the water was refreshingly cool,

and the laughs were contagious. Oddly, many times throughout the day, I tried to hurry us along to ensure Tracy and I made it home in time for dinner. Even though we were adults, my mom would have my hide if we were late for dinner. Earlier, my sister Tracy exclaimed how it was a "perfect day." I can still hear her happy words in my head today. Almost to the exit point, Jennie realized we had no keys for the pick-up vehicle at the bottom of the river. I jumped out of the river and raced several miles on a trail back up to the car at the top of the river the keys. I finally reached the car and hurried back down to the bottom of the river, worried we would surely be late for dinner now. To my surprise, I was met by two Pueblo police officers who stated that there had been an accident, and it was my sister Tracy. Looking back, I realize that I had no idea how much my life was about to change. Following the officers to the hospital, I was thinking about how my sister and I probably would not make it to the fitness class we signed up for the next day. As I arrived at the hospital, a patient advocate met me at my car. I'll never forget those first words that she carefully spoke to me. She put her arms around me and said that the good news was that my sister had a pulse. I did not understand what she was truly saying until I walked into the hospital doors and saw Jennie weeping and screaming near the waiting room doors. My husband, stationed in Texas at the time, raced home to support me, but those



hours it took for him to drive to the hospital felt like forever. Our family was all over the U.S. at the time. Our younger sister Jamie, a Marine, was stationed in Virginia, and our other sister, Jodi, was in the Coast Guard in Alaska. The next few days were spent in the ICU talking to my unconscious sister and exchanging precious stories with family and friends. We hoped and prayed that this would be the miracle story that people would be talking about for years. Unfortunately, this was not the case. We were soon told that there was no brain activity and due to the length of time she was underwater and without air, no chance of recovering. Reality came crashing in, and forced us to realize that we had to let her go.

My big sister Tracy was kind, loving, caring, and would undoubtedly give the shirt off her back to help anyone in need. She worked for many animal shelters and rescues. She seriously had a bag of cat food in the trunk of her car, ready to feed stray cats or dogs that needed help. She and l joked that she loved all creatures big and small...as long as they had fur. Even in her passing, she continued to help others by donating her organs to others that needed them. It helps my heart to know she lives on through those blessings to others, and hopefully saving someone else from losing a family member too.

My family, especially my mom, made it a mission to try and use the loss of Tracy to help others. In lieu of flowers, donations were requested to be made at Tracy's favorite animal shelter. We found out that Tracy was not the only one that lost her life in that spot on the river, and we decided we wanted hers to be the last. Working with the local government, we were able to have signs made and posted along the river in Pueblo warning everyone to wear approved life jackets, and how and when to prepare to exit. It is with great pride, that we were able to get a law passed to ensure that people would be safer at the bottom of the river. Though my mom understood it was time for Tracy to leave this earth, she was never the same. It

was at this point that I realized that life was short and you can never know what is around the corner. Working 60-70 hours a week in the service industry was no longer an option. I knew I had to put my family first again. My three kids were growing up faster than lightning, and I refused to be a slave to the clock anymore. I would not and could not accept missing another moment of their lives. I knew right then and there I needed a new path, and began to search out where my heart might be fulfilled while being able to enjoy my family. I took a leap of faith and made the decision to pursue a career in real estate.

Today, my real estate career is more than I could have ever hoped for. It has allowed me the flexibility and time to help my sisters in caring for my mom when she became sick, and be there for her and my sisters until her last breath. I enjoy having the opportunity to be in control of my own schedule. I relish every moment of being able to attend the kids' school events and sports games. Seeing their smiles (okay, and eye rolls) when they see me on the sideline excitedly cheering them on, is priceless. Date night with my high school sweetheart hubby, and family outings are cherished, as never before.

Family is everything. I enjoy helping and guiding my clients through one of the biggest decisions of their lives. Their new home will be where their story begins, where their family will create their own special memories. I have made so many lifelong friendships in the process of helping clients find their dream home. I am very thankful that my experience living the military life has helped me understand and specialize in the military and first time home buyers at PCS Partners. Without the loss of my sister and my mom, I do not believe my faith would be as strong as it is today. Working through the loss of loved ones is one of the most painful and trying experiences imaginable. So many wonderful things can bloom around you while mourning those that we loved. My sisters and I are closer than we ever were before and my family life has never been so fulfilling.

