

FOCUS



20

BUSINESS ON WHEELS

WHERE THE BUSINESS COMMUNITY MEETS

30 YEARS OF
The Colorado Springs
BUSINESS JOURNAL

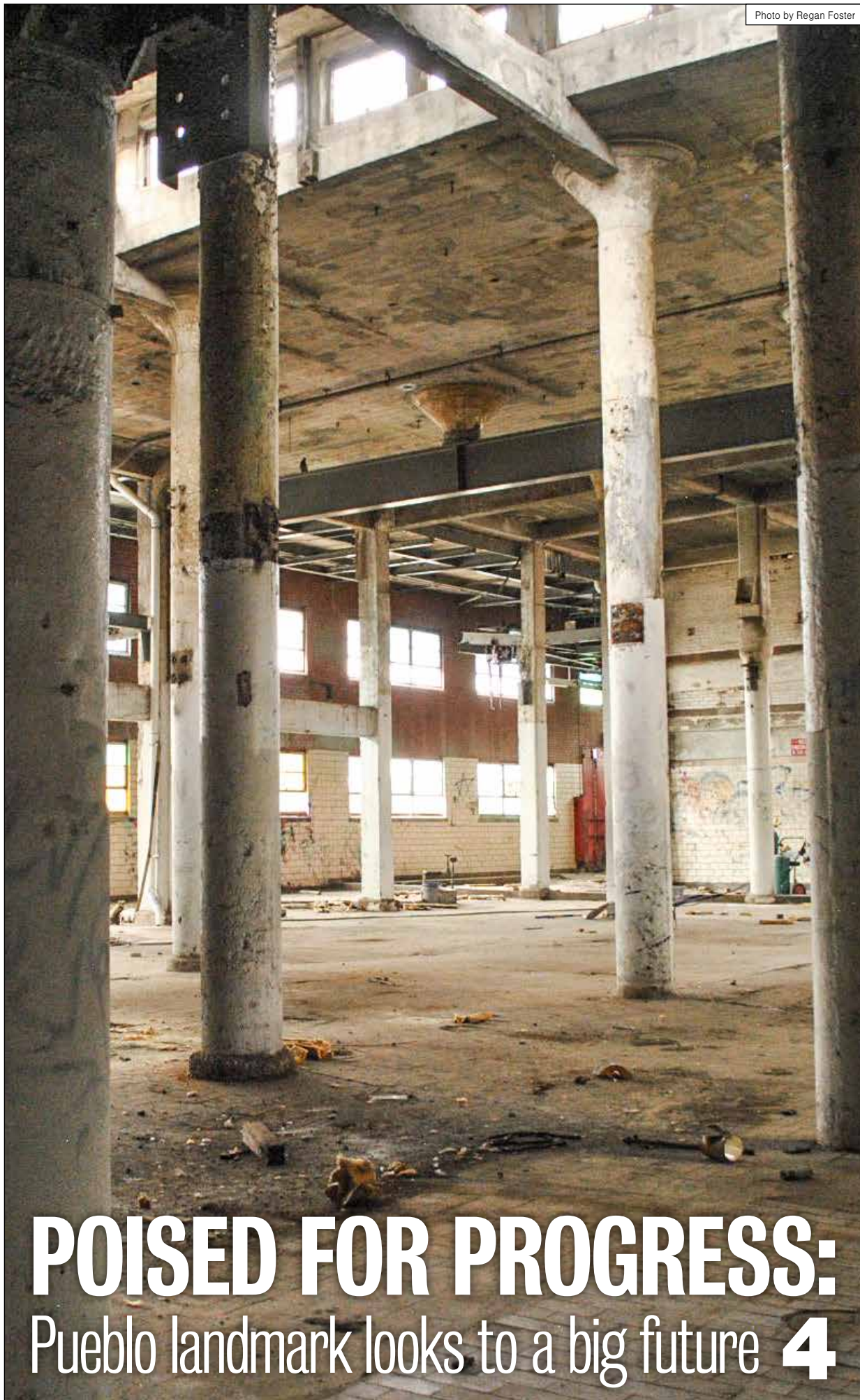
VOLUME 30, NUMBER 29 | Oct. 18 - Oct. 24, 2019 | \$2.00

ONE-ON-ONE



6

JANET VAN KAMPEN



POISED FOR PROGRESS:
Pueblo landmark looks to a big future **4**

Despite wider coverage, many still can't afford health care

By Erinn Callahan

The number of Coloradans without health insurance has remained perennially low in the years since key provisions of the Affordable Care Act took effect. But a new report suggests those numbers belie more complex barriers Coloradans are facing when it comes to getting health insurance — issues that come as no surprise to local health care professionals.

While the 2019 numbers suggest that the state is maintaining gains made in the years since the ACA took effect, the survey also found that 18.1 percent of Coloradans — nearly a fifth of the population — had trouble paying their medical bills in the past year, which is the most since before the ACA took effect.

“For those of us living it every day, these issues became apparent very quickly,” said Mike Ware, CEO of the El Paso County Medical Society. “Now it’s bubbling up to the public domain. Policy leaders are starting to talk about it but it’s been an issue that those of us within the medical care field started seeing within the first year of the ACA.”

From February to June of this year, the rate of people in Colorado going without insurance remained unchanged at 6.5 percent — statistically the same as in 2015 and 2017, according to the 2019 Colorado Health Access Survey, which is administered every other year by the Colorado Health Institute to 10,000 randomly selected households.

MULTIFACETED ISSUES

Colorado’s uninsured rate dropped from 14.3 percent in 2013 to 6.7 percent in 2015 and 6.5 percent in 2017 after key provisions of the ACA took effect in 2014, according to the CHI report.

Still, health insurance coverage does not always translate to access to those services, said Dr. Julie Marmon, one of three owners of VitalPoint ER Specialists in Colorado Springs.

“I’m not sure it’s appreciated that just because you have coverage, do you have the ability to get in to see a provider?” Marmon said. “Not to pick on Medicaid, but Medicaid doesn’t reimburse well, and practices often have to limit the number of Medicaid patients

See **Care** page **8**



13

FALCK AMBULANCE
Scrapping ambulance contract talks with Falck, city looks to hammer out a new deal.



INSIDE
Hazlehurst on immigration3
YP: Morgan Bretzke (left).....14
The List.....22
People on the Move.....24
On the Horizon 25



CSBJ OPINION

Vote yes on Colorado Proposition CC

The issue:

Should the state be allowed to direct excess tax money to transportation and education? That's the ballot measure before voters.

What we think:

It's time to loosen TABOR's stranglehold on Colorado's budget to help ease traffic congestion and educate the state's future workforce.

Tell us what you think:

Send us an email at editorial@csbj.com.

Colorado's Proposition CC effectively "de-Bruces" the state, allowing the legislature to keep excess revenue and use it for transportation and education, instead of refunding it to residents.

It's a measure that keeps the best part of the Taxpayer's Bill of Rights, which requires voter approval for any new taxes by any local or state governmental body. But it ends the complicated and onerous cap formula requiring the state to return excess revenue based on population growth and inflation. Typically, the state returns between \$26-\$90 to each taxpayer annually during growth years.

"For fiscal year 2019, \$428.5 million will be returned to taxpayers in the form of property tax exemptions, temporary income tax rate reductions and a sales tax refund when taxpayers file their 2019 tax forms in 2020," the Tax Foundation states, adding, if passed, FY 2019 refunds would not be affected, but Colorado voters would forgo all future TABOR refunds.

TABOR prevents the General Assembly from being able to save adequately for the inevitable economic downturn, so during recessions the state is forced to cut services.

With that extra money — about \$310 million in 2019-2020 and \$342 million estimated for 2020-2021 — we could improve roads across the state, and end traffic jams on Powers Boulevard, which is a state highway though it receives little attention from the state. We could ease summer traffic to the mountains on Highway 24. We could end the

inevitable hours-long stops on Interstate 70, the winter gateway to many ski resorts.

And we could improve educational outcomes for students. Colorado is woefully behind in state funding for education, consistently ranking near the bottom in measure after measure. We're in the bottom third for expenditures per child, for example — we rank 39th out of 50 states. Investing in education is investing in the future; it's building the economy and our workforce.

We have a growing workforce skills gap, and voting for Proposition CC will support skills development for the future that matches the needs of Colorado businesses.

Higher education would receive part of the funding. Right now, Colorado invests so little in higher education that even the public schools are essentially private — with parents and student loans paying the bulk of ever-increasing tuition and fees. As college gets more expensive, fewer people can attend — creating an even wider skills gap for high-paying, high-tech jobs.

Proposition CC comes with an added safeguard for people concerned about proliferating state spending: The state auditor would hire a third-party auditor to make sure the money is used as promised. And it's allocated this way in the ballot measure: \$103 million to public schools; \$103 million to public higher education; and \$103 million to state and local highway and transit projects. The next year, those figures would rise to \$114 million each.

Remember, Colorado Springs has its own TABOR measure. Our local laws wouldn't be affected, so there's no need to be concerned about overreach or overspending by City Council or the Mayor's Office connected to Prop CC. Voters will continue to decide whether to allow the city to keep excess revenue for specific projects.

Proposition CC frees the decision-makers at the state legislature to do what we elected them to do: Govern. Because it channels funding to transportation and education only, there won't be any wild spending sprees in Denver. Instead, we can look forward to smoother commutes and brighter educational futures. • CSBJ

The Colorado Springs
BUSINESS JOURNAL

719-634-5905

Chairman of the Board
John Weiss
Publisher and Executive Editor
Amy Gillentine..... amy.gillentine@csbj.com
Editor-In-Chief
Bryan Grossman..... bryan.grossman@csbj.com

EDITORIAL
Managing Editor
Helen Robinson..... helen.robinson@csbj.com
Staff Reporters
Erinn Callahan..... erinn.callahan@csbj.com
Jeanne Davant..... jeanne.davant@csbj.com
Zach Hillstrom..... zach.hillstrom@csbj.com
Copy Editor
Mary Jo Meade..... maryjo@csindy.com
Contributor
John Hazlehurst

ADVERTISING
Advertising Director
Jason Janc..... jason@csindy.com
Account Executives
Tammy Fogall..... tammy.fogall@csmng.com
Monty Hatch..... monty.hatch@csbj.com
Kristin DeCocq..... kristin.decocq@csbj.com

ART AND PRODUCTION
Art and Production Director
Melissa Edwards..... melissa.edwards@csbj.com
Graphic Designers
Zk Bradley..... zk.bradley@csbj.com
Rowdy Tompkins..... rowdy.tompkins@csbj.com
Elena Trapp..... elena.trapp@csbj.com

MEMBER SERVICES
Circulation Coordinator
Tim Kranz..... tim.kranz@csbj.com
Digital Director
Jessica Kuhn..... jessica.kuhn@csbj.com
Director of Events and Promotions
Danielle Rogge..... danielle@csindy.com

COLORADO PUBLISHING HOUSE
Executive Editor Emeritus
Ralph Routon..... ralph.routon@csbj.com

Subscriptions are \$89.00 for 52 issues and include monthly supplements, and the Book of Lists.
The Colorado Springs Business Journal (ISSN 1062-810X)(013-838) is published weekly, with two additional issues each year, by:
Colorado Publishing House; (719) 634-5905, Fax (719) 577-4107
PERIODICAL postage paid at Colorado Springs, Colorado 80910-9651.
POSTMASTER: Send address corrections to:

Colorado Springs Business Journal
235 S. Nevada Ave.
Colorado Springs, CO 80903

The entire contents of this publication are copyrighted by Colorado Publishing Company. Reproduction or use of content in any manner is prohibited without prior written consent.

REPRINTS
Reprints are a great way to highlight your company's employees and achievements. For customized reprints of articles you see in The Colorado Springs Business Journal contact us at 719 634-5905. \$150.00 for an unlimited-use PDF.



SHARE YOUR OPINION

Guest commentaries: Have a topic you'd like to write about? Send us no more than 750 words. And feel free to send us an email before you start to write to gauge our interest. Contact us at editorial@csbj.com or 719-634-5905.

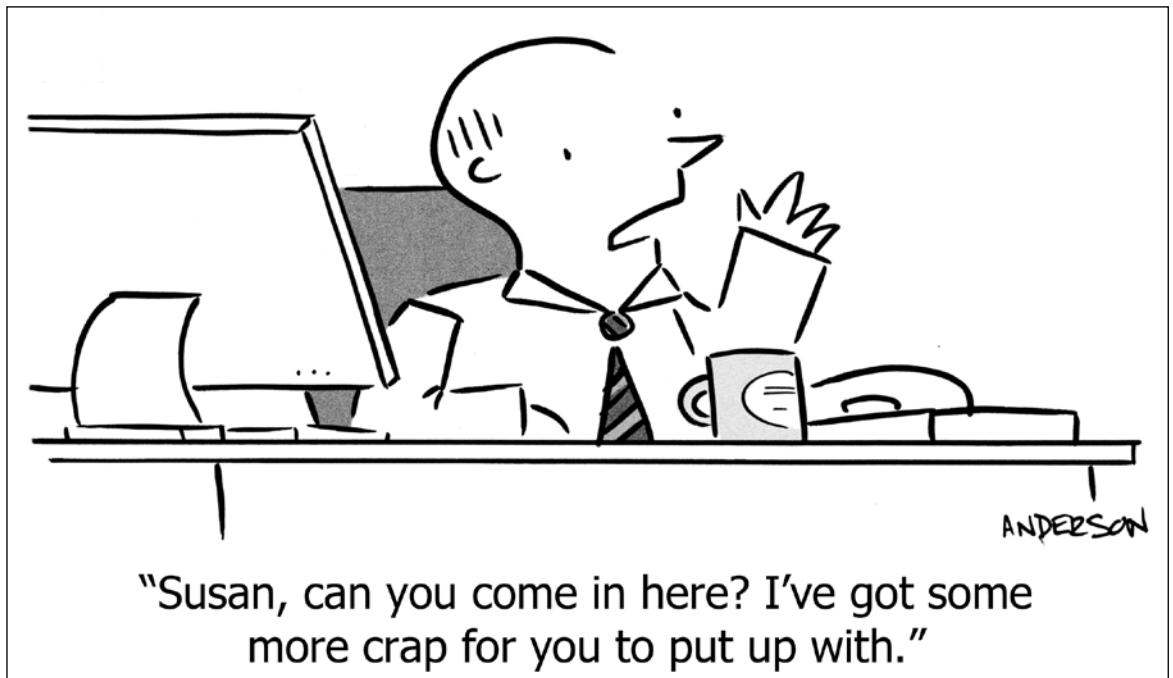
Letters to the editor: Send letters to the Colorado Springs Business Journal, 235 S. Nevada Ave., Colorado Springs, Colo. 80903, or email letters to editorial@csbj.com.

