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# PUBLISHER'S NOTE

Roughly two and a half years ago, I was given the opportunity to start the *Real Producers* magazine here in Colorado Springs. In that time, I have met many of the top agents, heard their personal stories and in some small way, helped to build a community of Elite Agents. Couple that with our numerous events and it has been a fantastic formula for a highly sought-after magazine! I wanted to thank ALL of you who have taken the time to be part of the publication, those of you that have shared your story, those that attended the events and of course, our dedicated readers!

As many of you know, I spent the majority of my career in Corporate America and moved all over the country, from the mid-west to Texas to the west coast, to the east coast and finally Colorado! My wife Sheryl and I just had our youngest graduate from high school and now for the first time in 29 years we are "empty nesters." After raising kids for 27 years and with everyone gone, I was given the opportunity to start a brand-new *Real Producers* in Sarasota, Florida. We are trading in the mountains for the sea and have always had the desire to live near the beach. We made the decision to take on the challenge and spend a good



portion of our time there. I will be spending more and more of my time, along with Sheryl, in Sarasota in the coming weeks and months. I will be announcing my replacement at some point in the near future for the Colorado Springs magazine, but I will still be heavily involved in the near term.

I wanted to THANK all of you for your support and encouragement over the years and wish you the very best! Colorado Springs is such a wonderful community, it's really hard to depart, but Sheryl and I are very much looking forward to this new adventure and all the excitement that lies ahead!

All my best to each of you!

*Blessings,*

**MARK VAN DUREN**

Publisher  
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*Real Producers*

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# Tina Swonger

## What is Your Why?

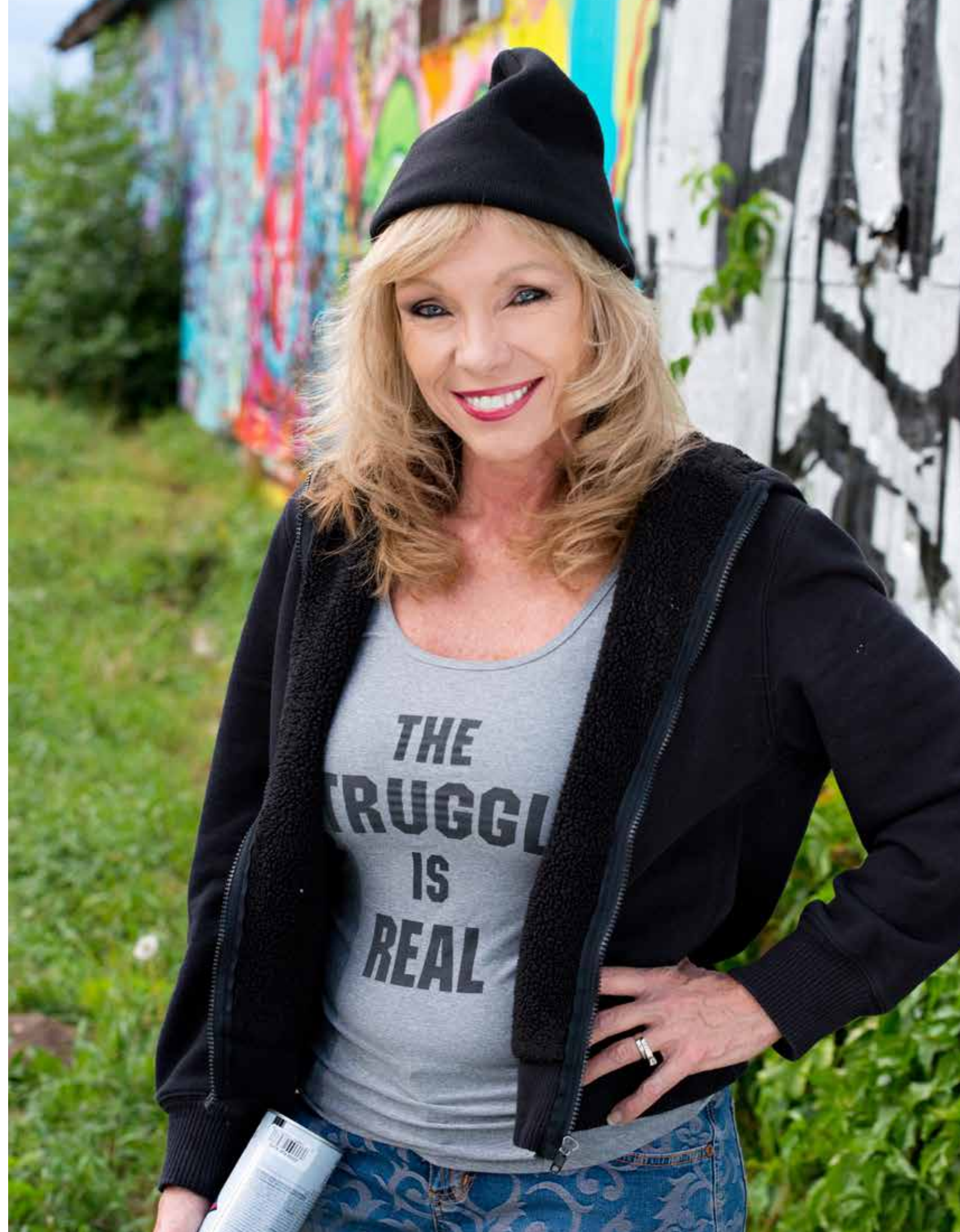
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“I am a leader, fearless and kind. I lead with purpose, clarity and intention. I am resilient. No matter what happens, I get back up. I set a good example by keeping promises and achieving my goals. I always learn, grow and continue to be better not letting doubt and fear stop me or slow me down.”

This is my affirmation every morning during my meditation routine. It seems, over the years, I have embedded a few personal mantras into my psyche to overcome some really drastic setbacks in my life. My story is not a description of your typical perfect life, it is being written by me to get a few things out of the darkest shadows of my mind and hopefully encourage and inspire others. Thank you for coming along on this short journey.

I am the oldest of three children with two younger brothers. My younger brothers also went through hell with me. We protected each other the best we could. My youngest brother is very unique; he has a brain disorder caused by hydrocephalus. He calls me his “little-big” sister. He is approximately 6’5” and 260 pounds with the mentality level of a 2nd- or 3rd-grader, though, he is only two years younger than me and is the purest and kindest human being I have ever known.

At the age of 15, I ran away from the dilapidated multifamily building where my family and I lived in St. Louis. I always had a dream of a better life – a vision of a *Leave it to Beaver* or *Brady Bunch* family. I knew my bipolar, violent and emotionally-unavailable father and my manic-depressive, heavily medicated mother at the time couldn’t possibly understand what they had done to my two younger brothers and I. Our lives consisted of fear, regular beatings, duct tape on our shoes, government food, charity and never living in the same place for more than a year or so until we ended up in a true gang-ridden ghetto. Social services regularly visited our home after many trips to the hospital due to the physical abuse that my brothers and I endured. How do you prepare yourself to create a future when you have no real understanding of what a healthy family and relationship look like? Well, you stumble around and keep fighting until you figure it out!



•••

Determined to survive and make a drastic change, the boy next door and I secretly took off for Colorado. He was the brother of my best and only friend at the time. She eventually also moved to Colorado Springs with her three sons. He and I lived in a station wagon, took baths in the Arkansas River, gave plasma and ate food at the Marion house. I left St. Louis because I had witnessed murder before my eyes and had, myself, been shot in the back by a rifle wielded by some random addict two and a half blocks away. There were other unspeakable horrors we endured as a result of being unprotected in a city of rampant, crazy people. I knew very well just how dangerous it was and I just wanted to survive.



You see, at 15 being completely penniless and homeless in Colorado, the most beautiful state in the country, was like I had gone to heaven and life was going to get a whole lot better! Without proper mentors or guidance, my anger, lack of coping skills and feelings of hopelessness, shame, and guilt got the best of me. All I could do at the time was hide behind anything I

could to anesthetize my feelings. I was devastated after I lost my first baby at 16. I decided I had to try again. My firstborn son was perfect but unfortunately, we ended up alone together after my dysfunctional marriage ended. My son and I kinda grew up together.

The only people I attracted seemed to be sick like me – I thought I could fix or be fixed...Nope. I wanted a stable, loving life more than ever but I was still consumed with self-doubt and loathing. My second son was such a beautiful surprise gift as a result of very painful, poor decisions I made. Ugh...Try again. I really wanted to be a better mom, but dang, it was hard. I did quit the self-destructive behaviors while pregnant, but it didn't last.

My second marriage failed within four years. We tried but were so incompatible and on seriously different paths. He was 16 years older and the exact opposite of my previous husband. I thought maybe by finding someone who was the complete opposite was doing the right thing. I must have been seeking a father figure or a savior? No one had ever believed in me. To be honest with myself, I didn't earn it. This was when enough was enough and I couldn't take it anymore; the drama surrounding my alcoholism was like an F-5 tornado blasting through the lives of everyone around me.