ing which helps me sort through my thoughts, goals and future. I have always enjoyed camping, hiking and pretty much anything outdoors. I like to spend my time with friends and family eating good food (that thankfully my husband cooks), I like to bbq, travel, play games and make anything into a competition. I am a mother to three amazing children. Braxton, my oldest, who is a Force Recon Marine. The drive, motivation and leadership he has shown in his 5-year career thus far, is rewarding and exciting for a mother to watch. He also married his high school sweetheart, Jessica. Brayden my middle child, is going to be a high school senior next year and is an accomplished wrestler who placed in state this year. Bryesen, my beautiful daughter, and the youngest of the three, is a gifted athlete in Track, Cross Country and Basketball, she too has qualified for State as a high school freshman! We also have two Golden Retrievers Moto and Cross(that is another story) I can only hope that as my kids grow and experience life's successes and what they may think are failures (at the moment). That they continue to be as kind, motivated and driven as their Grandma, and understand the journey is the gift.

I have a new found love of journal-

This brings us full circle to where it all began, two high school sweethearts with many dreams. After 31 years together, I thought my husband was the love of my life. I realize now that he is more than my love. He is the one that keeps me on track, my positive soul, the father to my children, my biggest fan, and my best friend. It is the experiences in life that lead and prepare us for growth. My sisters and I share a different life because of a detour made by Tracy that changed the course of all of our lives. My name is Leslie Roman and this is my story!

Pictures provided by Heidi Mossman with Capture Life Photography. To schedule your own portrait session, please call 719-789-5558.



My family, especially my mom, made it a mission to try and use the loss of Tracy to help others.



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THE "OLD" COUNTY COURTHOUSE IS STILL MAKING HISTORY AS THE COLORADO SPRINGS PIONEER MUSEUM



By Robert O'Brien, Real Producers Reporter

AND NOW FOR A BIT OF HISTORY:

"On April 18, 1899 the County of El Paso entered into a land agreement with the Town of Colorado Springs and the Colorado Springs Co. At that time, the county paid ten dollars to the Colorado Springs Co. for Alamo Square. General William Palmer, founder of Colorado Springs,

was the president of the Colorado Springs Co. and was responsible for the concept and for setting aside Alamo Square as a park site and for use as a site for a county courthouse.

In 1901, the El Paso County Commissioners initiated construction of the new county courthouse in Alamo Square. It was designed by A. J. Smith and the major portion of the construction was handled by Archie and Agnus Gillis, local builders and stone cutters. The building was dedicated on May 16, 1903 to the people of the Pikes Peak Region.

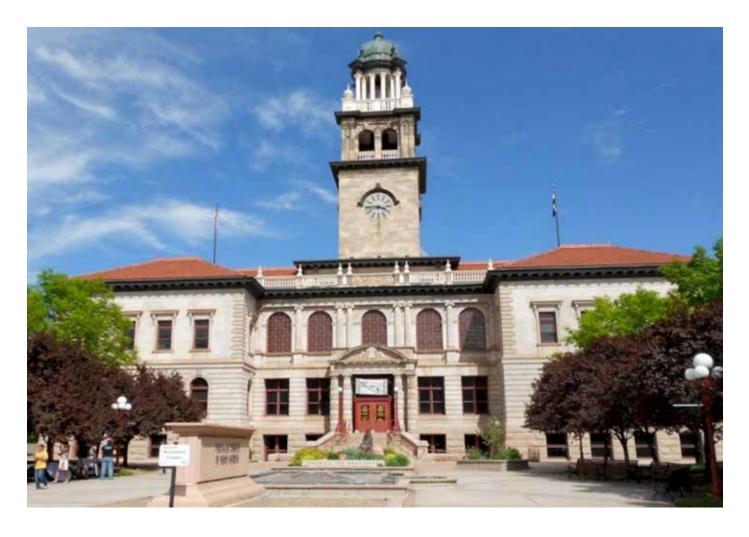
The courthouse remained in use until 1973 when the courts were moved across the street to a new building. The structure was then renovated and restored to historical accuracy before the Colorado Springs Pioneer Museum took occupancy in 1979."

(http://www.waymarking.com/waymarks/WMGB66 El Paso County_Courthouse_Historical_Colorado_Springs_Colorado).

Now the restored old courthouse, listed on the National Register of Historic places, is home to the Colorado Springs Pioneers Museum, located at what not many residents know is called Alamo Square Park, 215 South Tejon St, downtown Colorado Springs.

The museum is constantly updating its exhibits. You will be mightily impressed with the world-class presentation of everything at this museum and how much there is to see. Here's a sampling of current and ongoing exhibits.