CSBJ.com POLL

Do you support Proposition CC, which will allow the state to keep TABOR refunds?

- No.** There is no shortage of state funding, just a lack of fiscal responsibility. **51%**
- Yes.** That money is sorely needed for transportation and education. **38%**
- Maybe.** The state could use the money, but there need to be checks and balances. **11%**

Go to CSBJ.com to vote on next week's poll:
Are you OK with advertisers using personal digital data for marketing purposes?
See past results at csbj.com/democracy-archives



OPINION: HAZLEHURST

Lack of people threatens economy

Writing in The New York Times last Sunday, economist Austan Goolsbee warned that “sharp cuts in immigration threaten U.S. economy.” That’s true, he explained, for two reasons.

“The first reason is the simplest,” he wrote. “The growth rate of the economy comes from two parts: income growth per capita and population growth.”

But birthrates fall when countries get rich. The birthrate among women born in the U.S. has been dropping for decades. It now stands at 1.73 children per woman, substantially below the so-called replacement rate of 2.1.

That mirrors the experience of other advanced countries, including Japan, South Korea, China and all the nations of the European Union.

Countries that close the door to immigration age rapidly, and are buffeted by demographic time bombs. Aging populations require more government services, produce less, lessen innovation and new business formation and drag countries into dreary stasis.

That hasn’t happened in the U.S., which has avoided such a fate by admitting about a million immigrants annually. Thanks to Trump administration policies, immigration last year fell to about 200,000, and is projected to fall even further next year.

“The birthrate for women born in the U.S. has been dropping for decades.”

The U.S. has many more Millennials coming into the workforce than any of its G-20 rivals, which should easily compensate for the coming gray tsunami, as we cranky geezers depart the workforce and seek social services.

Yet those encouraging forecasts are based on projections by the U.S. Census, which estimates an annual average of 1.4 million immigrants for the next 25 years. Indeed, Goolsbee estimates that if immigration stays at 200,000 rather than 1 million for the next 10 years, the GNP will be \$1 trillion less.

Given that the current population of the U.S. is about 327 million, a million immigrants annually represents about one third of 1 percent of the population, though we like to call ourselves a nation of immigrants.

But Colorado Springs, like it or not, is the nation’s poster child for the benefits of immigrants from other states and countries. From a 1960 population of 75,000 we’ve grown to an estimated 480,000 today, thanks mainly to migration from California, the Midwest, the East Coast and dozens of foreign countries. We get energy, vitality and renewal from the newcomers, who build houses, hotels, office buildings and apartments, start breweries, bars, banks, restaurants and software companies, and buy houses, cars, appliances, backhoes and bulldozers.

And as I’ve frequently written, I mourn the vanished small town of my childhood. But had it remained small, insular and isolated, I’d be stuck in an impoverished little dump. Complain as I may, I love the action and passion of the big city we’ve become, the energy of downtown, the wondrous quirkiness of Old Colorado City and Manitou Springs, and the languorous splendor of The Broadmoor (what’s not to like about ambling around the lake and watching millionaires in their native habitat?).

We’ve gone through periods in Colorado when we



John HAZLEHURST

railed against immigrants — especially ones from California and Texas. We’ve assumed that Colorado would be better if no one wanted to move here, that we’d then have uncrowded roads, unpeopled mountain campgrounds and untrammeled slopes. That’s a nice fantasy — and yeah, I remember when Aspen was a ragged little mountain town with a ski hill, a rope tow and a couple of dive bars.

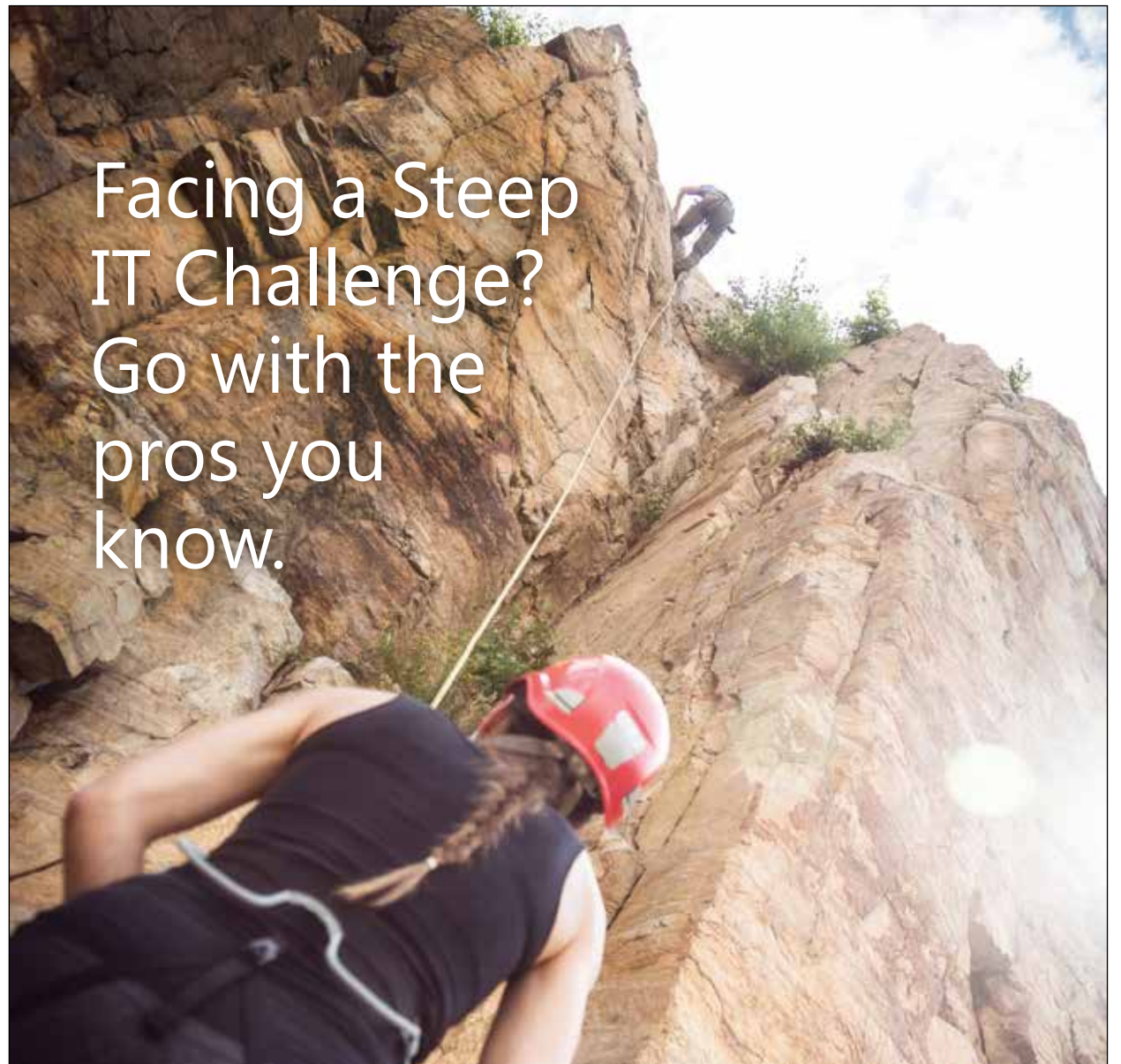
Those days are long gone, but these days are pretty good. And if we like an economy with historically low unemployment, rising personal income and a strong cadre of young workers to pay taxes, keep Social Security solvent and strengthen Medicare, we

can thank a 70-year-old guy who internally migrated from California to Washington, D.C., in 1980 to take a government job.

In 1986, President Ronald Reagan made a decision to give amnesty to 2.7 million undocumented immigrants. That decision, widely condemned by anti-immigration zealots at the time, has propped up the U.S. birthrate and bolstered economic growth.

“We’re reaping the benefits of this,” said Morgan Stanley economist Ellen Zentner at the NABE meeting.

Yes we are, and yes we will — thanks, Ronnie! And President Donnie — maybe you need to reconsider your immigration policies. • *CSBJ*



Facing a Steep IT Challenge?
Go with the pros you know.

Accelerate your Productiv**IT**y.

- Hardware and Software Upgrades
- Cloud Computing Migration
- Back up and Disaster Recovery
- Expert Help Desk

Schedule your IT assessment today.



BEST IT SUPPORT PROVIDER (9 TIMES)

amnet.net

Colorado Springs: 719-NET-WORK / 719-638-9675

Cleansing waters:

How a historic building, a creative, a landowner and a big idea could change the face of Pueblo

By Regan Foster

The building at 303 S. Santa Fe Ave. is a behemoth. From the outside, the red brick-and-clay façade seems little more than a stately monolith from a bygone era.

But as with so many other things, it's what's inside that counts. Within the walls of the 250,000-square-foot, brick-concrete-and-cork building now known as Watertower Place is both history made and history being rewritten.

The facility was built in 1916-17, in a tribute to an entrepreneurial butcher and his vision to create the world's safest, most modern and largest meat rendering and processing facility. More than a century later, the historic Nuckolls Alpha Beta building is on its way to becoming what Gregory Howell calls a "vertical urban village."

"You come here because it is a destination for ideas," he said.

Howell is the creative consultant spearheading the Watertower Place revitalization effort, but like the building whose renovation he is piloting, he is much more. He is also an artist, entrepreneur, educator, innovator and advocate for Pueblo's burgeoning cultural renaissance. His aim is to consolidate the growing entrepreneurial, artistic, innovative and creative talents in the community into one environmentally friendly and inclusive professional, lifestyle, shopping and dining community — smack dab in the heart of the city.

DEEP PAST, VIBRANT FUTURE

For more than half of its life, the building was home to one of Pueblo's largest employers. Built at a time when the nation was rocked by and responding to revelations of unsanitary and unsafe handling practices at America's meat-packing plants, the Nuckolls Packing Co. headquarters was designed to maximize humane productivity while reducing the risk of contamination and injury.

After several iterations, the meat-processing plant closed for good in the early 1980s, and the building sat, with shifting purposes and tenants, for more than three decades until 2015. That's when a Pueblo-raised railroad technology consultant-turned-entrepreneur named Ryan McWilliams picked it up for \$451,000, Pueblo County Assessor records show.

McWilliams, a quiet man who generally avoids the limelight and who calls

the purchase price of his building "100 percent, totally irrelevant," planned on repurposing the campus to provide logistical, mechanical and technical services for the railroad industry around which he built a 20-plus-year career.

The community, he said, had a different plan.

Enter Howell. He was in the process of relocating his nonprofit art gallery, Kadoya Gallery, and he approached McWilliams about using space in the former packing plant. The rail-centric plan got derailed.

"We said 'Yeah, we could talk about bringing in an art gallery,'" McWilliams said. But then, "so many wonderful people have knocked on our door and we haven't really gone out to anyone, so maybe there's a better use. Maybe there's a higher use for this location."

When fully renovated, the facility will serve as a home to educators, entrepreneurs, nonprofits, health care and wellness providers, artists, restaurateurs, makers and other leaders of the city's creative community. Among the projects currently in the works are micro-apartments, condominiums, terrace-top eateries, massive meeting

"Watertower Place is one of those catalytic developments that is helping move us forward, for sure."

— Shelly Dunham

rooms, a coworking space for nonprofits, art studios, roof-top gardens, an Olympic-sized pool, a nearly seven-story climbing wall, an organic farmers market and a multi-hive rooftop apiary.

Colorado State University-Pueblo has established office space within the building and Pueblo Community College has incorporated Watertower Place into its groundbreaking Southern Colorado Innovation Link grant. At least one large real estate agency plans to move in around the turn of the year, Howell said, and hope is high that local health and wellness entrepreneur Rachel Kutskill will bring a Wholistic Health Alliance clinic to the facility, which could include as many as 40 providers.

In a nod to owner McWilliams' career, the existing railyard on the campus is scheduled to house a maintenance and repair facility for the hundreds of thousands of cars that pass through the Steel City each year.

"You can start to see how the village is evolving," Howell said, before riffing on the holistic approach to the redevelopment. "We love the word 'W.H.O.L.E.'"

The goal, both Howell and McWilliams said, is to turn the one-time slaughterhouse — an icon of the city's industrial history — into a self-contained community that showcases the region's next



**IT'S ALMOST GIVE!
CAMPAIGN SEASON!**

100 local nonprofits worthy of your support.

GET READY FOR THE
11TH ANNUAL GIVE! CAMPAIGN!

Join our community wide giving initiative: Donate, earn rewards, get your donations matched, and get involved at INDYGIVE.COM from Nov. 1 to Dec. 31.





Photo by Regan Foster

Pueblo's Watertower Place offers sweeping views of the city, including this southwesterly panorama of the neighborhood known as The Grove.

generation of cultural, business and creative leaders. McWilliams anticipates the \$30 million project to be built out over the next three to four years.

"We started over and said, 'We're going to do a project that is committed to quality of life,'" McWilliams said. "Watertower Place is the launch pad and the engine of the start of all of this. ... Yeah, it's a real estate development and yeah, it's really big and yeah, it has all of these components that we're pulling together.

"We're trying to be the glue in the community and really trying to increase the knowledge [that] southern Colorado has the wherewithal to do this."

CATALYST FOR CHANGE

When Shelly Dunham moved to Pueblo in 2017, she was struck by the massive, decommissioned packing plant as soon as she spotted it.

"I thought, 'I have got to get into that building,'" Dunham said.

A former community development director in Freeport, Ill., and community development specialist in Rockford, Ill., Dunham had experience with redevelopment projects within historic walls. She was working at the time on a grant for Pueblo Community College's Southern Colorado Innovation Link — a collaboration of more than 20 organizations that help entrepreneurs with

all aspects of business development, according to a press release from the college.

It made sense, Dunham said, to fold Watertower Place into that coalition.

"[Howell] gave me a tour of the building and I was so excited because I've been involved in other adaptive reuse projects and I know how wonderful they can be for a community," said Dunham, now the executive director of the Southern Colorado Economic Development District. "Ryan McWilliams and Gregory [Howell] and a number of other people with whom we are working have found lots of ways to collaborate."

From an economic development perspective, she said, such reuse projects stand "as a tangible example of possibility of what can be done here.

"It inspires and serves as a model for other people to do new things," Dunham said. "It is gathering a critical mass of talent and creativity that other people will want to be involved in."

In other words, talent begets talent.

"Pueblo wants to attract young people and retain young people," she said. "Having something like Watertower Place is going to be an important part" of that.