While married to my second husband on November 10, 1991 (now 28 years ago), I had what I call a "spiritual awakening" – a life-altering gift of immense clarity. I "saw" myself in the mirror...a vision of a woman that was emotionally and spiritually bankrupt. Teetering on the edge of suicide, I knew I had to do something. I checked myself into a drug and alcohol rehabilitation center in Aurora, Colorado. What led me there was I spent the previous eight years in a complete fog medicating and covering up the living mental hell I was dealing with, understandably brought on by many early years of abuse, alcoholism, neglect, poverty and violence. I haven't had a drop since! My second husband and I tried...we even renewed our vows in our second year of marriage, but as Jen Sincero, one of my favorite authors of all time, author of *You Are a Badass*, said, "Lordy Lord Lord"...that's when everything hit the fan! I had to face the demons head-on! Here we go again...You may have guessed it – I had another baby...A third son.

This was about the time the other shoe dropped. Husband #2 was also wrestling with many of his own demons and we were destroying each other with the kids as collateral damage. See a pattern? I had no real choice but to become a single mom again. You may be thinking why would I continue to struggle on my own? Well, I was sober, my sons gave me motivation and it was part of the dream. I couldn't give up! They needed me...And I needed them!

I'm not sure why or how, but I believe some form of universal or divine intervention was guiding me; I needed to get educated. Higher education was never mentioned, let alone a viable option growing up; I had no clue. So I studied hard and aced my GED. I was drawn to real estate because, before my second marriage at 21, I had somehow managed to buy a home by myself. It was a great dream but such a bad experience. I should have never qualified for it and went bankrupt and foreclosed on it soon after. I knew I could care for the clients and do a much better job than the REALTOR® who supposedly "helped" me. There was major fraud involved and I had no clue. I figured out how to put myself through real estate school and passed the test the first time at 24; what an accomplishment!



“Success is not where you are, it's how far you come.”

When I separated from my second husband I moved back to St. Louis (to the suburbs) and made amends with my parents. They had started to deal with their own issues, and we all had to learn to forgive. It required lots of therapy and learning while struggling to care for three boys in our "cozy" apartment. I jumped into real estate with both feet in St. Louis immediately. I sold over a million dollars in volume my first nine months in the business (average sale price was around \$85,000). We started out so poor my first map book was a photocopy from another agent – front and back stapled together. My car was an old silver Ford Granada with mismatched tires. (I loved that car!)

My first managing broker was like a father to me and was a total inspiration. He was always encouraging and driving me to be the best I could be. He invested in me and paid to put me through Floyd Wickman's 12-week "Sweathogs" training course. This intense series of classes taught me how to become a REALTOR®, but most importantly, helped build my confidence as a valuable human being for my clients and children. What an amazing gift! Right away I started listing and selling homes, fumbling successfully through my own inadequacies. I was, in every sense of the word, "hungry" for me AND my kids. My kind and loving other younger brother helped care for the kids for a while when I needed him most. My parents still were in no position to assist emotionally, financially or otherwise, but at least we were healing.

•••





“If they can do it, so can I.”

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During this time and many years of therapy, I gradually started to see the truth. I came to understand the impact on my dad being raised his entire life in a foster care facility. My father didn't know how to be a dad, deal with kids, manage his anger or even what a healthy family looked like. My mom was born with a facial deformity (cleft palate) and was bullied, assaulted and abused as a little girl. I truly forgive them and understand much better that they both stumbled around trying to find their way just like me. This is where the true healing began. I forgave them. Most importantly I had to forgive myself! I really had to step back and see them as human beings and seek to understand why they did the things they did...or didn't do. (One of my favorite movies is *The Shack*...If you've seen the movie or read the book you know why.) One of the biggest blessings I ever had was that I helped my mom and dad buy their first very home – the same home in which my father later passed away due to cancer at age 57. My mom passed in June of last year with my brothers and me by her side.

I consciously tried to stay away from toxic relationships and dove into AA and NA. Just because I was getting better didn't mean I was perfect... I thought maybe I had sinned against God by leaving my first husband due to our addictions. Maybe I should have tried harder? Was I being punished? His sister, my best friend, still lived in Colorado Springs and I couldn't wait to get back. My first husband, three sons and I went back to Colorado Springs in 1994. I was in heaven again. For the next three years, I tried to rekindle the relationship again. Nope...I had changed too much and unfortunately, he hadn't. I couldn't go back to who I was before. I desperately wanted it to work; I was still sober but regrettably, he wasn't. I DO know I gave it all I had.

I was alone again, but this time was different! I didn't need to fix anyone and I didn't need anyone to fix me. My boys had gone through a heck of a lot with me but I had a much better understanding of what it meant to be a strong and loving mother. I was still “hungry” and I absolutely loved helping people buy and sell their dreams. I appreciate and take seriously my role as a REALTOR® and I enjoy negotiating and guiding clients to their goals. This made me feel deeply needed, important and valuable. It was also a very flexible and fruitful career that allowed me to generously care for my children. I continued to aggressively seek education and refine my skills to be a REALTOR® and the best mother I could be. I became very successful paying attention to what other successful people did...both in life and real estate.

A couple of personal mantras I picked up were “If they can do it, so can I” (I felt this to my core) and “Treat your business like a business.” What started out as survival quickly became a passion and something beautiful that I had created. I really wanted my kids to be proud of me. I wanted to be proud of me. I was no longer a victim of anything or anyone. Once I figured that out, life started to look like what I had envisioned so long ago. But there was still something missing; at 30, I was much more enlightened, stronger and still sober. My kids and I needed stability and a more normal life at this point, I had a lot of love to share. So, I kept making small, incremental changes in my business, learning from mentors, making amazing new healthy friends, reading, and going to seminars. On top of this, I joined a singles group through a church as well as a dating service. I really wanted to do things differently.

I didn't want to do “insanity” anymore. I was intentional in what I wanted in a relationship and became very clear about it in the same way I was clear about what I wanted for my business. It was 1997, I was around 30 at the time and approximately seven years sober. My kids and I bought a little house near Patty Jewett (the right way). I still love that little three-bed/one-bath rancher with a full, unfinished basement. I converted the unfinished area into a private room with room dividers with a HUGE red velvet sectional couch and big ol' monster television. The kids made forts and slept on that couch all the time. I still miss those memories.



Eventually, I started figuring out what was healthy and what wasn't. I was determined to be the kind of person I needed to be in order to be worthy of someone great. My equal, healthy partner finally made his appearance. Believe it or not, I met my “forever husband,” James Swonger, 22 years ago at an Open House! A mentor at the time helped me to figure out what a good relationship looks like. He (along with many other mentors I sought out) also helped me understand what a good wife, mother and businesswoman is supposed to be. At the time, it was adamantly suggested I should not get married until after two full years together. We made it to two years and 6 days before we got married. Finally, success!

...





proud of them to be able to grow and seek better lives for themselves and their families. I get to experience them with a sober mind and with all the love and support I can offer. I'm grateful that I started my personal growth journey relatively early so that my kids could experience the best of me. As Dave Ramsey says, "I'm changing the family tree."

Many of the things I didn't know needed to be learned either by books, coaches and mentors, or just sheer trial and error. What an opportunity it has been to be open to and have access to all of the above. My life strategy is to continue to work hard every day and constantly grow, improve and set the best example I can.

Someone said, "Success is not where you are, it's how far you come," and wow, have I come a long way; so much further than even my biggest dreams. From the ghetto, broken and hopeless to a truly grateful life. The sky's the limit. I am continuously learning how to be a REALTOR®, wife, mother, grandma, mentor, leader, entrepreneur, speaker, writer and so much more! I owe my life to my higher power and every person I have ever met, learned from, listened to and been challenged by. I have stopped the input of negativity in my life including toxic people, news and media. The only acceptable inputs for me are inspiring people I meet, biographies, motivational CDs, videos and podcasts, and books. I find myself assimilating the love, guidance and energy from all these amazing resources; implementing habits, thoughts, feelings, systems and practices that only lead towards higher purpose, better skills and superior service.

I'm also learning to say "no" to things that don't bring me joy or better my life and business. I've also learned that it's all about the journey. My husband and I have been building our businesses, preparing for retirement someday, all the while enjoying the here and now with our most important relationships. I am meditating and continuously clearing any tiny remnants of negativity.

Having had a difficult time early on in life, I find it incredibly rewarding to be able to relate to anyone at whatever stage in life they are.

What a gift it has been for me to realize that hard work, consistency, and a dream for a better life are the keys to happiness. There is no end-game...only possibilities.

Neither of us wanted a larger family – we wanted to create great memories and legacy. He had two adorable sons that I now call my sons too and now we have seven grandchildren (so far). I am so blessed and I believe all five of our sons know they can unconditionally depend on us as we continue to navigate this amazing life journey. James, My Husband, owns a successful contracting company, JTFuturequest (it stands for James and Tina's quest for a better future). I have never been happier or healthier in my life. We are continuously learning and growing together! My amazing real estate practice continues to be one of my true life's passions. I am now in the top 5% of all REALTORS® in Colorado Springs and I have been with RE/MAX Properties, Inc. for over 14 years. Joe Clement and his company is the perfect place for me to be! They have a culture of dynamic education, cutting edge technology and philanthropy that I am so proud to be a part of.

Currently, I am the team leader of an amazing, heart-centered group of people I absolutely LOVE, Peak Success Team at Re/Max Properties. We hired a top-notch business coach and I see a continuing future for the business that is so beautiful and bright. I'm jumping out of airplanes, diving with the sharks in Australia, hiking Machu Picchu and dreaming (planning) to take the entire family on an amazing Disney Cruise in 2023. I'm doing things I never thought I would get to do and becoming the person I always dreamed I could be and more.