[DIS]INFORMATION: American Indians Through the Lens of Roland Reed. The exhibit will include dozens of pictorialist photographs of American Indians taken by Roland Reed in the early twentieth centu-



ry. Reed saw himself as both an artist and an ethnographer; his images are strikingly beautiful but deeply problematic. Reed constructed romantic scenes that situated American Indians in an imagined past versus contemporary reality. The exhibit will encourage visitors to examine the role "retrospective photography" plays in shaping our understanding of American Indians. To accomplish this goal, the CSPM is honored to work with Gregg Deal, Pyramid Lake Paiute, an extraordinary artist whose work challenges misconceptions of indigenous people and asks viewers to reexamine stereotypes.

FRANCIS DREXEL SMITH: A Legacy on Canvas. The Colorado Springs Pioneers Museum is pleased to present, Francis Drexel Smith: A Legacy on

Canvas. In conjunction with the 100th Anniversary Celebration of the Broadmoor Art Academy, the exhibit is on display until December 28, 2019. Born to a wealthy Chicago family in 1874, Francis Drexel Smith came to Colorado Springs in 1900. Like so many other well-to-do emigrants from the East and Midwest, he came for his health, recovered and stayed for a lifetime.

THE STORY OF US: The Pikes Peaks Region from A–Z. The Story of Us: The Pikes Peak Region from A – Z, allows users to explore the history and geography of the area using 21st Century technology. Open a letter from A-Z and learn about the people, places and events that make our region unique. Navigate dynamic maps

that allow you to go back in time to understand how neighborhoods, businesses, climate and transportation have shaped our community. Where do you fit in? Come and discover your place in local history.

CITY OF SUNSHINE. From its founding in 1871, local boosters advertised Colorado Springs as a premier health destination for the treatment of tuberculosis. Our region's greatest asset-turned-industry was its stunning scenery, abundant sunshine and mild climate.

ANY PLACE NORTH AND WEST:

African Americans in Colorado Springs. The title for the exhibit is drawn from a poem by Langston

[DIS]INFORMATION

American Indians Through the Lens of Roland Reed













42 • August 2019

Hughes, which describes the exodus from the South of millions of African American families following the Civil War. It tells that story from a local perspective by describing what individuals and families found when they arrived in Colorado Springs, the supportive community they created for themselves, and the role they played in shaping the city we live in today.



THE MUSEUM IS CONSTANTLY UPDATING ITS EXHIBITS. YOU WILL BE MIGHTILY IMPRESSED WITH THE WORLD-CLASS PRESENTATION OF EVERYTHING AT THIS MUSEUM AND HOW MUCH THERE IS TO SEE.

66

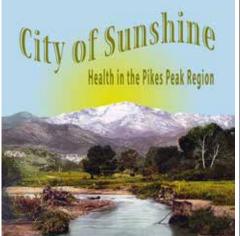
FROM PARIS TO THE PLAINS: Van Briggle Art Pottery. The exhibit draws upon the museum's renowned collection of Van Briggle Art Pottery and features the finest examples from the pottery's first decade of operation.

HELEN HUNT JACKSON HOUSE. Hel-

en Hunt Jackson (1830-1885) was one of the most noteworthy literary figures of the 19th century. As the author of poetry, verse, children's stories, historical pieces, documentary accounts, and a novel, she earned both widespread public acclaim and the respect of her literary peers. Her most productive years as a writer came after she moved to Colorado Springs in 1873, only two years after the town was founded. She completed her most famous works during this period. Included among these are the novel, Ramona, and a work of nonfiction that advocated for American Indian rights, titled A Century of Dishonor.

Admission is free (donations encouraged but passive).

Regular operating hours for the CSPM are Tuesdays through Saturdays, 10:00 a.m. to 5:00 p.m. Visit https://www. cspm.org/visit/ for oodles of information about this surprising gem in our midst! Thanks to Diane Barber Sture, Director of Development for the museum, who gave us a "lightning round" tour!





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REALTORS, Show Your Clients Some

ENJOY HALF-PRICED TICKETS FOR THE 2019 PARADE OF HOMES



Let your clients know how much you appreciate their business with tickets to the 2019 Parade of Homes! Half-priced tickets for REALTORS will go on sale mid-July - \$75 for a pack of 10 or you can order online at CSHBA.com/events-calendar. Tickets can be picked up at either the HBA office or the PPAR office, or we can mail them to you with a \$5 mailing fee. (Please note: When purchasing tickets online, you must go to the *HBA* office to pick them up.)