Part of the challenge for the Steel City has been its perception outside of its own physical boundaries. For years, Pueblo has been overlooked or disregarded by larger communities on the Front Range,

often only garnering superficial state- or nationwide media attention related to crime, educational woes, public health issues or its embrace of the marijuana industry.

"That absolutely is not what Pueblo is," Dunham said.

"People come here and they see things. We had the [inaugural] Food and Ag Summit [at Watertower Place] and there were people who came from Denver who were like, 'I had no idea Pueblo was like this.' They never realized there are so many positive, good things happening.

"Watertower Place is one of those catalytic developments that is helping move us forward, for sure. When you have something like that ... it really kind of injects the spirit of optimism and possibility into the city."

REMAKING THE CITY

Case in point: On Wednesday, Oct. 9, the digital DIY giant Etsy officially named Pueblo one of five communities to join its Maker Cities Class of 2019.

The recognition comes with a \$40,000 grant for the Southern

Colorado Economic Development District to pursue its innovator and entrepreneurial programming — including training makers to turn their endeavors into viable businesses; raising the profiles and visibility of makers

in the community; identifying and elevating creatives whose economic circumstances may prevent them from following their art full time; and working with talented artists, makers and creatives who are differently abled, Dunham said. But, Howell points out, it also means an incalculable boost

to the community's image.

"It's huge," he said.

And clearly, so is the vision. But will it come to fruition?

If the numbers are any indication, no problem.

"We have three possible tenants for every square foot" of floor space, McWilliams said. "It's more or less three times ... booked out."

Which means the management has the luxury of being selective about their tenants. Part of the rental application, Howell said, requires the would-be occupant to explain how they would be a benefit not just to the vertical urban village, but to the city of Pueblo as a whole.

"How do we improve our community? How do we improve our location and this facility? How do we reach out to help?" McWilliams said. "Anyone who's coming in right now is aware that part of our lease is that you have something that adds to the community. If you're a really big company and can handle a day a month of talking to the education system with us ... letting people come in and tour, whatever the case may be, we're writing that into your lease."

He grew pensive.

"I think I've learned an amazing amount about what is really important here, to really get everyone on board," McWilliams said. "It's the building that's doing it, though. It's not me." • CSBJ

Editor's note: Learn more about the colorful history of Watertower Place in an extended version of this story at csbj.com.



Photo by Regan Foster

Gregory Howell, creative consultant for Watertower Place, stands in what was the killing floor of the former Nuckolls Packing Company.

ONE-ON-ONE

Van Kampen fights crime with cyber funding

By Helen Robinson

Janet Van Kampen wanted to be a doctor, or a cop — or maybe the Bionic Woman, or Wonder Woman.

“There was some sort of public safety thing there,” she says. “I’ve always had so much respect for law enforcement — I just feel like I still would do it tomorrow if I could. You know, I’m 51 years old, but if someone said, ‘I’ll take your laptop for the badge,’ I would do it. I feel that strongly about it.”

This month, as program director for the UCCS School of Public Affairs’ Public Safety Initiative, Van Campen was recognized by the Colorado Springs Technical Investigations Section for spearheading efforts to direct more than \$148,000 in state funding to local cybercrime investigative units. Thanks to her work, the Public Safety Initiative was able to upgrade the digital forensic labs of state and local law enforcement agencies — including the Colorado Springs Police Department — with forensic and cyber-related hardware and software. It also brought digital forensics training to 16 law enforcement agencies, to help them better investigate criminal transactions, financial crimes and internet crimes against children.

Moving government funding quickly through complex procurement processes is no mean feat, and it’s an achievement that joins Van Campen’s “kind of nerdy love for numbers” and her background in research and analysis with her ties to law enforcement.

“When I went to college my undergrad was criminology, sociology, social science,” she said, “and I enjoyed studying all that, but ... it sounds kind of cheesy ... I guess in a sense I’m helping people in a different way — not wearing a uniform, not carrying a gun. So this is as close as I’m going to be.”

The money came from Colorado Senate Bill 86, which allocates funding to UCCS to tackle cybersecurity issues. Van Campen says directing part of that sum to fighting cybercrime through digital forensics is “a big deal.”

“It makes a real difference in that it helps these detectives and investigators. It trains them, provides equipment they may not have been given, and it ultimately helps keep the community safer — not [from] a robbery, but from certain things we don’t see or want to think about,” she said. “That’s really the easiest way to explain it. We’re helping them keep the community safe.”

This week, Van Campen talked with the Business Journal about the “crazy path” her career has taken, and the importance of supporting the police work that goes unseen.



**JANET
VAN KAMPEN**

“There are these cops who do forensic work that no one knows about.”

Are you from the Springs?

I was actually born in Texas but we moved here after a four-year stay in Italy — my dad was in the Air Force. I grew up at the Air Force Academy, moved off base and went to elementary, junior high and high school here. I've been here since '74, so I say yes, I'm from here. I grew up in the Springs, and then I've lived in Monument for 20 years.

Talk about your path to this job.

It was a crazy path. I was going to be a doctor, and then I was going to be a cop — my boss will joke, 'And then she was going to be a forest ranger.' When I was 18 I spent several years working at [direct marketing and catalog company] Current [USA]. My last position there was in marketing, then in 1998 I saw the crime analyst job posting [for CSPD]. That was an awesome job. I would still be there today, probably, but that was at the time when crime analysts — people didn't really know what they were doing. And now they're a big part of [police] departments. So I spent six or seven years there, and then took a different path: 'I think I'll get my PhD.' I ended up not doing that, but I started it. I ended up doing some teaching. I taught [speech] in one of the prisons in Pueblo. ... I spent about seven years at CSU-Pueblo, working as a research analyst, and I taught there as well. Then I ended up in the weirdest position with the Department of Revenue when medical marijuana was first approved in Colorado. I was part of the first group of people working there. I was an auditor. So I would go out with the investigator and audit the medical marijuana facilities. ... Then I worked at UCCS in institutional research, and then I saw the Internet Crimes Against Children coordinator job at CSPD — so I went back there. ...

I loved being at the police department. It's like a family and I missed all those people. ... All [my jobs] have tied to law enforcement or safety or something. ... And I like to be a part of new things. It's like a control thing: I want it to be great, and I want it to work for the people who are doing all this work that no one ever really knows about.

Talk about your current role.

My position with UCCS is program director of the Public Safety Initiative — it's a program that was started in 2017 with a donation from a private donor. The donor provided the funding for us to be able to bring affordable training to police, fire, [district attorney]'s office personnel, corrections — everybody in the public safety realm. A lot of what is available on the East Coast is very pricey and people spend a lot to head over that way. Our goal is to provide what's needed, not always for free, but something affordable.

My director, Rod Walker — we worked together in the late '90s and he was asked to head up the program. I had left the PD after my three years with ICAC — internet crimes against children. He called and said, 'Do you want to stop watching the Home and Garden channel and come and

work for me?' I was like, 'I don't even have cable.' So I took the position and it's building this program from the ground up. It's a lot of no-sleep nights because I want it to grow. I worked at the PD for 10 years so they're kind of like family, so I want to do everything I can.

The dean of the School of Public Affairs, George Reed, put in a proposal for a cybersecurity coordinator-type position and operational funds. After we received that we were given another opportunity, so I applied for about \$30,000 for [forensic and cyber-related] hardware and software and training funds for law enforcement agencies. I received that, and in May this year we were told there was additional funding and would I be able to spend it? Because of my time with the Internet Crimes Against Children group, I said of course. Their training is expensive — it's not a \$300 class, it's a \$5,000 class. I said, 'Of course I can do it.' But it had to be spent by the end of the fiscal year, so that was the craziness — meaning it had to go through procurement and all of that. It wasn't just 'I spent it!' That was what became a bigger deal because we were able to not only help local agencies, but 20 around the state.

Do you get feedback?

We get a lot of feedback from our board and training staff from different agencies who say, 'Can you bring this in? Can we do this?' ... And I'm tracking the cases. They get ahold of me and tell me what's been helpful. I already have received word back from one of the detectives in northern Colorado that the software we purchased for him helped with a case. One of our CSPD forensic detectives said the software we've gotten for them has helped with a homicide case. So I'm already hearing back about it. Not that they don't have these tools, but we're helping build their labs and that's huge — because what they learned two years ago is going to be topped by whatever the bad guys do next, so we have to keep going. That's what really kept me even more motivated — and I'm not kidding about the sleepless nights. ... We always think about cops on the street — you know, we need more funding for cops on the street. But there are these cops who do forensic work that no one knows about because they'll catch a bad guy, but that's not going to be in the paper like a robbery or homicide. Not that they want people to know who they are, but they do a lot of work that none of us could ever do. Some of these people, they're looking at images of child porn for, you know — they have to do that all day because they have to find the tie-in. And no one thinks about that. So that's the part that keeps me wanting to do more and help more. Some departments don't have the funding to buy a \$10,000 piece of equipment. ... For me, I want people to understand and know that these people are behind the scenes doing all this. And it's so important, because this will never stop. • CSBJ

The Colorado Springs
BUSINESS JOURNAL**COS
CEO****2019 LEADERSHIP LESSONS****4:30-6 pm • \$25/person****The Warehouse (25 W. Cimarron St.)****MICHAEL THOMAS**
Nov. 14

Dr. Michael Thomas took the reins at the city's largest school district in August 2018, after serving as chief of schools for Minneapolis Public Schools. He has been a social worker, a principal, and coordinator of equity and integration efforts for Osseo School District. He is now laying the foundations for how D-11 will meet the needs of students in the years to come.

**RANDY PRICE**
Dec. 12

Randy Price is owner and founder of the Colorado Restaurant Group, which includes Salsa Brava Fresh Mexican Grill and Urban Egg. Aside from owning his own businesses, Price has worked for restaurant groups based in Arizona, Texas and Kansas before making the leap and discovering the recipe for success.

**2020 COS CEO EVENTS
WILL BE ANNOUNCED SOON!**Call 719-634-5905 or email events@csbj.com to sponsor**2019 EVENT SERIES SPONSORS:****CSBJ.com/events**

Care: Coverage on paper doesn't always match reality



From page 1

they can take because it doesn't cover the overhead. ... So, care for everybody? It's insurance for everybody, but access to care is different."

The ACA prompted some people to purchase health insurance for the first time, Ware said. Many of those people purchased the ACA's bronze plan, which offers the least expensive premiums but the highest copay amounts.

"While the ACA expanded the number of people who had health insurance coverage, that created what I call 'coverage on paper' and 'coverage in reality,'" he said. "[The bronze plan] comes with a deductible that is so high that, even though they technically have insurance, they can't use it."

"That creates a real challenge," Ware said, "because on one hand, you're not officially dealing with an uninsured population, and you've got people that have insurance that, because of those contractual relationships with [insurance companies], providers are required to make sure are used — but then the patients can't pay the bill."

The fact that nearly one in five Coloradans struggle with paying for their medical care is a testament to escalating health care costs, Marmon said. She cited a September 2018 Wall Street Journal report that found the United States spends more per capita on health care than any other developed nation — in fact, health care costs will

ARE YOU COVERED?

JOIN OTHER PROPERTY MANAGEMENT PROFESSIONALS AND GET ACCESS TO:

- Industry Specific Education
- Free CSBJ Digital Subscription
- Lease Contracts & Rental Forms
- Colorado Legal Handbook
- A Network of Industry Professionals
- Legislative Updates

JOIN TODAY!

3 ORGANIZATIONS - 1 MEMBERSHIP

EDUCATE NETWORK



PROTECT

APARTMENT ASSOCIATION OF SOUTHERN COLORADO



COLORADO APARTMENT ASSOCIATION



NATIONAL APARTMENT ASSOCIATION
We Lead the Way Home

Call 719.264.9195 to find out more or go to www.aaschq.org to **JOIN TODAY!**

GET SOCIAL WITH US @AASCHQ





COMMUNITY & VETERANS



JOB FAIR



TUESDAY
NOVEMBER 5, 2019



3960 Palmer Park Blvd.
Colorado Springs, CO 80909

ALL JOB SEEKERS WELCOME

10 AM ACTIVE DUTY, GUARD & RESERVE MEMBERS, VETERANS & THEIR SPOUSES

NOON - 3 PM OPEN TO GENERAL PUBLIC

OVER 170 EMPLOYERS WILL BE THERE!

For a list of attending employers, visit ppwfc.org/usaa-job-fair

Register:

connectingcolorado.com

Sponsored by  USAA®

We know what it means to serve

★ Veterans are entitled to priority of service. ★

soon account for nearly 20 percent of the nation's gross domestic product.

"That should be terrifying to people," Marmon said. "The disconnect that we have a hard time seeing is that while we have insurance, the coverage that we receive from insurance is only a small portion of the price."

Delving into that further, "we can say as the price of health care goes up, somebody's got to cover those costs," Marmon said — which insurance companies do [they push it on to consumers, does "do" make it sound like the insurance company might cover the costs?] by increasing deductibles, coinsurance or office copays.

"I think that we've been sold this tale that the United States has the market cornered on the best health care," she said. "We've nailed the top spot for spending, but we don't have the market cornered. There are a lot of options for great health care — we just don't know what it costs. There is no study that correlates cost with quality."

More than half of El Paso County residents — 56.5 percent — received coverage through their employer in 2019, the survey found. However, this does not always translate to a knowledgeable consumer, Marmon said.

"I don't think people realize that there are networks with each insurance plan, and it's confusing to figure that out," Marmon said. "If [consumers] looked at their coverage prior to signing up, I know it would be eye opening for people."

Escalating health care costs — and the lack of transparency surrounding them — can also contribute to surprise medical bills, Marmon said. About 30 percent of Coloradans said they got a medical bill they weren't expecting in the past year, according to CHAS.

Allowing people to shop for their medical care when they are able and choose the lower-cost option could alleviate this problem, Marmon said.

"I think that one of the problems when you look at these escalating costs is, we don't know what medical care costs so we can't, by and large, be better consumers," Marmon said. "If we don't know the cost, we don't know that maybe we could, in many cases, shop around and look for a better price."

"Instead we say, 'Sure, charge me, I'll figure out later,' and there's a sticker

shock to that — but it's a sticker shock that you can't do anything about, because it's done."

SMALL STEPS

Professionals across the entire health care spectrum agree that cost of care is a problem, Ware said. What's missing is a real solution.

"It's a complex issue, and it's one that not just our community or our state, but our entire country, is going to have to solve," he said.

If a patient's financial circumstance is their only barrier to accessing necessary health care, "I have yet to find a practice that won't work with you," Ware said.