We all want to give our kids what we didn't have. My healthier vision included happier childhoods and better opportunities for them. I can honestly say from my point of view that all five adult sons are very successful. They have had challenging journeys of their own and I am so



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partner spotlight

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We are a veteran-owned, multi-inspector firm that has been deeply rooted in the Colorado Springs real estate market for the last 15 years. The owners are Mark and Lori Baxley. Mark graduated from the Air Force Academy in 1984 with a degree in mechanical engineering and served as an officer for eight years. Lori graduated from Officer Candidate School and served as an officer in the Army for six years. Their son, Zack, has been with the company for nearly three years after serving



in the Navy for four years. Although our third inspector did not serve in the armed forces, Tim Shute managed the maintenance department for Vail Resorts for a number of years and most recently conducted Christian missionary work in the Middle East for several years.

We believe our longevity in the industry can be directly attributed to our core company values. One of our most important core values is **“we believe we have a duty to help others.”** By focusing on helping others, we feel our business by default can be nothing but successful. With that thought in mind, we offer free of charge with every inspection our 5-Star Inspection Protection Program.

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**We believe we have a duty to help others.**

### What Else Do We Do?

Brick and Mortar Home Inspections is approved by the Colorado Real Estate Commission to provide Continuing Education (CE) classes for REALTORS®. Mark has taught more than 50 CE classes on topics ranging from “Residential Structural Inspections” to “Avoiding the Aggravations of Home Inspections.” When scheduling a class, REALTORS® can choose from a list of more than 10 topics. The feedback from attendees has been overwhelmingly positive. In particular, REALTORS® seem to thoroughly enjoy the personal stories and experiences Mark shares throughout his presentations. Having completed more than 11,000 inspections, he sure has some stories to tell!



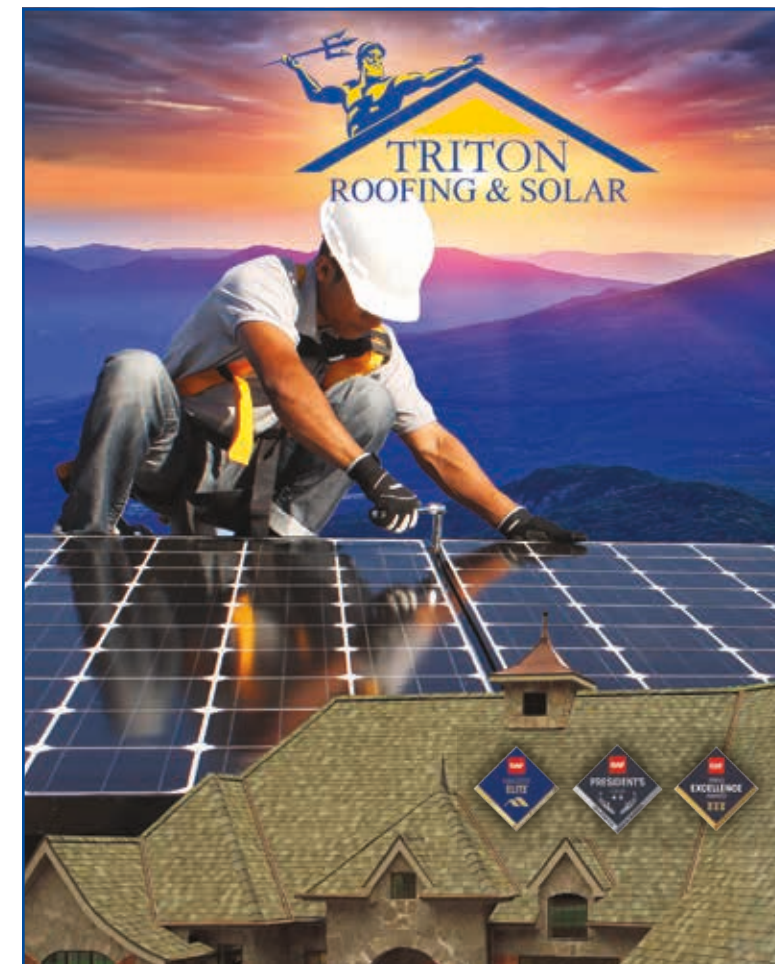


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Release Tracking Fee	ADDITIONAL CHARGE	INCLUDED

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COLORADO | Effective Dec 20, 2018

This is not a complete Schedule of Fees. All fees subject to state rates as applicable. Above pricing does not include recording fees, mortgage registration fee or commission fee. As with any insurance contract, the insured provisions exclude the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that first or name the coverage afforded by the policy. Also, some coverages may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. Please contact a First American representative for further information. The services described above are typical basic services. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved. First American Title Insurance Company, and the operating divisions thereof, make no express or implied warranty regarding the information presented and assume no responsibility for errors or omissions. First American, the eagle logo, First American Title, and firstam.com are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates.

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# Lexus LS 500

rate my ride! ◀◀

By Mark Van Duren, Publisher

Welcome to a new quarterly article exclusive to the Real Producers magazine. We have partnered with Ed Bauer, at Lexus of Colorado Springs, to award a Top Agent the exclusive opportunity to test drive a Lexus of their choice for a long weekend (typically Friday to Monday).

Each quarter the Publisher will randomly draw a REALTOR® who has been featured in the magazine in the previous three months. The winner will be able to select a Lexus model of their choice to drive and review. WHAT'S THE CATCH, YOU ASK? All we ask is that you write a review of your experience while driving the vehicle.



# WOW!

I was selected to be the first agent to have this FUN experience! First, let me say I love cars, my husband is a car nut and he is always impressed at my knowledge and ability to spot different cars. In the past, I have had a BMW X5, and for years drove a Yukon Denali. I currently drive a Lexus RX350.

I have always had SUVs and have often wondered if a large sedan would be a good alternative.

After some thought, I chose the LS 500. This is the largest sedan Lexus makes and is really more like the ultimate limousine. There is a tremendous amount of space and creature comforts in the back (for clients of course) and the car itself is a statement piece. After picking it up, I settled into the large and well-appointed driver's seat. This car is a technology buff's dream, as it has just about every option, and the ability to do just about anything you could ask! I love the AppleCar Play!



After a brief tutorial with the dealer, I got the hang of what it was able to do. All the functions are accessible via the mouse pad and voice control. I was most impressed with the apple play feature for my phone, music and text messages! It really makes the car an extension of my office.

It took a while to get accustomed to driving a sedan after all these years driving an SUV, as I like to sit up high. The view was really not that much different, and the performance was shocking! I like to call it ZIPPY, but my husband said its acceleration was more like a high-end sports car. Tons of power, but as refined and quiet as you would expect from a Lexus. The ride seemed to get better



...

and better the more I drove it. Parking was a breeze and felt more like a mid-sized car and that was a bit of a surprise given its length.

The LS500 I chose was a bright candy apple red and really made a statement wherever I went. I had several clients comment on the car and even got a nice complement at the Starbucks drive-up window as the barista said, "You got a new car and it's so pretty"; I just smiled and said thank you!

I have a lot of experience with Lexus and the service they provide, and as a current and future owner, I can't speak highly enough of how I get treated. It really is outstanding. I would also like to thank Ed Bauer for this great gift as I have been thinking of getting a new Lexus in the coming year. This really gave me the chance to spend some time with a car I have had my eye on for a while! Overall, a great vehicle and one I would say take a serious look at!



*Thanks again, Lexus; you are my dealer of choice!*



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# TRAFFIC!

...there's a plan for that



By Robert O'Brien,  
Real Producers Editor

*"Damn this traffic jam,  
How I hate to be late,  
it hurts my motor to go so slow.  
Damn this traffic jam,  
time I get home my supper'll be cold,  
damn this traffic jam."  
-James Taylor, © © 1977 CBS Inc.*

Two changes of that "stoplight" to turn left. Old, cracked and potted pavement. Orange traffic cones seemingly everywhere. The I-25 "Gap" construction project. Sprawl. Traffic jams. Accidents, accidents, accidents! That "at grade" mess of an intersection at Powers and Research (to name just one). Red-light cameras (they're baaack). Metered onramps to I-25 (coming soon to a null near you). What's happening to once-peaceful, "can-get-anywhere-in-20 minutes" Colorado Springs?

People keep moving here...great! We're real estate people and the more, the better, right? Growth is good, right? *Right?*

*"It's a jungle out there...who's in charge here"*  
...goes one song lyric.

What's the future of transportation (traffic) in Colorado Springs?

There are people working on this. Serious, dedicated, experienced, knowledgeable people working on a long-term plan for the future Colorado Springs. These people are working on a regional transportation plan that looks at what this area will need in 2045. And the planning process never stops; every five years or so there is a new plan.

There are many, many hands involved in the planning and execution of our highways and byways, bicycle paths and lanes, transit, walking, etc. Some of those people work at a small and relatively unknown agency located on 7th St. in the Springs known by its acronym, the PPACG; The Pikes Peak Area Council of Governments. There are "Area Councils of Governments" throughout the United States. Here's how OUR PPACG describes itself:

## WHAT IS PPACG?

"The Pikes Peak Area Council of Governments (PPACG) is a voluntary organization of municipal and county governments serving a regional community. Formed in 1967 under Colorado law, PPACG's mission is to ensure that all communities—big and small—have a forum to:

- Discuss issues that cross political boundaries.
- Identify shared opportunities and challenges.
- Develop collaborative strategies for action."