WHAT TO EXPECT

This year's Parade will feature 28 homes by 20 home builders throughout the Pikes Peak region for the public to experience in the 2019 Parade of Homes. The Parade showcases the latest innovations and design trends in new homes - from completely affordable living to luxury dream homes complete with every amenity imaginable.

The Parade of Homes will be open 10 AM-6 PM Friday August 2 through Sunday August 18. Homes are closed on Mondays and Tuesdays. Prices range from the mid \$200,000's to more than \$2,500,000.

Featured communities will be located at Banning Lewis Ranch, Flying Horse and Wolf Ranch. In addition to these main sites, many of this year's homes are scattered throughout the Colorado Springs and Monument area, including some of the finest neighborhoods in the Pikes Peak region. Home builders showcased in this year's Parade include:

All About Home Design Alliance Builders Antelope Ridge Black Oak Homes **Calton Homes Classic Homes Covington Homes David Weekley Homes Eagle View Construction Galiant Homes Goetzmann Custom Homes Jayden Homes Kimber Homes** Level 1 Homes Murphy's Custom Homes Oakwood Homes **Reunion Homes** Saddletree Homes Vanguard Homes Vantage Homes Villagree Luxury Homes

TICKET INFORMATION

Tickets will be on sale at all local Safeway stores and include a navigational map. Admission is \$15 for adults 16 and older. Kids 15 and younger are free. One ticket will allow visitors to tour the Parade of Homes at their leisure while it is open. Tickets will also be available at CSHBA.com/Parade. Active duty and retired military can receive complimentary tickets while supplies last at Lexus of Colorado Springs, all four of Oakwood Homes' Parade homes in Banning Lewis Ranch, or at either La-Z-Boy Furniture Galleries locations in Colorado

Springs. Tickets can also be purchased at each home during Parade hours.

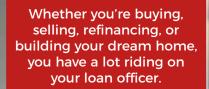
Register online for a \$5,000 shopping spree at La-Z-Boy Furniture Galleries from August 2 through the 18th. Get your ticket stamped at all homes in the Parade, then drop the ticket in the ballot box to be entered to win an Apple Watch, courtesy of Penrose-St. Francis Health Services

Free Planbooks are available at any Parade home and include detailed information about each home and featured community, along with advertisements from many local businesses. Enjoy seminars throughout the Parade with topics ranging from interior design to painting. The seminar schedule can be found at SpringsParade.com

The Housing & Building Association of Colorado Springs would like to thank The Gazette, Mortgage Solutions Financial, La-Z-Boy Furniture Galleries, Lexus of Colorado Springs and Oakwood Homes for their support of this great event. Safeway is the official ticket outlet for the Parade of Homes.

About the Housing & Building Association of Colorado Springs Homes are a cornerstone of the American dream and a major driver of our economy. The Housing & Building Association of Colorado Springs (HBA) was founded in 1950 as the voice of the homebuilding community and associated trades. We advance best practices, advocate for attainable housing, contribute expertise to regional development issues and serve our community through our Careers in Construction Colorado and HBA Cares programs. Find out how we're helping to build a better Colorado Springs at cshba. com, hbacares.org and gobuildco.com.





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When does AFFORDABILITY become a factor?



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

The Colorado Springs market continues to remain very strong. Driven by job growth and an incredible place to live, the Springs is the desired place for

millennials, retirees and those who do not want to pay Denver and Castle Rock home prices.

For the third straight month we have witnessed record breaking average prices. (See slide #1) June posted an average sales price of \$373,792. This is very impressive especially if we look at the long-term running average. (See slide #2)

The running average for the month of February 2012 was \$215,718.58. The running average for the month of June 2019 was \$353,441. In simple terms, the price of a home rose 64% during that time.

I did some research utilizing the "Department of Numbers" which calculated real median household income through 2017. The 2018 numbers will not be released until September of 2019. Real median household income grew 11% from 2012 through 2017. It was \$59,172 in 2012 and \$63,593 in 2017. Comparing the same time frame for the running average home price, 2012 through 2017, home prices rose 49%.