"[Health care providers] got into this business because they wanted to help people," he said. "You may not be able to find it there, but I have yet to find someone who isn't very committed to getting patients the care they need."

While improving access to care is largely a legislative issue, Marmon said physicians can help incrementally by working toward transparency among not only their peers, but their insurance partners as well.

"What I focus on is looking at, 'What can I change today? How can I impact today or tomorrow?'" Marmon said. "That isn't unique to me."

Those efforts also could extend to employers who offer health insurance coverage.

"Can you imagine if we didn't have this increase that employers are trying to foot the bill for? If we could flatten those costs annually, we could actually give people raises," Marmon said. "We have to work in a ground-up approach — where are we spending the most money? Are there lower-cost options, and how do we incentivize our employees to utilize those low-cost options?"

Unpaid health care costs will always "get sent to somebody," Marmon said.

"Regardless of what our deductible is, the total expense that we incur affects the bottom line. It affects the deductibles that companies may have to pay next year," she said. "It seems like [health care costs] shouldn't matter to us, but on such a global scale, they do."

"Patient care for medical problems is absolutely tied to the financial strain we apply," Marmon added. "We can do something about it, and we can do something about it today." • CSBJ

"Patient care for medical problems is absolutely tied to the financial strain we apply."

— Dr. Julie Marmon

BBB® A NIGHT OF EXCELLENCE
CELEBRATING
25 YEARS

Join us as we induct the **EICS ALL-STARS** into the **BBB HALL OF FAME.**

BBB EXCELLENCE IN CUSTOMER SERVICE AWARD

Presented By

bob penkhus
 VOLVO MAZDA VOLKSWAGEN MITSUBISHI
"Where Nobody Buys Just One"



- Featuring:
- Live Music
 - Awards Celebration
 - Silent Auction
 - Red Carpet
 - Half-Time Show Entertainment
 - Athlete Autograph & Photo Opportunities

October 24 | 5:30-9:00PM | Colorado Springs Marriott
 For information and tickets, visit bbb.org/southern-colorado

CONGRATULATIONS!

To the 2019 BBB Excellence in Customer Service Award Contenders

- All Smiles Dental Group | Colorado Dental Group
 Beneficent
 Hanson HotSpring Spas
 House Doctors of Colorado Springs
 Integrity Bank & Trust
 Lytle Electric
 McCloskey Motors, Inc.
 WireNut Home Services

Excellence in Customer Service Award Sponsor



Hosted By



Platinum Sponsors



Silver Sponsors



Media Sponsors



Sponsored By



Other papers cover business

WE ARE BUSINESS!

All local business news, all the time.

CSBJ.com/memberships

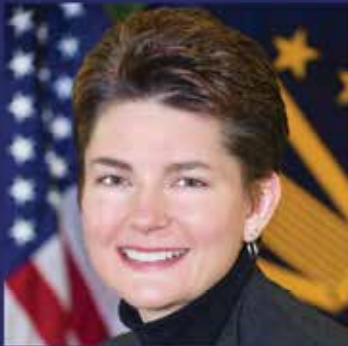
**\$10 OFF
with code
CSBJ19**

THE Cybersecurity Summit that
has something for everyone...novice
small businesses to experts!



2nd Annual
CYBERSECURITY SUMMIT
for small business

Friday, October 25	7:30 am-5 pm Happy Hour 5-6:30 pm	DoubleTree Hotel	\$25 attendees \$750 exhibitors
-------------------------------	---	---------------------	--



Maria Roat

Chief Information
Officer, U.S.
Small Business
Administration
(Washington D.C.)



Daniel Eliot

Director of Small
Business Programs,
National Cyber
Security Alliance
(NCSA)

WWW.PIKESPEAKSBDC.ORG/CYBERSUMMIT

PRESENTED BY:



IN PARTNERSHIP WITH:



MEDIA SPONSOR:



SMALL BUSINESS

Photo by Graham Shippy

Representatives of Nationwide and BlueVine, sponsors of the Pitch to Win contest, present Diana Hall with a \$100,000 check.

ActivArmor

Established: 2014

Employees: 4 salaried, 54 contract

Location: 317 N. Main St., Pueblo

Contact: activarmor.com,
800-593-6690

ActivArmor grows with \$100K grant

By **Jeanne Davant**

Diana Hall considers that her business, ActivArmor, is still in the startup phase.

That's about to change.

On Oct. 3, Pueblo-based ActivArmor was selected from more than 3,300 applicants to receive \$100,000 in the first Pitch to Win contest.

ActivArmor manufactures custom-fitted, 3D-printed splints that, unlike plaster casts, are durable, hygienic, waterproof and breathable.

Since she founded ActivArmor, Hall has proved adept at negotiating the regulations that apply to medical device businesses, partnering with clinics and finding unique sources of financing.

In 2014, Hall's idea for custom splints won the first Southern Colorado Entrepreneurship Competition hosted by CSU-Pueblo's Thomas V. Healy Center for Business and Economic Research — Pueblo's version of "Shark Tank."

The win came with \$5,000 in rent reimbursement for space in the Pueblo Economic Development Corporation's small business incubator at the Business and Technology Center.

There, Hall was able to patent her process and establish proof of concept, a requirement for federal approval of her product as a Class 1 immobilization device.

In 2015, she won first place in the statewide InnovateHER pitch competition, sponsored by the Small Business Administration.

Next came a \$250,000 grant from the state Office of Economic Development and International Trade's Advanced Industries Accelerator program in November 2017. Hall used the money to develop partnerships with 11 clinics in major metropolitan areas, including Los Angeles, New York, Fort Worth and Denver.

The latest grant will allow her to grow into five more major metropolitan markets, and she aims to be working with a total of 20 clinics by the end of 2020.

That will go a long way toward proving that ActivArmor's technology is a standard of care in the orthopedic field.

"At that point, we will also be proving our scalability," Hall said, "and once it's scalable, we'll have a lot of efficiencies ... that we will be able to implement as

far as dropping our prices and looking at different distribution models."

The grant also will enable her to continue providing 5 percent of sales to patients, especially children without health insurance.

Hall is making progress on other fronts as well.

"We contracted recently with the workers' comp group that works with professional teams like the NFL and major league baseball teams," she said. "I actually have NFL players wearing ActivArmor on the field."

ActivArmor also has been approved by the University of South Carolina and the USA Volleyball Association.

Injured volleyball players wearing traditional casts are required to sit out games, but they can play while wearing ActivArmor.

"Our original target was high-end sports medicine," Hall said. "But now we're working on contracts with a couple of pediatric hospitals" and orthopedic clinics that are willing to embrace new technology.

"It's disruptive technology and a different clinical process," Hall said. "That's always hard for the first to market."

Hall's idea stemmed from her work with the La Jente Mentoring program in Pueblo. She noticed that some of the kids in the program were wearing dirty casts and couldn't even wash their hands to have a snack.

Hall, who earned a master's degree in chemical engineering from the Colorado School of Mines after graduating from CSU-Pueblo, found a better way.

The clinics that have adopted the technology send 3D scans to ActivArmor, which uses CAD programs to custom design each splint.

The designs are implemented by an outsourced 3D printing company.

Hall is trying to keep her overhead as low as possible while the company is growing, so most of her sales representatives are contract employees. Sales growth recently justified adding a fourth designer.

"This year I am projected to double sales, and triple them by the end of 2020," she said. "Then we are going to be at the point where we're either going to take venture capital funding and do a very big distribution launch, or we're going to be positioned for an acquisition."



Photo by Graham Shippy

Diana Hall demonstrates ActivArmor at the Pitch to Win contest.

Hall said she is proud to be creating primary jobs at "a living wage."

"We feel like we're reducing the brain drain," she said. "We want to be able to retain our kids here and give them good jobs and provide that in the community."

Hall also wants to help build a perception of her hometown "as more than just a steel mill town."

"I'm not trying to push things," she said. "What I'm trying to do is just show that it can be done and it will be done and it should be done here." • CSBJ

THE COLORADO SPRINGS BUSINESS JOURNAL'S
WOMEN of INFLUENCE

a legacy of leadership



Sponsored by



November 7 • 6-8 pm
\$50/person • Lulu's Downstairs

(107 Manitou Avenue, 80829)

Join us Downstairs at Lulu's for the coolest party in town with the hottest jazz sounds as we celebrate the movers and shakers of the Pikes Peak region. Sip a signature libation inspired by 14 women who influenced their industries and their communities. Celebrate a legacy of leadership as we recognize these difference makers creating real change in our communities.

Keynote speaker



Purpose Matters. And that's the driving force behind Pam Landwirth's career as CEO of Give Kids the World, a nonprofit resort exclusively for critically ill children.

Pam believes that "you can take care of business while taking care of hearts" and purpose drives employee engagement.

- Dana Barton**, Rocky Mountain ADA Center
- Cynthia Chung Aki**, Golden Lotus Foundation
- Amber Cote**, Colorado Nonprofit Association
- Torie Giffin**, Buffalo Lodge Bicycle Resort
- Stella Hodgkins**, GE Johnson
- Shawna Kemppainen**, The Place
- Dr. Chamisa MacIndoe**, UHealth Memorial Hospital
- Bonnie Martinez**, Discover Goodwill
- Donna Nelson**, City of Colorado Springs
- Karen Palus**, City of Colorado Springs
- Krithika Prashant**, Krithika's Performing Arts Center
- Imelda Ruiz**, Colorado Springs Utilities
- Barbara Vidmar**, Vidmar Motor Co.

Legacy Award Winner:

Kristen Christy, Modern Technology Solutions, Inc.

RSVP AT CSBJ.COM/EVENTS

Switching gears

City scraps talks with Danish firm, taps AMR for ambulance service

By Pam Zubeck

A rocky couple of months after being chosen to negotiate an emergency ambulance contract with Colorado Springs ended on Oct. 11 when the city announced it had scrapped talks with Falck Rocky Mountain.

The city now will try to hammer out a new five-year contract, with five one-year options, with American Medical Response of Greenwood Village, the incumbent provider, the city announced.

The announcement comes after a failed protest by AMR of the city's choice of Falck and a string of headlines regarding Falck's performance and troubles elsewhere.

City spokesperson Jamie Fabos said in a statement that the city and Falck "mutually agreed" to end negotiations and that Falck was a "professional and well-managed company."

Fabos also noted the city expects to arrive at an agreement for ambulance service that will "improve the EMS transport system in Colorado Springs for the benefit of its residents."

The city has complained in the past that AMR relies too heavily on the Colorado Springs Fire Department to meet response times. It's also upped the amount sought from the contractor to compensate the city for firefighters' time and supplies, from \$1.17 million in the current contract to \$1.4 million in the latest request for proposals.

AMR's vice president of operations Scott Lenn said via email, "We appreciate the opportunity and look forward to sitting down to discuss the EMS system in Colorado Springs."

Falck Rocky Mountain said in an email the company found the city wanted a contract "considerably different" from Falck's proposals, which would "require Falck to make service delivery commitments that we believe are significantly at risk of not being sustainable."

"We are not willing to make unsustainable commitments, and we believe the City would agree that it would be irresponsible to do so," Falck Rocky Mountain CEO David Patterson said.

After Falck was chosen as the preferred provider, issues came to light about the company.

Among those:

- The Danish Competition Council accused Falck of unfair competitive practices, which led to a settlement this year. In it, Falck acknowledged its actions, agreed to pay the equivalent of \$22.4 million to a competitor as compensation after it went bankrupt, and vowed not to repeat the actions it took that led to the council's action.

Falck's President and CEO Jakob Riis said in a statement, "Falck acted in a way that was unacceptable



The city of Colorado Springs scrapped talks with ambulance provider Falck Rocky Mountain.

and which we will never repeat. We have accepted the ruling by the authorities. We have worked to create a joint solution for both large and small creditors. We are happy that we have reached a settlement and will now pay the parties' losses."

- Falck initially said it planned to hire AMR personnel to service the Colorado Springs contract, but AMR then said it planned to keep most of its workers busy with other contracts in the region. That meant Falck might have had a hard time hiring, because the nation is experiencing a shortage of emergency medical technicians and paramedics.

- Falck's performance under a contract with Alameda County Health Care Services Agency, San Leandro, Calif., came under scrutiny, leading the agency to write a letter on Sept. 23 to Falck. Though an Alameda County official said in early September there had been "a successful transition" to Falck from Paramedics Plus and that "all partners worked well together during the transition," the letter advised Falck of a \$372,500

penalty being imposed. The penalty stems from Falck's alleged failure to meet response time expectations. Alameda County asked Falck to submit a corrective action plan by Oct. 8.

Patterson said in an email the Alameda County contract represents a transition from a provider that wasn't complying with response times and was "severely understaffed." Falck hired 66 EMTs and paramedics after July 1, which with other changes would help the company show "significant improvement" in compliance.

- Falck also became embroiled in litigation over the alleged misuse of intellectual property of management consultant Scott Griffith Collaborative Solutions LLC (SGC), Westlake, Texas. The firm filed a federal law-

suit on Sept. 26 in the Northern District of California against Falck NorCal, its subsidiary Care Ambulance Service and Falck USA. The suit accuses Falck of copyright and trademark infringement and unfair competition under federal and California laws for allegedly using its management materials in bids submitted in California.

Falck filed a lawsuit against SGC the same day in federal court in Texas, claiming breach of contract, business disparagement, libel and interference. Falck contends SGC gave permission to its subsidiary, Care Ambulance, to use its materials in a 2016 agreement and later claimed it hadn't given permission. Falck accused SGC of circulating a demand letter among media, which broadcast the letter, with one using a headline, "Falck Ambulance, the city's choice for a 5-year contract, accused of lying in a proposal in California."

Falck also accuses SGC of making statements "maliciously and with an intentional disregard of their accuracy, and in complete disregard of what is actually provided for in the Agreement and written consents."

As for AMR's record, it has faced criticism locally for failing to meet response times without the help of firefighters. It also racked up more than \$1 million in fines in Georgia last year due to slow response times.

AMR's Lenn says that contract issue was resolved. "In the EMS industry, there may be disagreements over response time penalties due to causes that are out of the provider's control such as weather, traffic accidents or system problems," he said.

AMR has served the region for some 40 years either as AMR or a previous iteration of the company and was the first to directly contract with the city, starting in 2014. When the city rebid the contract last year and chose Priority Ambulance, AMR protested, and the city eventually ended that effort and solicited a new round of bids. After Falck was chosen, AMR again protested, on Aug. 23. The city rejected that protest. • CSBJ

"We are not willing to make unsustainable commitments..."

—David Patterson

Local, fresh-squeezed

Business News

Delivered daily to your inbox.