The five key "components" or areas of focus for the agency are Transportation, Aging, Environment, Military and the PPRTA (Pikes Peak Rural Transportation Authority). This article will focus on the Transportation mission of the agency.



1-25 and Cimaron Interchange showing bike lane improvements

The "voluntary" member governments and military partners are:

- Air Force Academy
- Alma
- El Paso County
- Calhan
- Cheyenne Mountain Air Force Station
- Colorado Springs
- Fairplay
- Fort Carson
- Fountain
- Green Mountain Falls
- Manitou Springs
- Palmer Lake
- Park County
- Peterson Air Force Base
- Teller County
- Victor

...so the PPACG organizationally covers a LOT of ground. We tend to think of "getting around" in terms of "me" getting around. There are a lot of miles and lots and lots of "me's" in the Pikes Peak region:

...that would be 4,918 square miles; let's round that up to 5,000 square miles, and 661,839 (projected to be 1,065,656 by 2045) "me's" in our regional population, *at the moment*. As you can imagine, there are a lot of conflicting needs and wants over this large geographic and population area.

We're talking:

- Roads, all kinds, local, state, federal
- Transit, here that's buses
- Bicycling, bike lanes, bike paths
- Walking, which would be all kinds of paths and trails, and, of course, sidewalks
- Oh, and there's breathing. That thing we all do to live. Getting around,



Golden Lane Bridge Replacement Over Fountain Creek

mostly by car around here (only 3% use transit in our region) generates a lot of tailpipe emissions. As in CO or carbon monoxide (FYI: "A colorless, odorless toxic flammable gas formed by incomplete combustion of carbon"). Not good for breathing. Then there's the burning of coal to generate electricity; Colorado Springs gets over half its electricity from burning coal from two municipally-owned plants, and they emit carbon dioxide (CO2) along with other potentially polluting emissions which affect overall air quality. So power plant emissions as they affect air quality and can exacerbate ozone levels have to be factored in along with tailpipe emissions (Colorado Springs Utilities has been reducing its reliance on coal as a fuel with plans to eventually close its two coal-fired power plants).

So, basically, air pollution, overall, including ozone, has an effect on traffic planning (and if the air quality here gets bad enough over time we might have to go back to emissions testing for our vehicles, which they have to do in Denver). John Liosatos, Transportation Director, PPACG, says, "Think of it this way: Traffic congestion increases air pollution. Cars sitting in slow-moving traffic mean more tailpipe emissions. We have to plan for that. There are air quality standards we have to take into consideration for long-term planning."

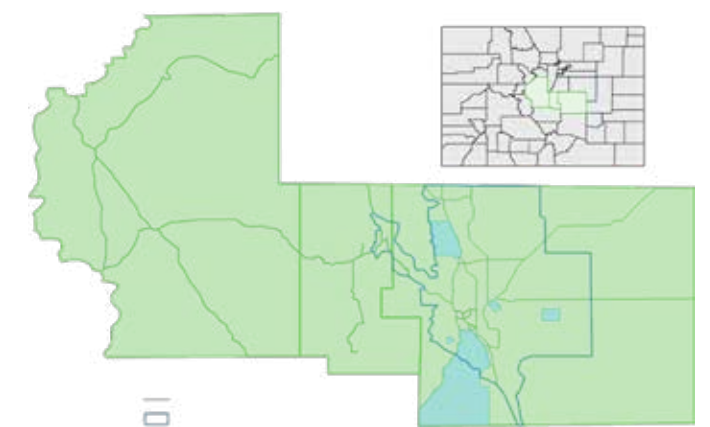


I-25 and Filmore Diverging Diamond Interchange

Like we said, it's complicated. Moving "us" around efficiently improves air quality (and people's moods). There are a LOT of factors to consider.

According to the PPACG:

"WHAT IS AN MPO? (See the MPO map...is simply shows the boundaries of the planning area). PPACG's transportation planning efforts are focused within the designated Metropolitan Planning Organization (MPO) for the Colorado Springs Urbanized Area (UZA). MPOs are federally mandated and funded transportation planning organizations that are made up of representatives from local government and governmental transportation authorities. They are required for any UZA with a population greater than 50,000. The MPO boundary is designated by the US census and sets the geographic limits for certain types of federal funding eligibility."



MPO Map

We'll try to unpack the MPO thing. Basically, look at the MPO map and that's "us." We're bigger than 50,000 people and in order to get transportation funds from all the different sources, mostly the feds, there are rules and plans that have to be followed before any roads, bridges, interchanges, etc. are constructed or modified. This is done so that there won't be "bridges to nowhere," roads that suddenly go from four lanes to two, and generally to be sure roads, interchanges, bridges, etc. make sense for where you and I are living now and will live in the future. So this is where the PPACG comes in, coordinating all the competing needs and wants among all the area's various cities, counties and other large entities such as the military. It's all voluntary, but little gets built or modified re roads, bridges, interchanges, busses, bike paths and lanes, sidewalks, etc., without the input, planning and direction of the PPACG if federal funds are involved.

**So, what's the plan?**

It's called Moving Forward 2045 and, once approved by the PPACG Board, it will be the guiding light for all transportation projects involving federal funds. Projects not involving the use of federal monies can use the plan as a guideline. The "Moving Forward 2045" plan is called a long-range transportation plan (LRTPs). These plans "are required to comply with federal and state laws for the region to be eligible for federal transportation funding."

A key factor in the production of the plan is public input. PPACG planners conducted numerous public surveys throughout the area on the subjects of roads, transit, bicycling and walking. Regarding cars, driving and roads, "the survey said":

- "Congestion, maintenance, and safety were all significant concerns.
- 30% of respondents said they experience congestion often, and 52% feel it is getting worse.
- 30% of drivers feel pavement in our region is generally in poor condition, with potholes being the foremost concern.
- Distracted driving and speeding are the top safety-related concerns."
- Regarding transit and buses:
- "3% of respondents said they use transit to reach destinations like work, school, shopping, or restaurants on a daily or weekly basis. 22% said they'd like to use transit to reach these destinations on a daily or weekly basis.
- More frequent transit service and extended hours of operation were cited as the improvements most likely to encourage people to use transit more often."

On bicycling:

- "Cyclists would like to see improvements in driver behavior and enhanced connections between bicycle facilities.

- Separated paved or unpaved trails and dedicated bike lanes are the most desirable types of bicycle facilities.
  - Distracted drivers and hostile car culture were the top reasons many respondents choose not to bicycle."
- And the walkers said:
- "27% of respondents said they currently walk to reach destinations like work, school, shopping, or restaurants on a daily or weekly basis. 37% said they'd like to walk to reach these destinations on a daily or weekly basis.
  - More/better sidewalks was the top choice for the type of improvements that would encourage people to walk more often, closely followed by safer crossing opportunities, a more pleasant walking environment, and destinations within walking distance."

**Getting from 2020 to 2045**

What's going to change between "now" and "then?"

- Population will go from 700,483 to a projected 1,065,656, or by more than a 50% increase.
- Vehicle miles traveled will go from 4,431,603,335 (that's billion with a "B") to 6,948,013,345, or over a 50% increase, keeping roughly in line with population growth.
- Employment is projected to grow from 364,561 to 541,984 "employed."

Funding for transportation projects from all sources during the next 25 years is expected to be \$6,045,110,032. One of the rules of a Long-Range Transportation Plan (LRTP) is that projects that make it into the plan cannot collectively exceed the amount of funding that is projected to be available.

Well, guess what? While 6 BILLION, 45 million, 110 thousand and 32 dollars is projected to be available for projects seems like a LOT of money, the projected costs for the identified transportation needs of the area is actually \$10,615,700,641. Here's what the PPACG has to say about the projected shortfall:

**"FUTURE TRANSPORTATION FUNDING CHALLENGES**

In the coming years, the region may need to use more local resources to complete regional projects. States will need to implement new funding strategies that support regional, state, and national priorities. Leaders and stakeholders in the Pikes Peak region will need to make tough decisions about the best way to balance priorities, needs, and expectations based on limited funding opportunities. For the 2045 plan, we have identified a total of \$10,615,700,641 in transportation improvement needs. However, we are only able to fund just over \$6 billion, or 57%, of those needs."

The PPACG has developed a list of projects that meet the myriad of criteria for funding and construction (see map).