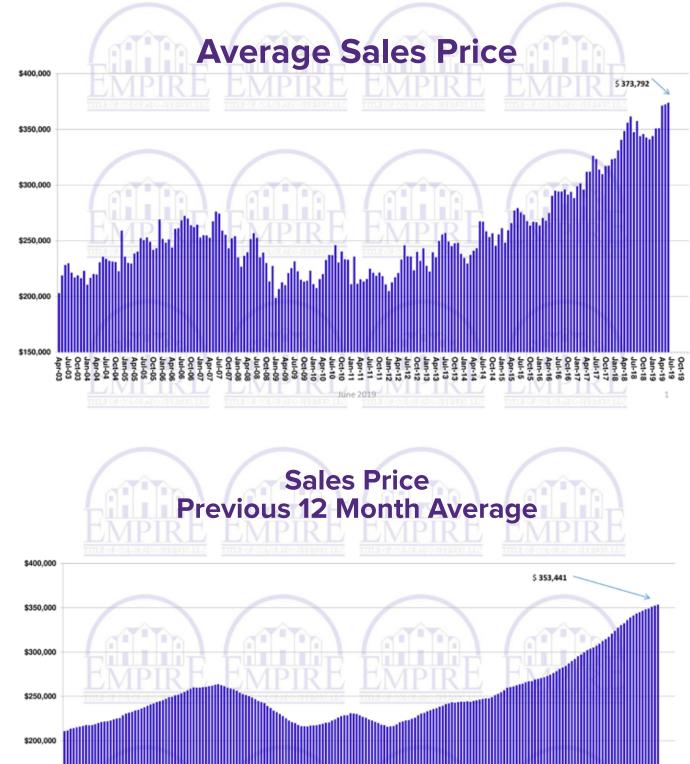
At face value, home prices rose 38% more than income. However, interest rates declined from a high of 4.5% to a current rate of 3.73%. Assuming the buyer wanted to use 25% of their income to buy a house, this .77% drop in rates would take the buyers purchasing power up \$26,150.

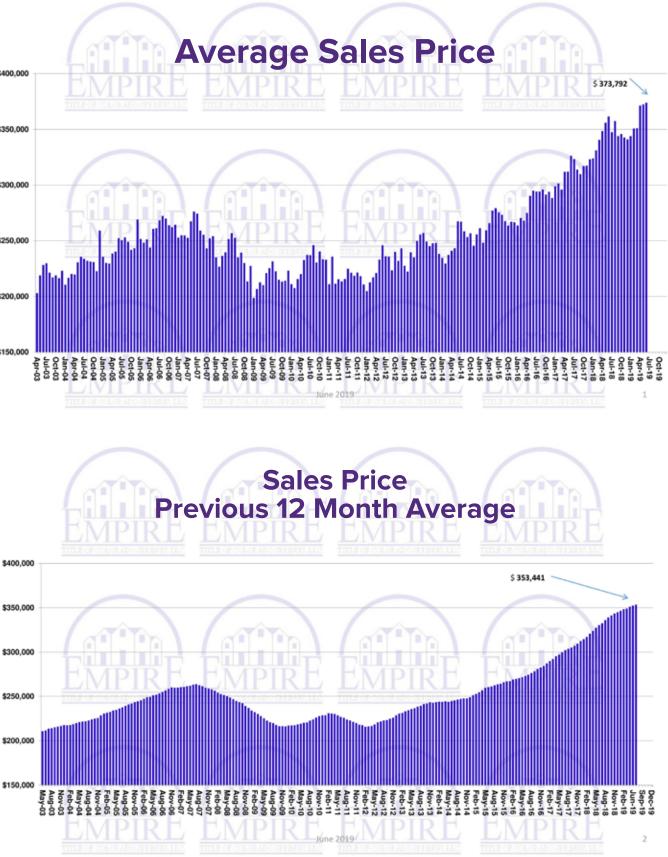
This would allow a buyer to buy a home for \$295,750 at 3.73% instead of a home for \$269,600 at 4.5%. It increases their purchasing power by 10%. As our market continues to increase in value faster than wages, the decreases in interest rates offsets the disparity. With the present average sales price of 373,792 and a current rate of 3.73%for 30 years, the payment would be \$1,726.85. Annualized this equates to payments totaling \$20,722. This would be 25% of a borrowers' household income at \$82,888.

This brings us to the ultimate question: when does affordability become a factor? Let's say rates go back up to 4.5% and a borrower is willing to pay more than 25%of his income to keep his payment at \$1,726.85. It would drop his purchasing power for 373,792 to 340,700- a decrease of \$33,092. A raise in interest rates will take purchasing power down and push payments up. Affordability will become an issue if rates and prices move upward and incomes do not increase at a rate high enough to offset the higher home prices, the decrease in purchasing power and an increase in payments.



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