CSBJ

CSBJ.com/membership

OFFICE FURNITURE

Business Furniture Systems offers a variety of sit to stand stations at an affordable price. Our units use a powerful motor that can lift heavy loads and makes height adjustment easy with the touch of a button. Our sit to stands make smooth, quiet adjustments that will get your blood flowing and your posture erect for fewer back problems.

Call us today for a FREE demonstration!

(719) 597-2284
3709 E. Platte Ave
 Colorado Springs, CO 80909

BUSINESS FURNITURE SYSTEMS

PERFECT ERGONOMICS
www.businessfurniture.com

YOUNG PROFESSIONAL

Bretzke finds her niche in Colorado Springs

By Erinn Callahan

Morgan Bretzke comes from a long line of helpers. “My grandfather was a doctor and we have a lot of doctors in our family, so we kind of grew up helping people in that way,” Bretzke said.

An Arvada native who grew up in New Mexico, Bretzke moved to Colorado Springs two years ago after accepting a position with Encompass Health Rehabilitation Hospital of Colorado Springs. In September, she was promoted to her current position as a wound care coordinator.

Bretzke, 27, initially planned to pursue a career in athletic training. But she quickly realized that she craved a more personal connection with the people she was trying to heal.

“I wanted more patient care, if that makes sense — I want to build relationships with people instead of just fix them, and that screams nursing,” said Bretzke. “After graduation, I started with Encompass and found my passion and a niche that I really like.”

Bretzke holds two bachelor’s degrees, one in public health education from the University of Minnesota-Duluth and another in nursing from the Denver School of Nursing.

This week she talked with the Business Journal about her evolving leadership style, the nationwide challenges facing the health care industry, and why Colorado Springs is a great place to launch a career in nursing.

So was it that family connection that drew you to nursing?

Yeah, that was kind of what got my passion started with that — but helping people, I think, is something that is in all nurses’ hearts. We just kind of thrive on helping people. So there’s always that part. I really like the problem solving of [nursing], especially in rehab. We’re trying to help people get back to the best versions of themselves, and it gets pretty creative sometimes on how to let patients gain their independence again — just trying to use different modalities to regain their strength, trying to use different tools to have the patients be as independent as possible. Like, getting dressed is such a basic thing we all do, and we have a lot of patients that need sock adapters or just grabbing sticks or things like that, so they can do it themselves versus us coming into their home — when they go home — just to help them get dressed.

See **Bretzke** page 19



Photo by Erinn Callahan

UCCS Fall CPE Conference
 November 22, 2019
 8:00am - 5:00pm
 UCCS Downtown
8 CPE HOURS,
INCLUDING 2 HOURS OF ETHICS
Cost: \$290 (Lunch included)

WHAT TO EXPECT AT THIS PROGRAM:

- Opportunity Zones
- Risk Management
- Ethics
- The Nuts and Bolts of 199A Deduction
- Handling an IRS Audit and Tax Controversy

Register by Nov. 15th.
www.cvent.com/d/6yqbtck



NOVEMBER 2019 ELECTION

CANDIDATE SURVEY VOTER GUIDE

This publication is a free, nonpartisan service provided by Citizens Project to encourage informed voting and voter turnout. The responses were not edited for grammar, punctuation, or spelling and were truncated if they exceeded the specified word count. Responses can also be viewed on our website: www.CitizensProject.org. Candidates were asked a variety of questions. To view the full set of questions and answers for participating candidates and the full language and analysis for ballot initiatives visit www.CitizensProject.org.



**CITIZENS
PROJECT**

"Nobody will ever deprive the American people of the right to vote except the American people themselves and the only way they could do this is by not voting."

— Franklin Delano Roosevelt

MARK YOUR CALENDARS AND
VOTE! Election Day is Tuesday,
November 5, 2019

This is an ALL-MAIL election and ballots must be RECEIVED by November 5, 2019 at 7pm.

Ballots will be mailed beginning October 11 and can be turned in immediately at drop-off boxes and beginning October 28 at limited Voter Service and Polling Centers. If mailing your ballot back, it is recommended you do so no later than October 28, 2019. A link to locations and hours can be found at www.CitizensProject.org.

For problems or questions call the County Clerk's Office at (719) 575-VOTE (8683) or visit www.EPCvotes.com.

Voter Registration Questions: To register or update your registration visit www.govotecolorado.com

Ballot Measures Explained

Proposition CC

Without raising taxes, Proposition CC would allow the state to retain excess revenue to invest in public education and transportation, instead of refunding a nominal amount to each taxpayer.

A YES vote supports allowing the state to retain excess revenue and invest in public education and transportation.

A NO vote supports no added investment in public education and transportation.

Citizens Project Position: Citizens Project supports Proposition CC, which facilitates equitable state funding for public education and other public services.

Proposition DD

Authorizes regulation of sports betting in Colorado and taxes licensed casinos to fund the State Water Plan and gambling addiction services.

A YES vote would authorize the regulation of sports betting and funding for the State Water Plan.

A NO vote supports no change.

City of Colorado Springs Issue 2B

2B would allow the City of Colorado Springs to retain 2018 excess tax revenue and invest in parks, sports and cultural facilities, and trail improvements.

A YES vote supports the City of Colorado Springs in retaining excess collected revenue to improve designated parks, sports, and trails improvements.

A NO vote supports refunding a nominal amount of money, about \$31 per household, to each taxpayer, with no added investment in parks, sports/cultural facilities, and trail improvements.

City of Colorado Springs Issue 2C

Renews a sales tax of .57% to fund road improvements in the City of Colorado Springs, to sunset in 2025.

A YES vote supports the renewal of this sales tax to fund road improvements.

A NO vote allows the original tax to sunset in 2020.

Lewis-Palmer School District 38 Issue 4A

4A authorizes a \$28.985 million bond to fund a new elementary school to alleviate overcrowding in current schools and allow for growth in the district.

A YES vote supports funding the bond at an estimated cost of \$35 per month for the average business owner.

A NO vote supports no change in funding for D38 schools.

THANKS TO THE FOLLOWING ORGANIZATIONS FOR COSPONSORING CITIZENS PROJECT ELECTION EDUCATION:



Colorado Common Cause
Planned Parenthood of the Rocky Mountains
One Colorado
Colorado Nonprofit Association
COPPcR: Cultural Office of the Pikes Peak Region





CANDIDATE QUESTIONS:

Candidates are listed in the order they appear on the ballot.

1. What will you do to ensure equity among the schools in your district, accounting for varying needs of students and families? How do you ensure that your budget reflects these values?
2. What steps should be taken to acknowledge the rights and needs of LGBTQ students and create inclusive learning environments? Specifically, how will you implement HB19-1032, Comprehensive Human Sexuality Education, to ensure that LGBTQ students are included in sexual education?
3. Considering the frequency of youth suicides recently, how will you guide your district to better meet the emotional/social/safety needs of students?

COLORADO SPRINGS SCHOOL DISTRICT 11



Mary Coleman

marycolemanford11@gmail.com
www.marycoleman719.wixsite.com/website
719-502-5485
Director of Philanthropy, Penrose-St. Francis Health Foundation

1. Equity means providing all children the resources, support, and high-quality education experience that challenges them to be their personal best. The board must ensure our resources are being equitably distributed across the district to meet our goal of providing all children with the very best opportunities. For instance, in the space of Gifted and Talented, D11 offers the best programs, but they are contained at specific schools. If parents don't have transportation, kids often go underserved. In order to offer an equitable system, we must explore offering transportation services to all students who qualify for Gifted and Talented services.
2. All means all. It is our job as a school district serving a diverse population of students to ensure every student who enters our door feels safe, so they are able to learn. Each student offers a unique perspective that should be appreciated within our schools. As for HB19-1032, D11 is currently assessing current-state programming to ensure we are providing comprehensive education. Comprehensive health education should be age-appropriate and, I believe, should be inclusive of the definition of consent. However, before moving forward the District should understand our current-state as compared to the new state statute, along with community input.
3. Upon joining the board, it became apparent we must take rapid action to support our students and stop the rise of youth suicides. In my time on the board, the most valuable thing I found we can do is listen to our students. They articulate their needs incredibly intelligently and clearly when it comes to mental health needs and issues they and their peers experience. As D11 continues to phase in the community MLO dollars, I believe we will offer the most comprehensive and high-quality system in the state to ensure our students are cared for from an emotional/social/safety perspective.



Darleen Daniels

darleendaniels@gmail.com
www.electdarleendaniels.com
719-264-1393
Bachelors of Interior Design, Louisiana State University, Baton Rouge, Louisiana Mother of 4, Business Woman, Substitute Teacher

1. Colorado Springs School District 11 held World Cafés, conducted student and staff surveys, composed committees, for community members, parents, students, educators, staff, and Colorado Springs at large asking, "How can we work together for excellence in education?" As a participant in several World Cafés, surveys and committees, I will continue my partnership with the district and Colorado Springs community. We all constructed the strategic plan, mission statement and plan for equity developed in 2018-2019 school year for the future of District 11.
2. Steps have been taken to acknowledge the rights and needs of LGBTQ students. The learning environments are LGBTQ inclusive, as they are inclusive for students with special needs. As a substitute teacher, I have experienced the efforts. There are many educators and staff members who have taken on supporting and including all students in our schools. Education and equity for all students is at the forefront of D11. The implementation of HB19-1032 is adhered since the district teaches a science based Comprehensive Health Education, which parents have the right to opt-out.
3. The social/emotional/safety needs of students and educators, staff, etc. are at the forefront of D11. Our Multi-Tiered System of Support (MTSS) services are consistently evaluating and assessing student's emotional/social/safety needs for optimal response to whole student learning and well being. Community resources are also offered for our students, educators, staff, etc., district wide when crisis arises.



Joseph Shelton

sheltonford11@gmail.com
www.sheltonford11.com
719-290-0440
Some college, H.S. Diploma from Palmer High School, Program Assistant at Inside Out Youth Services

1. To ensure equity in District 11, I believe we must look at the underlying needs of those in our community. Currently in District 11, we have students who face problems with free and reduced lunch, educational assistance and much more. I believe that in order to help our students succeed, we must take these problems head on. In order to fund programs that support our students, I believe we must allocate funding to make sure our students are being endlessly supported.
2. As an LGBTQ+ person, I believe that a comprehensive sex ed plan that is open and inclusive to all students is very important to a proper education. I support having a sex ed that is open and inclusive of all students to make sure that they feel safe to ask the questions they have and get appropriate answers. I believe that we must employ teachers who are trained in both LGBTQ+ sex ed and heterosexual sex ed allowing students to gain a proper education.
3. I believe that we must implore our students to bring forward concerns when they arise. I believe that we must have programs such as Sources of Strength implemented in schools and open to assisting students going through suicidal feelings. Should someone die by suicide, I believe that we must support every student, especially those close to the student, through the grieving process and make sure they have an open area to speak with someone should they need the support.



Conner Sargent

clsargent99@gmail.com
www.connersargent.com
719-321-9061
High school Diploma, College Student

1. One way I will ensure equity for all who attend our school is by giving schools will also be able to give teachers vouchers to pay for supplies for their students so every student regardless of race, gender, or wealth has the supplies they need. I will also increase the amount of IEPs and Paraprofessionals so that every child that needs it can have truly individualized care to suit their needs.
2. As the district already teaches allot of what is in HB19-1032, and has won multiple inclusiveness and diversity awards, the board should continue down the path is it currently heading.
3. I will guide my district by, increasing the number of licensed councilors in our schools as well as partnering with psychiatrists to ensure those who need help can get it without having to worry about whether they can pay the bill. I will also work to reduce the amount of homework students are given in the schools by focusing more on increasing their critical thinking skills then their ability to regurgitate information.



Jason Jorgenson

jason@electjasonjorgenson.org
www.electjasonjorgenson.org
719-360-1295
BA in Bio and Chem, MA in Curriculum & Instruction, Financial Advisor

1. There can be stark differences between D11 schools when comparing their geographic and demographic location in the city. Every school supports a different local community and neighborhood, and the resources and budgets spent at each school should reflect that. A community member, parent or resident should be able to walk into any of our schools and see the same value of resources used with specific attention to the needs of that school and be proud. Equity among our schools has already begun with the work of the current board and and I will continue this great work once I'm elected.
2. Education of LGBTQ is a choice for parents to make with their students at home. Education surrounding LGBTQ should be taught by parents at their own timeline and pace, not dictated by education or school board policy. However, LGBTQ students must feel safe in their schools and not bullied. I am about empowering all students, no matter their personal walk or outlook, and will promote safe learning environments for all students. HB19-1032 is somewhat of a controversial bill for parents/communities and more discussion must be had to make proper movements on adopting this bill or not into our district policy.
3. 10 years teaching showed me how truly stretched thin our counselors and support staff were. Buildings are often having to use the talents of our counselors and social workers in other capacities at their school. This comes as a detriment to the emotional/social/safety needs of our students. We must allow time and resources for our counselors and social workers to support our students and the diverse needs they have as they arise. When students feel safe and supported, research shows that they are in a better posture for learning and meeting the academic goals that teachers have set for them.



Parth Melpakam

electparth@gmail.com
www.electparth.com
719-301-9119
Doctorate in Chemical and Petroleum Engineering, University of Wyoming, Laramie Engineer

1. Educational equity and honoring our rich community's diversity are at the heart of the new D11 strategic plan - Policy AD - which I helped develop as part of the Core Planning Team. We must eliminate disparities based on socioeconomic status, race, and ZIP-code so that our entire learning community, including all students and staff, can participate, excel, and reach their full potential. Each student is an individual with different strengths and needs. I am committed to developing policies and allocating resources to meet each student where they are academically, emotionally and socially to help them succeed.
2. I support the current D11 Board Policy IHAM which provides guidelines for a Comprehensive Health Education Program including medically accurate, evidence-based and age-appropriate sexual education that promotes safe and healthy relationships. The health and wellness need of all students, including LGBTQ students, must be met without shame, bias, or stereotyping. Bullying, harassment, and discrimination of any kind should not be tolerated. I support the requirements of HB19-1032 to provide lessons on consent so that our students will learn to recognize boundaries and practice respect for others. Parents still have the right to opt their child out of sex education curriculum.
3. The 2017 Mill Levy Override provided critically needed funds to hire additional school counselors, psychologists, nurses, and safety resource officers. I will advocate to continue the implementation of the Comprehensive Student Support Model and programs such as Capturing Kids' Hearts as they provide social, emotional, and behavioral supports for staff and students. Building positive relationships in school with trusted adults will promote school connectedness and encourage students to share potential struggles or problems, thereby decreasing youth suicides. Student safety is of paramount importance and staff should be trained to recognize and react to any type of emergencies or threats.