The key to the map is:

- Bridge Projects
- Transit Projects
- Roadway Projects
- Intersection Projects

Bicycle and Pedestrian Projects and Major Road Projects (the graphic for this on the map is short thick blue lines)

The completion of any of the projects approved by PPACG is usually a big deal, because most of the time they are major construction sites that have major impacts during and especially after the dust settles. Here is CDOT announcing the completion (October 2017) of the massive \$115 million Cimarron Interchange project (I-25 and US Route 24) which involved PPACG:

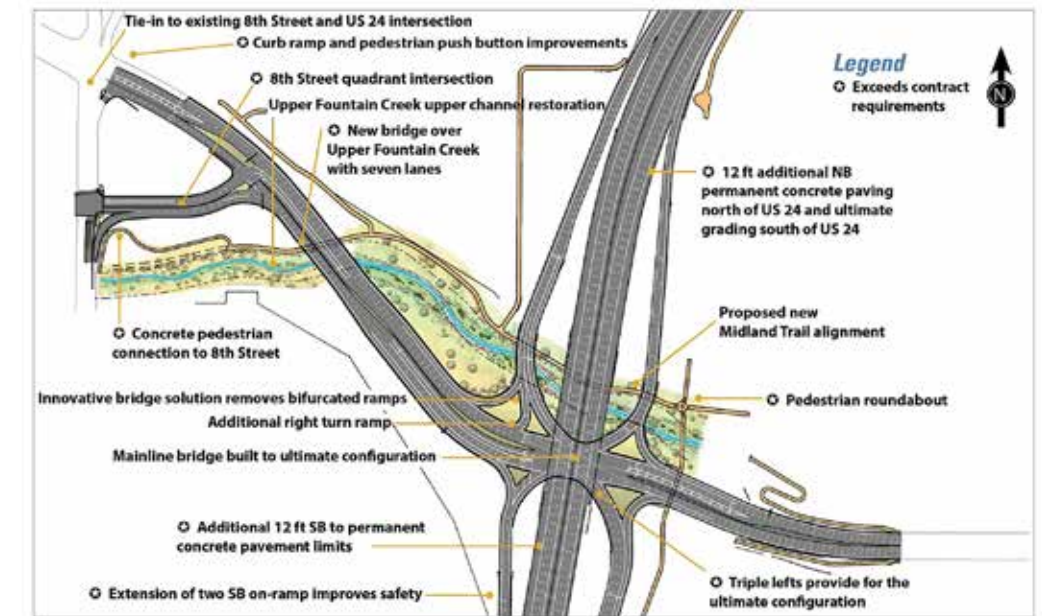
**I-25/Cimarron Interchange Exceeds Expectation**

COLORADO SPRINGS—On Thursday, Oct. 26, CDOT and Kraemer North America hosted a ribbon-cutting ceremony at America The Beautiful Park to celebrate the completion of the I-25/Cimarron Interchange Design-Build project—the second largest transportation project in Colorado Springs' history, behind COSMIX.

Karen Rowe, Transportation Director of CDOT's Southeast Colorado region, welcomed guests and recognized the numerous agencies,



I-25 Cimarron Interchange Project Under Construction



staff and community organizations that played significant roles in the success of this project. Representatives from the project's agency partners included: the Federal Highway Administration; the city of Colorado Springs; and the El Paso County and Pikes Peak Area Council of Governments.

The project involved many community members, such as the Working Team Stakeholders and the Aesthetics/Trails/Parks Committee, who provided valuable input on the project from the very beginning including helping to establish the project goals, input on design and aesthetics guidelines, and recommendations for maintaining traffic during construction.

Improvements made as a part of this project included:

- A reconstructed I-25 providing an improved highway alignment, and improved ramps, acceleration/deceleration lanes and shoulders for better I-25 operations;
- Reconstructed new and wider I-25 bridge structures;
- Enhancements of the interchange traffic flow, sight distances, and safety operations;
- A new connection between 8th Street and US 24 providing up to 40 percent improvement in traffic capacity in that area; and
- Better trail connections, improved water quality, and aesthetic enhancements.





Old Ranch Road and Powers Interchange

••• Other completed projects involving the PPACG are pictured in this article.



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There's more to this story, for instance, what transportation projects may we look forward to over the next 25 years? Right now they are dots on a map. Real Producers will continue to look into "how we all get around" in future articles. Please let us know what YOUR priorities are and what transportation projects you'd like to see in the future: roads, interchanges, bike trails, walking paths, etc.



Pikes Peak Area  
Council of Governments  
Communities Working Together

Very special thanks to the following PPACG staff:

John Liosatos, Transportation Director, Kathryn Wenger, Senior Transportation Planner, Jason O'Brien, Transportation Planner, and Jessica McMullen, PPACG Policy and Communications Manager who helped immensely in steering this reporter through the maze that is the PPACG. *Real Producers* greatly appreciates the generosity of time and patience in helping us with researching this article.



John Liosatos

Any errors are the sole responsibility of this reporter.

\*\*"It's A Jungle Out There." Songwriters: RANDY NEWMAN  
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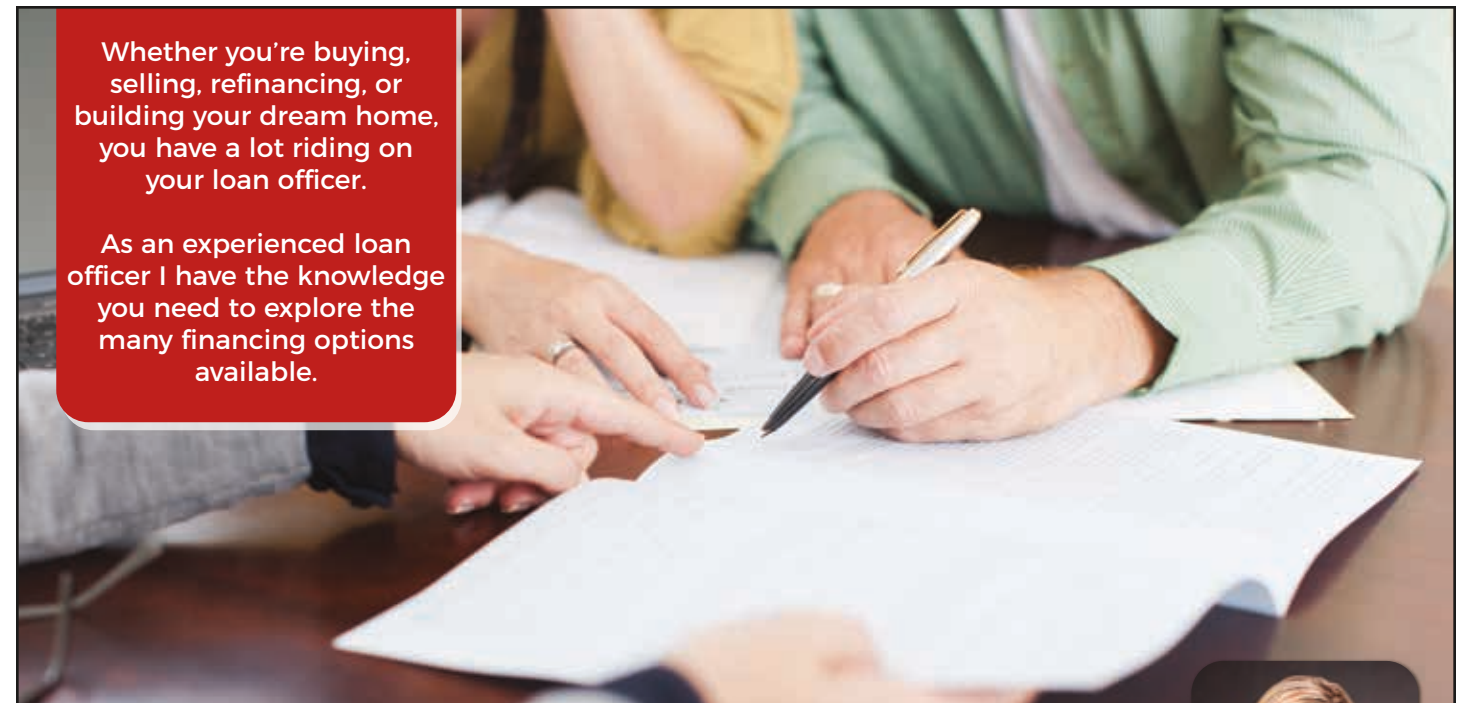


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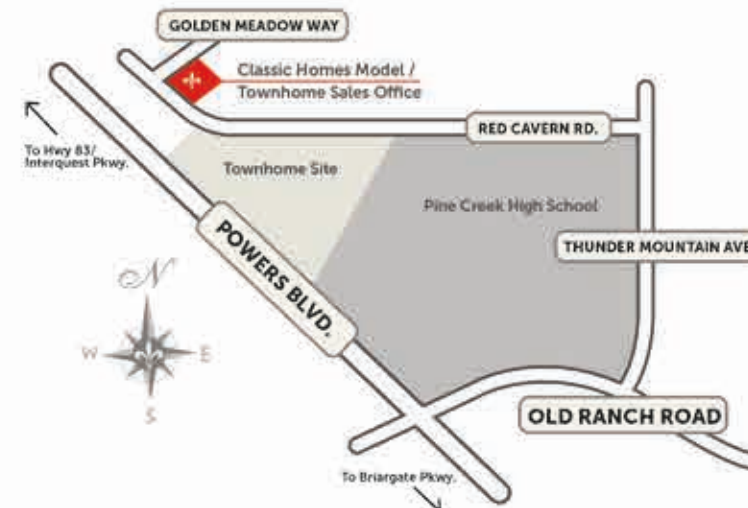
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# MAGGIE EASTON

*heard once that you can tell a great deal about a person if you take a look at their music playlist. With the random assortment of genres and artists on my playlists, I might be a challenging read. Music has always been important to me for motivation, inspiration, and capturing life's events. So if you will, please allow me to hit "play" on my life's mixtape. Feel free to sing along.*

### **"Small Town"**

I was born in Waterloo, Iowa to Dale and Mary Ann Schroeder. My dad, in a long family tradition, worked as a union machinist at John Deere Tractor Works. My mom was a New York native and worked as a special education teacher. She also wrote books on right-brained approaches to learning. My parents both came from large families and had to work for everything they had. They met in Alamosa, Colorado, while attending summer classes. Well, at least my mom was actually attending class. My dad roomed with a bunch of college wrestlers, and I was never given the entire true story...He must have been quite the charmer, though, because my mom gave up big city life to move to the cornfields of Iowa.

Shortly after I was born, my parents relocated to a small town just north of Waterloo...Denver, Iowa. Not only is there a Mile-High City, but a "Mile-Wide" Denver as well. My parents wanted my younger sister, Kate, and I to be able to go to smaller schools and experience the safety of a small town.

### **"John Deere Green"**

Working for John Deere, there were many fluctuations with employment. The agriculture industry is very cyclical and often leads to layoffs of factory workers. I was old enough to know



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

when times and money were tight. My parents had and still have an incredible work ethic. When business was good, it often meant that my dad would be working extra shifts or crazy second- and third-shift hours. My parents had and still have incredible work ethic. During down-times at "Deere," Dad would pick up employment with other industrial jobs, insurance sales, even selling tile. It was not in my parent's nature to wait around for things to improve. My mom taught in an elementary school and began teaching classes at the University of Northern Iowa and Wartburg College.

### **"Happy Girl"**

I had a very happy childhood growing up in Denver. I had lifelong friends, people were friendly, and the WHOLE town attended high school athletic events...home or away. Denver was a community where you could walk down the middle of the street, in the dark, and feel safe. We lived in a wooded subdivision just outside of town. Our door was never locked - in fact; my parents left a key IN the door in the event it accidentally locked itself. My parents taught my sister and me the value of hard work, not giving up, and gave us invaluable support in everything we pursued.

We would often visit my New York family in the summers when my mom was off of school. In early spring, our family would travel with neighbors to Colorado for a week of skiing in Summit County. I loved EVERYTHING about Colorado and often daydreamed that the Eisenhower Tunnel would close so we could extend our stay in the Rocky Mountains. Living in Colorado became my goal.

...

**“Proud Mary – Rollin’ on a River”**

Growing up, my weekends were spent on the Mighty Mississippi River. My grandparents owned a cabin Northeast Iowa, right on the river. I have so many happy memories of spending time with my grandparents, aunts, uncles, cousins, watercraft, houseboats, speedboats, sand bars, and fishing. At times there were 17 of us sharing a two-bedroom, one-bath cabin. It was a race to get a hot shower!

**“Takin Care of Business”**

I kept busy in high school with band, basketball, volleyball, softball, speech, drama, student council...I was never a MASTER of any activity, but I tried on as many hats as I could. My parents encouraged my math and science abilities. I participated in “Road Less Traveled” camps for girls in engineering. When I was in middle school, my dad had graduated with his master’s degree in industrial technology. He was very fond of flow charts through his studies and his new career path at John Deere. He made “life flow charts” for my sister and me – standard father/daughter stuff, right? My flow chart included graduating at the top of my high school class, obtaining an engineering degree, and marrying an ISU guy that was to inherit hundreds of acres of farmland in Grundy County – home to some of the richest farmland in the world. I think the last flowchart item was a joke, but I am still not quite sure. My mom was more about hopes and dreams, always encouraging my sister and me to pursue our passions. She practiced what she preached as she obtained her EDD from the Northern Iowa University, Dr. Mom.

**“Stars and Stripes Forever”**

I began playing saxophone in 5th grade. During my junior summer, my high school band instructor nominated me for the Iowa Ambassadors of Music. The 200+ students in orchestra, band, and choir traveled to

England, France, Switzerland, Austria, Germany, and Italy. Our band played mostly Sousa selections. The trip highlight was an annual festival in a small Swiss Alps town. Our music group doubled the population. The festival attendees were extremely fond of American Sousa music and encored “Stars and Stripes Forever,” SEVEN times! If you have played this song on a woodwind instrument – your jaws may have just spontaneously burst into flames from the thought of seven repeat performances. This trip was a life-changing experience for me. I came home with reverse culture shock, knowing my future lay beyond the Iowa borders.

**“I Wish”**

Iowa was one of the few states to hold out and keep the six-on-six girls’ basketball tradition in the smaller school districts. It was played very competitively and the Denver Cyclones always had a great team. It is unfortunate that the tradition also held many girls back from receiving basketball scholarships. I may have not been on the “held back” list, but I had many teammates that probably could have played DI basketball and were overlooked because of the six-on-six stigma. In 1994, Iowa switched all schools to five-on-five basketball. This was my senior year. Our team went undefeated until the final playoff game before the state tournament. We lost by two to a team that we had beaten twice earlier that year in close matches. I went home, cried, and wrote a two-page letter to the next player that would wear my uniform and stuffed it in the uniform bag. I found out from younger teammates that my coach found the letter and began a tradition of reading it at the beginning of every season.

After taking my SAT and ACT, I sent my test scores to the University of Iowa, Iowa State, and Colorado State. Although I was accepted, Colorado State was missing the in-state golden tuition word of “Iowa.” No Colorado for me.



**“ISU Fights”**

In the fall of 1994, I started “The road less traveled” in engineering at Iowa State. I had good grades in high school and it was hard to know my rank amongst hundreds of engineering freshman. My classes were large and challenging. Some of my classmates made it seem so easy, or at least they boasted that it was so easy. That was not my perception diving into this immersion of mathematics and science that was extremely challenging and daunting. I felt that I was failing and needed to get out. Prior to my second semester, I transferred from the College of Engineering to the College of Business – in my head, surely, I was failing all of my engineering classes. It was a lot for my parents to pay for room, board, and school. I wanted to do well with the money they were contributing. Our grades were issued at the end of the first semester, I opened the envelope (yes this dates me)...3.3 GPA...uhm, OK, I guess I was not failing. The second semester at Iowa State, I really enjoyed my pre-business classes, but it was time to go back to my original major and maybe pursue a masters’ degree in business after I started working.

My freshman year at ISU also included music and theater. I was part of the Iowa State marching band and basketball pep band. I played the role of Wendy in VESH-IA production of *Peter Pan* complete with a “flying” company.

**“Let It Go”**

If you have been to Iowa in the winter, you know that January can be unbearable. In January 1997, after three days of pouring boiling water on my car door so I could drive to class, I decided it was time to “let it go” because the cold DID bother me anyway. Between classes, I beelined to the Study Abroad Office and looked through pamphlets for study program options ANYWHERE in the world where I wouldn’t need to pour boiling water on my car.

**“Down Under”**

In the spring of 1998, I studied abroad at the University of New Castle in Australia. I fell in love with the laid back style of Aussie culture, going to the beach after class, wallabies running around campus, and my Thermodynamics course transferring back to Iowa State as pass/fail – no letter grade. I planned to return to Australia after I graduated and applied for an Australian work visa. My parents were not keen on this idea and persuaded me to stay close to home with a reasonably nice used car upon graduation. I did go back to Australia to visit friends twice, but let my work visa expire. No Australia for me.

**“Get a Job”**

The last semester at ISU was spent interviewing for engineering positions. My intention was to be in the water chemistry/wastewater field. I received offers from companies in Minneapolis, Chicago, and Kansas City. In pursuit of my Colorado dream, I repeatedly sent my resume to Colorado firms. Unfortunately, they did not heavily recruit new engineers in Iowa. Once again, no Colorado for me.

In 1999, engineering companies would pay mileage, food, and hotel to have us interview onsite. HNTB, a national civil engineering firm in Overland Park, Kansas, offered me an onsite interview at the same time as the Big 12 Basketball Tournament. I figured why not take a trip to KC with friends, get a paid hotel, watch the Cyclones play, and interview for the position?

**“Pomp and Circumstance March No. 1”**

I graduated in May of 1999 with a Bachelor of Science in civil engineering with an environmental emphasis. Many of the students I remember from my freshman semester boasting the ease of calculus and physics were not at my side on graduation day tossing their caps. I save this nugget to share with anyone who tells me they are intimidated by those around them – keep your blinders on to the noise around you and go after YOUR goal.

**“Kansas City”**

In June 1999, I began my career as a road design and utilities engineer with HNTB. The company and team I worked with were great. I loved the Kansas City metro area. My roommate, Tree, and I participated in four different volleyball leagues throughout the week, hung out in Westport and the Plaza on the weekends, watched the Cyclone games with the multitude of young Iowa State alumni, and ate fabulous barbecue.



**“The Gambler”**

In June 2000, I stopped to pick up my friend, Shelley, to head out for some 20-something weekend fun. She owned a townhouse and had rented a room to a new engineer at her company. I knew a little about him, his name was Travis, he had graduated from the University of Missouri Rolla, he was from the St. Louis area, he worked out at Gold’s Gym, drove a big black truck, and he was a big Nebraska Cornhusker fan.