Vincent Puzick
 puzick4d11@gmail.com
www.puzick4d11.wixsite.com/puzick4d11boe
 BA in English, CSU, 1981. MA in Teaching, Stanford, 1987, Semi-retired

1. The District's current strategic plan and the Board's work on developing a policy are important steps to address equity issues in our district. Budget and funding have to be aligned to those values. We need to ensure that accountability measures are in place to make District policies actionable in the day-to-day work within our schools. Essentially, from a Board member's perspective, we want to ensure that we remove systemic barriers to equity and move toward policies and practices that give all students access to quality resources, instruction, and educational opportunities. Our mission, vision, and plan should drive the budgetary decisions.
2. As stated in the Bill, human sexuality instruction must not "use shame-based or stigmatized language or instructional tools," and it must not exclude the health needs of intersex, transgender, or LGBTQ students. Meeting the needs the LGBTQ student population requires quality instruction to deliver a meaningful research-based curriculum. The curricular materials and classroom instruction must seamlessly incorporate resources and discussion opportunities addressing healthy relationships regardless of one's sexual identity. The needs of LGBTQ students cannot be met with an "add-on" unit or lesson; the instruction must, indeed, be inclusive and comprehensive in the broad realm of human sexuality.
3. While we certainly want our students to achieve academically, artistically, and athletically, none of those achievements happen in a vacuum. The school climate must be emotionally and socially safe. Students are experiencing incredible pressures and demands in and out of school, and we need to be conscious of and responsive to their experiences. We need to be proactive in meeting students' emotional, social, and mental health needs by making our schools free of bullying, shaming, and discriminatory language and actions. We need to build partnerships with community experts to provide professional development for our staff and resources for our students.



Chris Wallis
 chris@chrisford11.com
www.chrisford11.com
 BA Communications, Operations Supervisor

1. A student's individuality and the obstacles they face in their day-to-day life should be incorporated into how their education is structured to set them up for the best opportunity to learn. Resource needs vary from school to school and do not remain static. With that in mind, regular assessments and evaluation of effectiveness is necessary when determining resource allocation from school to school.
2. All students should feel safe to be their authentic self within the school environment. I believe we have the responsibility to provide students the necessary information to make healthy, informed decisions regarding their sexual health. A key component that will be vital to the successful integration of HB19-1032 is incorporating consent, which is universal, into the curriculum.
3. I would like to see Social and Emotional Learning taught in some capacity at each grade level beginning with educational units in Kindergarten. Ensuring that there is a progressive safety net available to high risk students involving teachers, administration, counselors and outside mental health professionals will help protect and promote our most vulnerable youth.

ACADEMY SCHOOL DISTRICT 20



Heather Cloninger
 heathercloninger@puttingd20kidsfirst.com
www.puttingd20kidsfirst.com
 Some College, El Paso Co Field Rep for Scholastic Book Fairs

1. I have been part of committees that have watched over this exact scenario. I believe we have done well in this district to watch out for and maintain our schools, as well as build new ones. We need to continue to make intentional decisions concerning our budget which will allow for healthy growth of this district as we continue to be innovative in our thinking and in our curriculum. Our parents are able to make smart choices as to which programs best suits the needs of their child(ren).
2. It's our job to educate ALL students. We need to be more inclusive of everyone within our district. We need to teach our children to accept one another and the differences we each have. I have issue with HB19-1032 creating a program that is regulated by the state, negating our local control of decisions which are constitutionally ours to make. As far as the content of what this bill wants to teach, I personally feel we should keep these programs more about science and maturation, which would allow us to not exclude anyone.
3. We need to be constantly considering the social emotional health of our children. We need to be proactive about considering the reasons for the issues they face today. We need to make sure the people who are teaching our students have good help to meet their social emotional needs as well. This is a big concern to me and I would like to look more closely at the counseling and other options we can and do offer to our students.



Aaron Salt
 me@aaronsalt.org
www.aaronsalt.org
 719-445-9202
 BA Psychology, Masters of Social Work
 Self-employed - Business Consulting, Operations

1. I believe every child has the ability to succeed. Equity among schools is about meeting the needs of the students in the school. As a district, we must take on the responsibility for finding out what resources a student needs and how best to provide those resources. Identifying these requirements is the first step. The next step is to ensure funding is available to procure the resources needed and making sure the funding flows accordingly. It's imperative to find ways to maximize the dollars going into the classrooms instead of being funneled to overhead costs.
2. I believe that schools should be teaching students to respect other people, cultures, and backgrounds. We should ensure students learn how to interact with kindness. HB19-1032 misses the mark it intended to hit and ended up being a constitutional violation. As such, I don't intend to implement any changes. District 20 is already providing a strong sexual education curriculum to its students. As stated previously, we should focus on long-term, universal values for creating a safe and respectful learning environment. To be clear, I am opposed to ANY bill that violates and undermines the authority of local, district control.
3. According to mental health professionals, parental involvement is a key to reducing suicide. Engagement from teachers and staff, showing students that they matter, can do wonders for students' self-esteem. I believe there should also be access to counselors for students to discuss issues privately. This needs to be paired with universal virtues of respect, benevolence, kindness, etc. Instilling these virtues in our students will create a safe culture for all.



Will Temby
 willtemby4d20@gmail.com
www.willtemby4d20.com
 303-945-9876
 B.S., Isenberg School of Management,
 University of Massachusetts-Amherst
 Managing Partner and Owner, Apprentice Personnel

1. The allocation of the D20 budget is proportional to the enrollment of each school. The bond issue that passed in 2016 addressed the age and condition of every school to include its enrollment to direct resources to the schools most in need. As Chair of the District Accountability Committee for the past two years, our work includes reviewing the strategic (site) plan of every D20 school as compared to its academic performance to include minority students, kids on free and reduced lunch programs, English Language Learners, students with disabilities and special needs, etc. We ensure that inequities are addressed.
2. D20 is a progressive and welcoming school district. My five children who have attended and currently attend D20 schools generally believe that all individuals should be and are treated and accepted equally. The learning environment is already inclusive. If any student has individual educational needs, then the district addresses those needs formally through IEP's and other programs. I believe in local control and that school districts and municipalities know what is best for their respective populations. D20, an inclusive district, will respect HB-1032 intentions and discern what is the best curriculum for human sexuality education for its 26,300 students.
3. Sadly, D20 has had to cope with the tragedy of youth suicides. Like many districts, it has programs in place such as Safe 2 Tell and Signs of Suicide but knew more needed to be done. In 2017, D20 implemented a program called "Sources of Strength" that focuses on "upstream" prevention that involves school faculty and peers in the process. This program has been recognized by several national organizations to include the Suicide Prevention Resource Center and American Foundation for Suicide Prevention. More resources must be directed to hiring mental health professionals, and this serious issue is important to me.

LEWIS-PALMER SCHOOL DISTRICT 38 DISTRICT 4



Ryan Graham
 graham4d38@gmail.com
www.electryangraham.com
 719-351-4014
 2 years college, Real Estate Professional

1. As a member of the board we will listen to the superintendent/administrators/teachers to identify what is working and what is not working for the varying needs of students and families. We will make sure that we have the materials, resources and systems in place (personalized learning) to ensure that every child has an opportunity for success. Regarding budgeting we will look at our monetary resources and decide how to direct resources where needed based on the varying needs of students and families.
2. Every student should be treated equally regardless of race, ethnicity, religion, gender and sexual orientation. Lewis Palmer District 38 adopted and passed a resolution on 8/26/2019 regarding local control as it relates to HB 19-1032. Per the district resolution - "The Lewis Palmer School District Board of Education does not intend to approve a course of instruction that would be required to follow the contents of HB 19-1032 as that would constitute a violation of the Board's control of instruction and, thus, be unconstitutional." I am in full support of this resolution.
3. As a board we need to continually review the existing programs for efficacy and look at ways of improving. Currently D-38 has "Sources of Strength" with student leaders, Phil Donahue from Value Up and Safe to Tell which all provide avenues of support for our students emotional/social/safety needs. As a board member I would also encourage bringing the parents, student and teachers into the conversation for greater success overcoming some of the emotional/social/safety needs of our kids.





Ron Schwarz

ron.h.schwarz@gmail.com
www.schwarzd38.com
719-338-4416
Bachelors Degree, Univ. of California at Davis, Stanford Graduate School of Business... Continuing executive education, Technology executive (retired), Veterans non-profit executive and Business Consulting principal

1. In order to achieve equity, I would first study the current spending methodology and the results it has delivered. Then, I would map these results to what the law requires a school district (in Colorado) to do. Once this analysis is complete we can then determine how equitable the budget allocation's results have been, what our options are, and move forward on delivering equity and lasting quality. Our Declaration of Independence says "all men (and women) are created equal"... hence, each child deserves a "fair shot".
2. In our School District the leadership has already declared its stance on this issue. They have resolved not to participate in this bill based on the premise of self-rule, which is a Colorado statute.
3. I am not a professional in the area of psychology. There are a few common areas that a school system, in partnership with families, can impact. Unfortunately, this is a national challenge involving dynamics such as screen time, family values and social pressures (at and away from school), to name a few. Each scenario is unique, hence the staff(s) must be armed with several tools to ensure they can move quickly and have a lasting impact. Student/faculty safety and physical security of our schools are non-negotiable, "must-haves" for each facility.

LEWIS-PALMER SCHOOL DISTRICT 38 DISTRICT 5



Matthew Clawson

matthew@clawsonattorney.com
www.clawson4d38.com
719-822-3339
Matthew graduated from Brigham Young University and obtained his Juris Doctorate from the University of Denver Strum College of Law. Matthew then went on to earn his Master's Degree in Business Administration from the University of Colorado. Small Business Owner/Civil Attorney

1. One challenge is to provide a top-notch education for every student with the scarce resources available to a growing LPSD 38. However, because our district is smaller, we frequently review school needs and judiciously appropriate the necessary funds for each school, all while striving to maintain complete transparency. We also consistently and conscientiously review our budget and monetary expenditures in the district, providing this information on a routine basis to our stakeholders.
2. I believe in the rule of law. The Colorado Constitution clearly states local school boards, "shall have control of instruction in the public schools of their respective districts;" a constitutional principle known as "local control". The values of the community should determine what is taught to our children. HB19-1032 really has little effect on D38 as our current sexual education curriculum was developed by our parents, teachers and administrators and addresses the needs of our students.
3. Counselors and mental health professionals may not be a student's initial confidant in that crucial first revelation of critical stress, thus we should equip educators on how to make a positive impact, foster an environment in which students have access to privately express their feelings, and nurture collaboration with parents. Our in-school counselors/administrators have received extensive training on identifying and helping at-risk teens. Our district is making great strides in promoting programs such as Sources of Strength, Safe-To-Tell, Kiwanis, RAD teen activities and community activities.



Adam Cupp

adam@teamcupp.com
www.teamcupp.com
515-490-2638
B.S. Engineering; Master of Business Administration M.B.A., Cybersecurity Engineer / Project Manager

1. Partnering with parents and promoting open communication is the most effective way to ensure that schools meet the unique needs of students. Educating parents on available resources encourages families to express concerns or needs and to gain support. A school board relies on principals to communicate their school's specific needs; it's important to allow principals to continue to develop their school's budget and allow the district to collaborate for an outcome that is optimal for that neighborhood school.
2. The district currently promotes a positive learning environment for all students. I concur that all students, regardless of their race, religion, ethnicity, gender, special need, ability, or sexual orientation are owed the same right to a safe school where a culture of respect and dignity prevail. I support the board's recent effort to retain their jurisdiction over curriculum content, regardless of topic.
3. Promoting a culture of kindness and treating each other with respect is central to creating a positive environment for students and staff alike. The district must maintain open communication with families to identify students at risk. Adults must set an example for their students by examining their own conduct and communicating through action the importance of civil relationship building both in person and online. I support strong measures to deter mistreatment of staff or students and take appropriate measures to maintain building security.

ADDITIONAL CANDIDATE QUESTIONS
Visit www.CitizensProject.org to read all responses.

<ol style="list-style-type: none"> 1. In what ways have you been involved in public schools and how will you address the most pressing challenges for your district? 2. What will you do to ensure equity among the schools in your district, accounting for varying needs of students and families? How do you ensure that your budget reflects these values? 3. What criteria would you use to accept or decline a charter school? How do you balance school choice when encountering the challenges of changing enrollment? 4. What steps should be taken to acknowledge the rights and needs of LGBTQ students and create inclusive learning 	<ol style="list-style-type: none"> 5. What role should the arts, STEM, workforce training, and athletics play in public education and how do you balance funding? 6. Considering the frequency of youth suicides recently, how will you guide your district to better meet the emotional/social/safety needs of students? 7. How will your district ensure a religiously neutral learning environment that is inclusive of diverse religious traditions?
--	---

Citizens Project is a fearless, bold advocate and an engaging voice that empowers and challenges our entire community to embrace equity, diversity, and separation of church and state.

STAFF

Deb Walker, Executive Director
Joy Garscadden, Operations Manager
Emma Kerr, Communications Manager

BOARD OF DIRECTORS

Andrew Hershberger	Judy Casey	Rev. Norm Bouchard
Brenda Bartels	Kathy Dreiling	Schuyler Foerster
Dr. Kim Dulaney	Kevin Pearson	Shelby Bobst
Jan Tanner	Michael Pearlmutter	Sue Grant



P.O. Box 2085
Colorado Springs, CO 80901
(719) 520-9899
www.CitizensProject.org
info@CitizensProject.org



Bretzke: 'I would like to be a resource for my team'

From page **14**

What are your responsibilities at Encompass?

I oversee all of the patients that come in. If they come in with different wounds, if they come in with bed sores — things like that — I'll create a care plan and a plan of action so we can get patients out here out of here better than they showed up. As far as infection prevention goes, I oversee our day-to-day processing. ... You know, this is a hospital. We have people come in here who are sick, and so we need to take care of those patients and make sure that germs don't spread, and if we do have germs, how to contain them.

What drew you to this particular health care discipline?

Wound care is just fascinating to me. It has been fascinating since I was in nursing school. I think it's really interesting that you can sometimes get these giant gnarly wounds and if you just treat them correctly ... you can get them to heal — not quickly, but you can get them to heal and significantly improve the patient's quality of life, long term. That's huge. It's just absolutely amazing what our body can heal.

What is something that you think people don't usually know about your job?

It's a lot more than just physical therapy and taking people to the bathroom. When people think of rehab, they first don't think of physical rehab, and then when you kind of expand that, they just think of old folks that have fallen and broken their hip and need to get back to walking, and there's so much more to that. There's so many more patients than that, and I think people forget that a lot.