Shelley was fashionably late to leave every time we headed out. I waited with Travis as he watched Game 4 of the 2000 NBA Finals. The Lakers were playing the Pacers. Making small talk, I asked the Husker who he wanted to win. I should have known that anyone on the Nebraska bandwagon would also be cheering for the over touted, Lakers. As I was a compulsively sassy gal, I placed a wager on the outcome – \$5 on the Pacers. He accepted my bet as we watched the final minutes. With seconds remaining, Lakers were in the lead by two, Reggie Miller dribbled down the court, but instead of going with a safe, game-tying two-pointer, he shot the three and missed! Buzzer-game over-Lakers win. I conveniently didn’t have \$5 on me, so Travis suggested that we change it to dinner.

**“Two Sides to Every Story”**

If you were to ask Travis about this same event, it would be a completely embellished story. He will tell you something like, “She totally wanted to date me” or “I was minding my own business trying to watch the game and she just sits down and starts talking”...blah, blah, blah all lies. He is the one who changed it from money to dinner, that is that, and that dinner was our “first bet.” A bet that forever changed both of our lives.



**“Going to California”**

In 2000, Hong Kong had a change in policy for nuclear energy plants. Travis’ division at Black & Veatch went into a standstill and he started seeking employment in different locations throughout the country. He was offered a position at a design-build firm in Sacramento, California. Knowing my gambling partner and I had a pretty certain future, I also sent my resume to different firms in the Sacramento metro area. It was a difficult transition for me as I had been offered a new position with my current company that included both engineering and college recruiting. It was the perfect position, but I followed my heart to California.

I began as a project engineer in Sacramento. California is one of the few states that allow engineers to take the Professional Engineering Exam two years post-college, most states require four years of working experience. A small caveat, California also requires the eight-hour national exam, an additional survey exam, seismic engineering exam, and engineering law exam. Iowa State did not require seismic engineering. Late summer and early fall of 2001 was filled with crash courses in seismic engineering and the UBC building code...in addition to my 50-hour workweek. I can honestly say, in October 2001, when I took this examination, I was the smartest I have ever been and will ever be...ever.

**“The Waiting”**

Exam results were not posted until late January 2002 and the waiting game began. To take my mind off of the anticipation

of the test results envelope, Travis planned a weekend of skiing at Heavenly Resort near Lake Tahoe.

At the top of the lift, Travis asked me to ski down ahead of him so he could see how I make my turns. I was to come back up the lift to do the next run together. It was a weird request, but I complied. When my chair got to the top of the lift, I saw Travis to the side with his skis off. When I skied over to him, he told me to turn around and look at the beautiful mountains behind me. I turned around, to my surprise, five snowboarders had lined up each wearing a t-shirt side to side that read, “MAGGIE”

“WILL” “YOU” “MARRY” ME?” I spun back around to find Travis down on one knee holding a ring. This was definitely a 10 out of 10 type of weekend, not only was I engaged to my “Handsome Husker” but came home to find the envelope I had been waiting for. I had passed the California Professional Engineering Exam and would NEVER have to take it again.



*Music has always been important to me for motivation, inspiration, and capturing life’s events.*



2002. We had visited a model home many times near the apartment we had been renting. We put our name in a lottery for a lot – crazy, but this is how it was done. Apparently, our Midwest charm won the sales office over because after a buyer dropped out of their home contract and they called us even though our lottery date was still five months away. Owning our first home and the excitement of the market planted a seed for my interest in Real Estate.

**“I Cross My Heart”**

On September 1, 2002, Travis and I were married at the Top of the Tram at Heavenly Resort, South Shore Lake Tahoe. Friends and family came from all over the United States and Australia to help us celebrate. It was an incredible weekend. Overlooking the amazing blue of Lake Tahoe, we exchanged our vows.

**“Our House”**

We purchased our first home in Roseville, California. The housing market in California, specifically Placer County, was robust to say the least in

**“Traffic Jam”**

California traffic did not sit well with this Iowa girl. Travis was employed five minutes from our Roseville home. I had to drive east on Interstate 80, south on Business 80 past downtown, and west on Highway 50 to get to my office. One Friday evening, it took me almost three hours to drive 17 miles, no accidents, just car volume. It wasn’t my finest hour. When I finally reached home, I collapsed on the couch exclaiming, “I AM FROM IOWA AND WE DON’T HAVE TO LIVE LIKE THIS!” That weekend, I trolled the employment listings in Colorado. It was imperative to me that we move to Colorado. Travis was in the kitchen when a position that suited either of us popped up on the computer. Since I was sitting at the computer, I applied. Two months later, we sold our Roseville home for more than we would have qualified for when we bought it 14 months prior. Once again, the real estate seed started to sow. We headed to Colorful Colorado.

**“Rocky Mountain High”**

With my engineering firms in Colorado Springs, I have engineered many of the subdivisions I now show houses in. After our first daughter, Sophia, was born in 2004, my engineering mentor, Chris, passed away from pancreatic cancer. He was only 53 and left behind his wife and three children. When I heard the news, I could remember how he had said his job was not fun, almost like a warning. I knew I needed a career that let me decide where the ceiling was and allowed me to be in control of my own advancement. It was incredibly hard to leave the security of salary and

benefits. I worked both as an engineer and REALTOR® until December 2007. The recession had hit, engineering in Colorado Springs was development-driven, so I was down to working one day a week. Travis and I had baby #2, Rebecca, on the way and there was no way it would be worth childcare costs for one day of work. It was time to take a leap of faith and work real estate full-time. It was a slow start for me as a REALTOR®. We had two small girls and Travis had a very time consuming and demanding job. With each transaction, I learned something new and slowly climbed into this crazy and wonderful career.

In 2012, we found out we had pink surprise #3 on the way, Marlowe Christine. Marlowe negotiated her first counterproposal in the hospital the day after she was born. To this day, she is my little mini-me, recording her own real estate videos on my phone, and giving my clients her very honest opinion on homes they should buy.

**“Fix My Eyes”**

I am blessed to have the trust of my clients for one of the most important decisions in their lives. I am blessed for my family and their love and support of me and my career. I am blessed by friends, both past and present that have been by my side and spoke wisdom into my life. I am truly blessed sharing my life with Travis and our three beautiful girls. I hope you have enjoyed my life’s playlist and may you march to the beat of your own drum.

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about ◀◀

# Samuel Pen COMPANY

Samuel Pen Co. began almost twenty-five years ago when I found an evening art class to spend more time being creative with my son. We wanted to learn a new skill and use our creative talents, together.

We took a woodworking class to learn how to make a wooden pen. And with Mother's Day around the corner, it was a great opportunity to make a one-of-a-kind gift for mom that she could use and enjoy every day.

We listened. We learned. We laughed a lot. And it turned out (notice my woodworker's pun) just as we hoped. And to our delight, she loved it!

And it also turned out (just in case you missed the pun the first time) that I loved every aspect of making the pen—working with my hands, the variety of woods, artistic

expression, the history of each piece, the finishes, and the range of styles.

I was so intrigued by the process that I purchased the necessary tools to create these one-of-a-kind gifts in my own shop for others. Unable to afford a lathe, I decided to fabricate a jig to turn pens on a drill press, which meant learning to turn the wood vertically instead of horizontally. While this was definitely a non-traditional approach, it worked. In about six months, I had sold enough pens to purchase a 1970s vintage wood lathe. And Samuel Pen Co. was born.

That was over two decades ago, and I still love finding new woods and turning pens. No two are ever the same.

But not all wooden pens are created equally.

At Samuel Pen Co. we pride ourselves on individually turning each pen and the accompanying cap out of a single block of wood.

Why does this matter? Quality. Durability. Beauty.

Your pen will have a continuous grain pattern from cap to bottom. That pattern cannot be duplicated in another piece of wood and the continuous grain shouldn't be broken as some manufacturers do. The beauty of the grain should lineup and run throughout the pen.

Because each pen is hand-turned by an artisan, not machined or mass-produced, no other pen on the planet is exactly like it.

It is entirely unique, like the individual using it.

Our finishes—matte or high gloss—are hand-layered to perfection. Our high gloss acrylic finish is polished to its highest luster and provides a durable shell that showcases the beautiful wood. If you prefer to feel the wood grain, the matte finish is perfect. Both are stunning, reliable, unique, functional finishes for these daily-use works of art.

Samuel Pen Co. uses a number of exotic hardwoods with a variety of grain patterns and colors. We also use responsibly sourced local Aspen and reclaimed Beetle Kill Pine for that unique, community connection that new residents may find fascinating.