There's a lot more than just re-learning how to walk. There's re-learning how to dress yourself, how to talk, how to eat, how to act in public again if you had a brain injury — things like that.

Talk about some challenges facing your industry.

In health care, it's a resource game, if you will. There's a chronic shortage across America right now for nurses, and I think that that gets played out a lot and we're just expected to deal with it and it can kind of run down people. I think that's the biggest hurdle to jump through — that morale with being chronically understaffed, if you will. Actually, our facility does an amazing job of making sure that doesn't happen, thank goodness, but I think that's just widescale. A big, big problem is the resources, the staffing, the needs, the time.

Having said that, what would you tell a young professional who is considering a career in health care?

Go into it with an open mind, because you'll find your way. It's a different way for everyone, whether it's staying on the floor for a year or two like me and moving up into different roles. It takes some time to be able to find your mission, to find an area that you really enjoy. There are so many areas and hospital systems in health care that if you strike out the first time, don't give up. There's always something else that you can go do, and as soon as you find that passion, you're going to absolutely love coming to work every

day — because I love coming to work.

You're part of the latest Leadership Pikes Peak class. Why is it important for you to get involved in your community?


I didn't grow up in this region, so I've always wanted a way to get more involved, to understand what was going on around me, and not just be a person living in a city. I really want to be connected with that city, and so it just seemed like a perfect opportunity to combine all those things. ... It's always been important for me to be connected to the communities I live in. There's something different, I think, then if you just live somewhere for a while and then you're free to leave. I'm kind of putting my heart into the community. ... If it feels more like home, I can grow and see myself growing in this area. ... I love [Colorado Springs]. It's beautiful. I lived in downtown Denver before that, and I'm very much an outdoorsy person, so this is a little bit better.

"I want to build relationships with people instead of just fix them."

Can you describe your leadership style, since you're now in more of a leadership role?


I'm honestly still trying to figure out what [it is]. It's a fluid thing for me. I would like to be a resource for my team — more than the person on top giving the orders, if that makes sense. I really like to have conversations about wound care with my floor nurses — with the people that are treating [patients] like 90 percent of the day when I'm not there, and just make it more of a team situation than me on top and everyone else. • CSBJ

Perkins Motors Commercial & Fleet Department sells business to business, and to governments, so being in front of the business community and top level decision makers through CSBJ is essential in our branding effort and growth.



Call 719-634-5905 to start connecting with business decision-makers!
CSBJ.com/advertise

STATE OF THE OUTDOORS 2019 FORUM + OUTDOOR EXPO



Network with the region's outdoor businesses, nonprofits, and land management entities.

FEATURING KEYNOTE SPEAKER: **BETSY MARKEY**, Colorado Office of Economic Development & International Trade

AND ADDITIONAL SPEAKERS:
NATHAN FEY, Colorado Outdoor Recreation Industry Office
MAYOR JOHN SUTHERS, City of Colorado Springs
DIRK DRAPER, Colorado Springs Chamber & EDC
DAVID & BECKY LEINWEBER, Pikes Peak Outdoor Recreation Alliance

TUESDAY, OCTOBER 29
11am-1:30pm | City Auditorium | Info and Tickets @ cscedc.com/events

Focus

RETAIL



Courtesy Delilah's Fashion Truck

Boutiques on wheels, like Delilah's Fashion Truck, have joined eateries and a slew of other industries that have gone mobile in recent years.

Deals on wheels: Mobile entrepreneurs on a roll

By Jeanne Davant

Dog groomers, hairstylists, personal trainers, massage therapists, computer repair specialists and pizza makers have long been taking their services and products to their customers.

Increasingly, business is being done on wheels. Customers love the convenience, and it can be considerably less costly to start up a business in a vehicle than in a brick-and-mortar store.

The epitome of business on wheels is the food truck, which has become so popular that it deserves to be called an industry.

The food truck industry has expanded over the past five years to become one of the best performing segments of the food service sector, according to market research firm IBISWorld.

More than 23,800 food trucks travel the streets of American cities, an IBISWorld research report found. In terms of revenue, the U.S. industry has grown 6.8 percent per year since 2014; total revenue so far this year has topped \$1 billion. And that revenue is being generated by individual small businesses.

In the Pikes Peak region, more than 80 food truck owners are members of the recently organized Colorado Springs Food Truck Alliance.

Owners of other types of businesses, from baristas to boutique owners, have noticed the success of food trucks and are hitting the road in vans and trucks decked out with custom paint jobs that are their own best advertisement.

MOVEABLE FEAST

Food trucks trace their American origins to street vendors selling food from pushcarts and the chuck wagons that fed wagon trains and cowboys.

In 1936, Oscar Mayer rolled out a portable, hot dog-shaped cart, the Weinermobile, and the 1950s saw ice cream trucks proliferate.

In the 1970s, taco trucks were the rage, and in the 1980s, enterprising vendors found a ready market for sandwiches and snacks on college campuses.

By the turn of the century, food trucks were an industry segment recognized by the National Restaurant Association, and their numbers multiplied — especially on the coasts.

It took a little longer for food trucks to catch on in the Pikes Peak region.

When Hector Diaz started dishing up Cuban specialties from his food truck, Lucy I'm Home, in 2015, there were only about 15 or 20 food trucks in town.

Diaz was raised in a coastal Cuban city until he was 10 years old, when he and his sister were smuggled into the United States after the Cuban revolution brought Fidel Castro to power.

He brought with him a knowledge of Cuban cuisine, and when he grew up, he loved preparing his native dishes for friends and family. He often heard, "You should start a restaurant."

Diaz didn't want to open a restaurant, but he was intrigued by the idea of a mobile food business.

"I went and bought this old truck [a 1981 Chevrolet step van] down in Springfield, Colorado, and brought

it back and put it all together, little by little," he said. It took about two years to renovate and equip the van.

Diaz kicked around some ideas for the name but couldn't come up with something he liked.

"One day I was driving, and I was thinking, what's very Cuban and American at the same time? And I don't know why [I Love Lucy] popped into my head," he said. The TV show was one of the Spanish-captioned programs he watched in Cuba as a boy, and he remembered Ricky Ricardo's iconic line, "Lucy, I'm home!"

Getting started wasn't easy. The food truck community wasn't as cohesive and supportive as it is now, Diaz said, and customers hadn't embraced the concept. Like other food truck owners, he partnered with local breweries, catered corporate lunches and took Lucy to festivals and events like Oktoberfests.

Diaz's son Adam and daughter Elyse helped out, joined sometimes by Elyse's twin sister Megan.

Diaz modified the truck's interior layout to set up a more efficient production line, and learned about finances and marketing as he went.

"We just kind of built up a great following," he said.

The family takes Lucy to an event or booking four or five days a week, preparing much of the food the night before.

The truck is a regular at food truck rallies like Food Truck Tuesdays at the Colorado Springs Pioneers Museum, the 719 Hump Day Food Truck Rally on Academy Place and Saturdays at the Square in Widefield.

Elyse mostly runs the business now, Diaz said.

"It's given me an opportunity to step aside and be more sociable," he said. "But I still help with the food;

NEXT WEEK
BANKING QUARTERLY

I'm all about quality."

The business is profitable during food truck season, but winters are tougher to get through. So Diaz is exploring the idea of opening a small take-out place in central Colorado Springs.

BARISTA ON WHEELS

When Anna Spriggs was working as a customer relations manager for a transport company in her native Australia, she and her coworkers would patronize the coffee and snack trucks that came round three or four times a day.

"There's nothing like it here — not a lot of eating choices where you could grab something real fast," she said.

In 2017 Spriggs was living in Harlingen, Texas, and looking for a way to make a living after separating from her American husband.

Australians value great coffee, and Spriggs thought she could be successful taking artisanal coffee and food to people in their offices.

She started Wheel Coffee in Harlingen after finding a customized van online, equipped with a commercial grade espresso machine and stainless steel refrigerator. She took a class, but learned the most from the van's former owner.

Spriggs brought the business to Colorado Springs when she moved here in 2018.

"I was very particular about the coffee I wanted to use," Spriggs said. "I was very passionate about it. I knew I wanted the Australian-style coffee taste."

She found Veterans Coffee Roasters, which made up a special blend for her, and started spreading the word about Wheel Coffee via Facebook and Instagram.

Along with the makings for lattes, mochas and mac-

chiatos, she stocks sandwiches and pastries.

In just a few months, she's developed a successful circuit of stops that includes farmers markets in Woodland Park and Old Colorado City, military bases and U.S. Air Force Academy football games, as well as offices. Businesses hire her for regular visits or events like staff appreciation day.

"The opportunities are endless, really, when you think about it," she said.

MOBILE BOUTIQUE

When best friends Amie Bennight and Julie Megahan stepped into a vintage fashion truck at a holiday event in December 2016, something clicked.

Bennight, who was working full time with the Community Partnership for Child Development's Head Start program, and Megahan, a stay-at-home mom, had no intention of starting a business.

"But we looked at each other and we just said, 'We've got to do this,'" Bennight said.

A few months later, "this old school bus popped up on our radar," she said. "It was like a sign."

The two spent the summer of 2017 transforming the bus into Delilah's Fashion Truck, refurbishing every square inch themselves.

"My garage turned into our workspace," Megahan said.

They took Delilah to their first event in September, and customers loved the mobile boutique.

"I kind of jumped off the cliff and left CPCD," Bennight said.

Bennight and Megahan found that their skills meshed well. Megahan, who had a background in retail, does all of the buying, while Bennight handles marketing, the website, social media and bookings.

"Our merchandise is filling a niche boutique-wise that wasn't being filled in terms of helping women of all shapes, sizes, ages, colors and interests," Megahan said.

Bennight and Megahan drive Delilah to markets, festivals, private parties, businesses, schools and churches.

One of their biggest events is the annual Vintage Market Days at the Norris Penrose Indoor Event Center, which this year occurs Nov. 22-24, and they're partnering with three other boutiques Oct. 19 in Old Colorado City for an annual "shop hop" called RendezBoo on the Avenue.

In the past year, Delilah has spawned two brick-and-mortar locations.

Jan Sheriff, owner of Splendeur Salon and a longtime friend of both women, had been letting them park the bus at her location at 1314 W. Colorado Ave.

When she decided to renovate the Victorian cottage that houses the salon, she offered them a storefront space where they could generate additional traffic and keep their merchandise when it wasn't loaded onto the bus.

"The partnership has thrived," Bennight said. "We help with her clients coming in and out; we fold towels, we make coffee, and we do administrative stuff for her, as well as run the boutique."

Last month, Delilah's Boutique moved into another shared space they rented in the French Ruffle Market, a vintage home décor store in Monument.

"Our business model is, we don't owe anybody any money," Bennight said. "It's not big-time dollars we're talking about here. We just keep building on what we have."

Megahan added: "What entices us is that each time we do a show or an event, it's really not about what we make. It's about the relationships we build and the comments we get back." • CSBJ

26TH ANNUAL
2019
BEST OF
COLORADO SPRINGS

BEST OF 2019
HEROES & VILLAINS

PRESENTED BY
MAGGIE'S FARM
PREMIUM SUN-GROWN M.J.
COLORADO ORIGINAL

THE RESULTS ARE IN!!

You voted in the BEST OF Colorado Springs from the *Independent* and now it's time find out the winners.

Pick up the October 23rd and 30th issues of the *Indy* to discover the winners in the 2019 BEST OF Colorado Springs.

Visit csindy.com for online results

Independent
COLORADO SPRINGS

CSINDY.COM • 235 S. NEVADA AVE. 80903

Disney • PIXAR
COCO
IN CONCERT LIVE TO FILM

Nov. 1 & 2
7:30 PM

Tickets at Pikes Peak
Center Box Office
(719) 520-SHOW
csphilharmonic.org

Enjoy our collaboration with the Colorado Springs Philharmonic as they perform Disney's *Coco*! Celebrate Dia de los Muertos! Come early and be serenaded by Mariachi Aguila de Chavez/Huerta K-12 Preparatory Academy, not to mention, a short performance by Ballet Folklorico de la Raza after the performances!

Our partnership with the Colorado Springs Philharmonic entitles you to a 20% ticket discount!
To receive discount code, send email to info@cosconcilio.com and include name of your company and point of contact on your Hispanic Chamber membership to verify eligibility for this discount member benefit.

 COLORADO SPRINGS
HISPANIC
BUSINESS COUNCIL
THE HISPANIC CHAMBER

THE LIST: INDEPENDENT COFFEE SHOPS

Ranked by total number of staff

From The Book of Lists

Urban Steam, which opened in 2012, does coffee, but also offers a food menu that includes gluten-free and vegan options, and Urban Steam has a full bar and boasts of an "extensive whiskey selection."

R&R Café, located in Black Forest, opened in 2008 in a 735-square-foot space across the street from its current location. The café, which makes its baked goods from scratch, moved into its new, larger location in 2013.

To purchase your own Book of Lists or the full Independent Coffee Shops List, contact researcher@csbj.com

Don't miss The List

Oct. 25: SBA Lenders

Nov. 1: Manufacturing Companies

Nov. 8: Office Furniture, Equipment & Supplies

Nov. 15: Social Impact Businesses

	Name Address	Total No. of Staff	Facebook Fans ¹	Twitter Followers ¹	Instagram Followers ¹	Total Followers ¹	Local Person in Charge, Title	Year Est. Locally
1	Kangaroo Coffee 720 S. 8th St., Colorado Springs 80905 719-388-0150; kangaroocoffee.com	23	7,224	128	568	7,920	Hannah Shelton, VP, Business Operations Doug Hammond, CEO	2011
2	Urban Steam 1025 S. Sierra Madre St., Colorado Springs 80903 719-473-7832; urbansteam.com	18	7,091	1,341	2,350	10,782	Kelly Bubach, Owner	2012
3	The Perk Downtown 14 S. Tejon St., Colorado Springs 80903 719-635-1600; theperkdowntown.com	17	2,492	1,303	1,230	5,025	Evan Musick, general manager	2011
4	Pike's Peak Coffee & Tea House 5965 N. Academy Blvd., #203, Colorado Springs 80918 719-522-1432; pikesperk.com	17	1,310	47	573	1,930	N/A	2016
5	R & R Coffee Cafe 11424 Black Forest Road, Colorado Springs 80908 719-494-8300; mrcoffeecafe.com	15	2,510	1,619	947	5,076	N/A	2008
6	Switchback Coffee Roasters 330 N. Institute St., Colorado Springs 80903 N/A; switchbackroasters.com	10	5,345	477	6,820	12,642	Joseph Bloom, Manager	2010
7	Kawa Coffee 2427 N. Union Blvd., Colorado Springs 80909 719-473-5292; kawacoffees.com	10	1,493	2	738	2,233	Karen Firlit, owner	2012
8	The ROOST Coffee House 9633 Prominent Point, Colorado Springs 80924 719-282-8004; tillkitchen.com	10	826	N/A	N/A	826	Mackenzie Tamayo,	2018
9	Red Rabbit Cafe and Ice Cream 124 E. Cheyenne Mountain Blvd., Colorado Springs 80906 719-434-2256; redrabbitcafeandicecream.com	10	386	N/A	254	640	N/A	2018
10	Third Space Coffee 5670 N. Academy Blvd., Colorado Springs 80918 719-465-1657; thirdspacecoffee.org	8	2,810	21	2,365	5,196	N/A	2016

N/A - not available. While every attempt is made to ensure the thoroughness and accuracy of the list, omissions and typographical errors may occur. Please send additions/corrections to researcher@csbj.com.