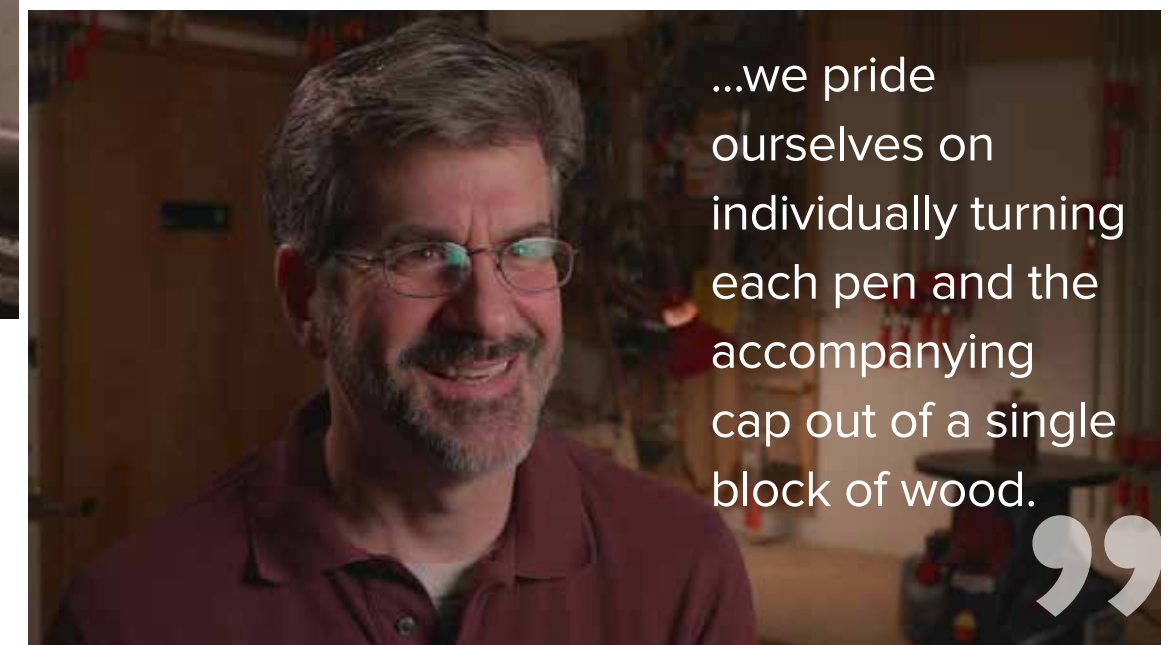
As a top-producing Colorado real estate professional, you understand the value of a satisfied customer. And the referrals that can come from one happy customer.

Giving your customer a handcrafted pen with your name accomplishes both. It adds to your customer's satisfaction and increases the odds they remember you for referrals. A high-quality gift they will appreciate as they keep your business close at hand every single day.

Each pen comes in a free gift-ready leather box. There is also an option to upgrade the box to a wooden box where we can engrave a word of thanks for your clients or your business name and logo.

Samuel Pen Co. offers a 100% satisfaction guarantee with every high-quality pen. Our service is as reliable as our product.

We welcome your questions about our process, wood and plating options, engraving, large order timelines, and anything else you'd like to know about Samuel Pen Co. and our Colorado shop.



...we pride ourselves on individually turning each pen and the accompanying cap out of a single block of wood.

To see pen options and watch a video of me at work, check out our website at [www.SamuelPenCo.com](http://www.SamuelPenCo.com), follow Samuel Pen Co. on Facebook ([SamuelPenCo.Colorado](https://www.facebook.com/SamuelPenCo.Colorado)) or Instagram ([SamuelPenCo](https://www.instagram.com/SamuelPenCo)) or email questions to [Dave@SamuelPenCo.com](mailto:Dave@SamuelPenCo.com).

Thanks for all you do to make this community great.

*Dave Samuel*

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# IT'S ALL ABOUT THE RATES

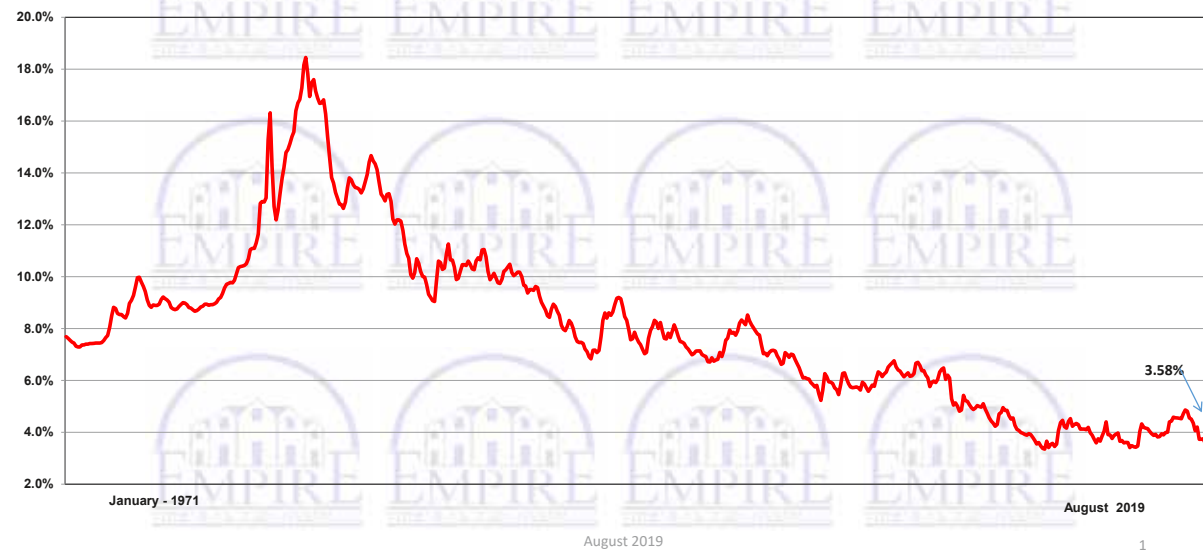


empire title By **Bill McAfee**, President of Empire Title of Colorado Springs LLC

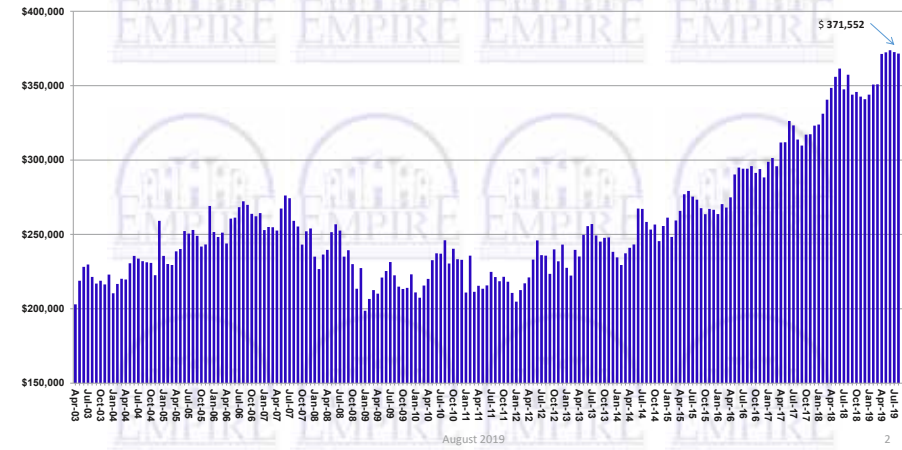
The interest rate environment has totally changed since December. In December of 2018, they were 4.6% as of August they dropped to 3.6%. This drop in interest rates saves a borrower \$173.99 a month on a \$300,000.00 loan. Not only does a drop in interest rates save the borrower in monthly payments, it also increasing their purchasing power. This 1% drop in interest rates allows this particular borrower to increase their loan amount by \$38,000.00. A borrower who could borrow \$300,000.00 at 4.6% can now borrow \$338,000.00 at 3.6%. This increase in purchasing power is offsetting the increase in both average and median prices. So when I say "It's all about the Rates" in today's current market, this definitely holds true.



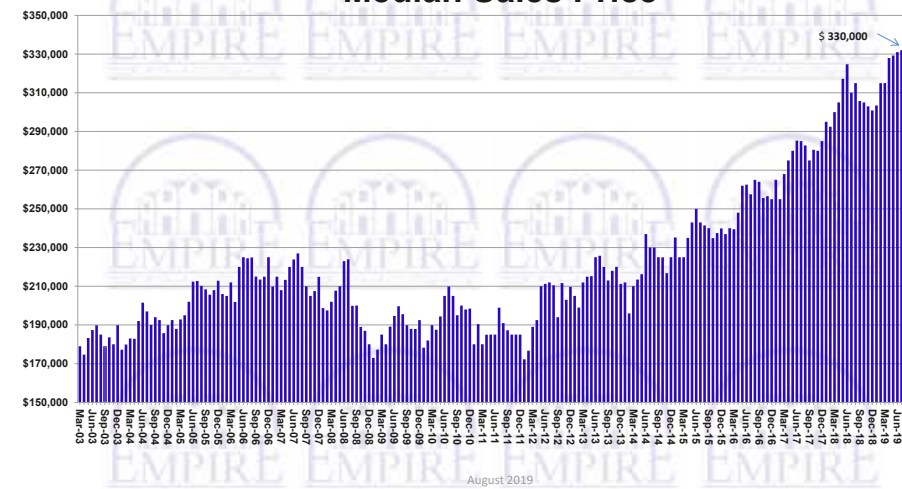
## Freddie Mac 30 Yr. Fixed Rate Mortgage



## Average Sales Price



## Median Sales Price



## 2019 YTD vs. 2018 YTD

- Average Price ▲ 4.8%
- Median Price ▲ 5.1%
- Residential Units Sold ▼ 0.4%
- Inventory Levels ▲ 7.3%
- Number of Listings ▲ 2.3%
- Foreclosures – No new data-July numbers
- Average Days on Market: 22
- Interest rates ▲ 3.58%

\*This information is deemed reliable, but not guaranteed. It is intended to show market trends and should not be used to evaluate individual properties. Sources for this information include but are not limited to: El Paso County Clerk and Recorder, El Paso County Public Trustee, Empire Title of Colorado Springs LLC, the Pikes Peak Multiple Listing System.

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