¹ As of Oct. 15, 2019

This is the top listing of Independent Coffee Shops that responded to questionnaires, notices and telephone inquiries.

Book your Holiday Party today!



Affordable Elegance



ASPEN POINTE Catering (719) 444-5239
www.AspenPointe.org/Catering



SIX & GEVING INSURANCE, INC.
Business Insurance & Bonds



More Local Businesses Trust
Six & Geving

719-590-9990 • 3630 Sinton Road, Suite 200 • www.six-geving.com

Philharmonic builds on years of success

By John Hazlehurst

The Colorado Springs Philharmonic is a complex business. It's highly labor-intensive, requiring as many as 100 musicians to present a grand 19th-century symphony. Its product is transient, literally disappearing into thin air at the moment of performance. It must rent specialized venues and fight for listeners and supporters who have hundreds of other weekend entertainment options. So high are its expenses and so fierce is the competition that the Philharmonic must partner with local philanthropists, individual donors and businesses to survive and thrive.

It sounds like an entrepreneur's nightmare, but the Philharmonic traces its origin back to 1927, when "27 local musicians banded together to form the Philharmonic's distant predecessor, the Colorado Springs Symphony Ensemble." That organization grew into the Colorado Springs Symphony, the Philharmonic's predecessor.

The city lacked a performing arts center. The Symphony Ensemble and its successor played first in Perkins Hall at Colorado College, then the City Auditorium and settled down in 1941 at the newly built Colorado Springs High School. They stayed there until 1982, when the Pikes Peak Center opened its doors.

Funded by a voter-approved bond issue and substantial private contributions, the facility had been created with the symphony as its major tenant. Its opening concert, featuring famed violinist Isaac Stern, was an overwhelming success. A new era had begun — one when charismatic leaders such as Bee Vradenburg, Kathleen Collins, Charles Ansbacher, Phil Kendall and Chris Wilkins transformed the CSSO into the city's leading nonprofit organization.

For many years the symphony gave four performances of every concert, and every one was sold out. Music lovers soon realized that you couldn't get decent seats for single shows — you had

to buy season tickets.

As the city's high-tech manufacturing base expanded, companies such as United Technologies and Hewlett-Packard stepped up to support the endlessly creative organization.

An example: In 1981, an unknown 20-year-old violinist had won the prestigious Walter W. Naumberg International Violin Competition. Kathleen Collins tracked her down and arranged for her to be a guest artist. It was the young woman's first such gig, and it wouldn't be her last. Her name: Nadja Salerno-Sonnenberg, whose spectacular career was thereby ignited. A few concertgoers joined the lighthearted Salerno-Sonnenberg and Collins for a post-performance tour of local dive bars and C & W hangouts.

The good times continued until the late 1990s, when audiences, revenue and business support declined sharply. Many leaders, including Ansbacher, Collins and Vradenburg, had left.

"The tech companies moved, closed or went broke," Collins recalled, "and there were issues with the musicians, with management and with the board. The 'V factor' (for Bee Vradenburg) was gone, and there wasn't anybody left. The orchestra had to rely on the Loos and the Lanes, and they couldn't do everything."

The CSS declared bankruptcy in March 2003. Within weeks, the Philharmonic was formed and a fundraiser begun. The new organization started with a clean slate — no debts, no overhanging contracts and no history of missteps. In less than six months, the Philharmonic raised \$835,000 to fund the 2003-2004 season, plus an additional \$290,000 in matching grants from El Pomar, the Pikes Peak Community Foundation, the Joseph Henry Edmondson Foundation and the Bee Vradenburg Foundation.

That first season was a success, and the Philharmonic has equaled it, built on it and now substantially surpasses it.

The numbers are impressive. For the year ended July 31, 2018, the Philharmonic reported total revenue

of \$3.6 million, including \$2,117,162 in concert revenue and \$1,533,031 in contributions. The organization also received two bequests totaling \$1,143,000, and transferred all but \$30,000 to the Colorado Springs Philharmonic Foundation, a separate entity created in 2018 to benefit the Philharmonic, subject to specific limits on endowment distributions.

Not surprisingly, labor is the Phil's biggest expense, at \$2.23 million, followed by \$340,000 for promotion and community outreach, contract services for \$284,000 and hall and stage rental for \$192,000.

Yet the most significant item on the organization's balance sheet is one that isn't there: debt. There's no long-term debt, and the organization's \$300,000 revolving line of credit had no outstanding balance as of July 31, 2018 (audited financials for FY 2019 should be available in the third week of November).

The 2019-2020 season began in September and will extend until May. It includes seven performances in the El Pomar Foundation Masterworks series, six in the Pops series and four in the adventurous Signature series. The last in the series is the April 25-26 "Voices of Light: the Passion of Joan of Arc," a screening of Theodore Dreyer's 1928 silent film with a live score by Richard Einhorn. The Philharmonic will play performances of the Nutcracker in November and join with the Colorado Springs Chorale on Dec. 22 to present Handel's Messiah and other seasonal standards.

In addition, the Philharmonic will "dedicate eight weeks to the community-wide multi-cultural festival Becoming Heroes ... The festival — and indeed the entire season — will culminate in Benjamin Britten's War Requiem, with nearly 500 musicians"

(including two orchestras, three soloists and a 300-person chorale). And then there's the highlight of the season, Itzhak Perlman's one-night-only performance of Beethoven's violin concerto.

Eleven years ago, Nathan Newbrough became executive director of the Philharmonic. Three years later, Josep Caballé-Domenech became music director and conductor. During that time, the Philharmonic has grown and thrived, in an era when stand-alone symphonies in medium-sized cities have struggled.

"When the Colorado Springs Symphony was the biggest thing in town during the 1980s, the arts community

wasn't nearly as robust as it is now," said Downtown Partnership director Susan Edmondson. "Now there are hundreds of choices, and the Philharmonic has the same level of success. Josep is amazing, and I think that Nathan is one of the greatest business leaders in the city. He understands the intersection of art and community and he's brought in new partners."

Newbrough credits others for the organization's success.

"It's Josep and the musicians," he said. "My work is complementary to theirs."

Keeping the Philharmonic going is challenging, uncertain and deeply satisfying to Newbrough and his team.

"Ninety percent of our expenses are fixed costs," Newbrough said, "and all of our revenue is speculative."

That revenue comes almost entirely from ticket sales and contributions.

"The rule in the business used to be 50/50, but now most symphonies get around 40 percent from tickets, 60 percent from contributions," Newbrough said. "We've reversed that. We get about 57 percent from ticket sales."

That may be one reason that the Philharmonic is debt free.

Asked about the \$300,000 revolving credit line, Newbrough was to the point.

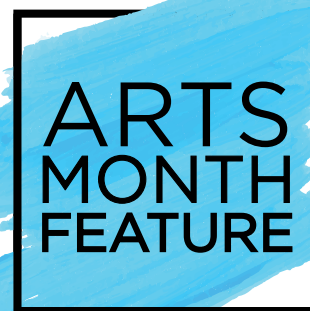
"We've never touched it, and we never will," he said. "The great majority of our contributions come from individuals, and the average contribution is moderate — we don't have any individuals giving six figures. We're proud that we have so many individuals who are with us every year."

But despite the Philharmonic's present success, there are no guarantees.

"It's notable that we're a stand-alone nonprofit (without a sponsoring institutions such as a city or a university)," Newbrough explained. "The pressure is always on — we're not able to just snap our fingers. Every year is a struggle to increase commitments to our players, to our audiences and to make our budget. Our forecasting goes ten years out and our budgeting is for two years."

Yet, Newbrough emphasizes, the end product makes it all worthwhile.

"There's something about this music that people identify with, and we've created a family atmosphere." • CSBJ



Shutterstock



**WE BREW.
YOU VOTE.**

**TOGETHER
WE MAKE
A DIFFERENCE.**

Support your favorite Give! nonprofits with Bristol's Give! Black Lager. Here's how it works: Come to the Bristol Pub starting November 8, and for every pint of Give! Black Lager you enjoy, Bristol will give \$3 directly to the Give! nonprofit of your choosing. Just make your selection on the ballot you get with your pint. Do the same at any area Old Chicago, and they'll donate to your favorite charity, too.

Then, sit back and contemplate the joys of beer philanthropy as you relish this German-style schwarzbier that's dark brown in color, yet clean, mild, and utterly sessionable. Available November 8 - December 31, or till the beer runs out.

**JOIN US AT THE GIVE! CAMPAIGN
KICKOFF PARTY!
FRIDAY, NOVEMBER 8 • 5:30-7:30
IVYWILD GYM**

AVAILABLE EXCLUSIVELY AT
OLD CHICAGO RESTAURANTS
AND THE BRISTOL PUB



DRINK • VOTE • DONATE



KUDOS

Submit items for Kudos, Business Briefs or People on the Move to editorial@csbj.com.

Compiled by Bryan Grossman

DUANE K.L. FRANCE NAMED VETERAN OF THE YEAR

The El Paso County's Veterans Service Office has named Duane K. L. France the organization's Veteran of the Year. The ceremony was held Oct. 3 at the Veterans Monument in Bear Creek Regional Park.

France retired from the U.S. Army in 2014 and immediately began the next chapter of his life by supporting veterans who are impacted by mental health concerns at the local, state and national level.

France currently serves as the director of veteran services at the Family Care Center and the executive director of Colorado Veterans Health and Wellness Agency. He also serves on the National Collaborative for Suicide Prevention.

France has published three books to support military, veterans and their loved ones. These titles include "Combat Vet Don't Mean Crazy," "Head Space and Timing," and "Changing Your Point of View about Memorial Day."

Three other nominees were present for the ceremony: Joe V. Aldaz, Nanette Brédé Mueller and Charles G. Watkins.

Oct. 10 at the Cheyenne Mountain Resort. Colorado Springs Utilities was named Company of the Year.

"Colorado Springs Utilities is a critical partner in the economic development efforts in Colorado Springs," said a news release issued by the Economic Development Council. "They have supported major projects in Colorado Springs over the past two years by providing solutions to infrastructure needs, offering competitive rates, expediting construction and planning, and negotiating economic development rates for key projects. In support of Colorado Springs' work with Amazon, Sierra Nevada Corporation, 3G Data, SAP (twin data centers), Ent Credit Union's headquarters, U.S. Olympic and Paralympic Museum and Hall of Fame, and T5@Colorado, Colorado Springs Utilities has provided direct investment for upfront infrastructure in excess of \$9.1 million."

ON THE MOVE



Leila Behnampour
New Attorney
Somach
Simmons & Dunn



Brice Heller
New Sales Executive
United
Concordia Dental

ECONOMIC DEVELOPMENT COUNCIL ANNOUNCES 2019 EDIE AWARD RECIPIENTS

The Economic Development Council of Colorado announced the 2019 EDIE award recipients, recognizing economic development excellence during its annual Drive | Lead | Succeed Conference

BUSINESS BRIEFS

SOLAR ROAST COFFEE CELEBRATES SPRINGS GRAND OPENING

Solar Roast Coffee celebrated its grand opening and ribbon cutting Oct. 11. The Colorado Springs location opened Aug. 7 at 134 N. Tejon Street in Downtown Colorado Springs.

Solar Roast Coffee uses solar power to roast coffee beans with a gentle heat, resulting in a lower temperature roast with a smooth flavor. Owners Mike and David Hartkop invented the only commercial solar-powered coffee roaster, and in 2007 opened their first retail location in Pueblo, and expanded to wholesale coffee roasting by 2009.

The Downtown Colorado Springs location is the third retail location for Solar Roast Coffee, and the first in Colorado Springs.

PIKES PEAK HABITAT FOR HUMANITY ELECTS NEW MEMBER TO BOARD

The Pikes Peak Habitat for Humanity Board of Directors elected Shannon Baumgartner as a new board member. Baumgartner is an architectural designer and has volunteered as a committee member for the past year on PPHFH's Building Committee. As an intern with LGA Studios last year, she worked on the design of PPHFH's Dale Street townhomes currently under construction.

Now a PPHFH board member at-large, Baumgartner will continue to serve on PPHFH's Building Committee in addition to her board of directors duties.

The board of directors includes Ryan Mohling, president; Martha Johnson, vice president; Ryan Panariso, secretary; and Peter Scanlon, treasurer.

Other members at-large are: Jay Carlson, Joel Hamilton, Chuck Smith, Ryan Teeple, Laurel Thorstensen, Barbara Treacy and Bill Wall.

PRIME LIQUOR SET TO OPEN IN SPRINGS

Prime Liquor is celebrating its grand opening Oct. 18. The retailer is located at 7149 N. Academy Blvd. at the intersection of North Academy Boulevard and Woodmen Road.

Prime Liquor plans to carry Colorado craft beer and other Colorado products, according to a news release.

"Colorado has so many unique and award-winning distilleries and breweries that we couldn't help but spend some time showcasing them in a larger format as we developed our merchandising plan," Anthony Turek, assistant manager, said in the news release. "In addition to craft selections, I'm also personally proud of our high-end whiskey selection and other unique spirits, some things you can't find anywhere else in Colorado Springs."

Visit PrimeLiquor.com for more information.

ON THE HORIZON

Business Development Networking Events Regional Events
Compiled by Jeanne Davant Submit items for On the Horizon to events@csbj.com.

TUES
OCT
22

PUEBLO: SMALL BUSINESS SUMMIT

The Latino Chamber of Commerce of Pueblo hosts the 3rd annual Small Business Summit: Growing Your Business in the 21st Century, 7:30 a.m.-6 p.m. at Pueblo Community College, Fortino Ballroom. The summit includes breakout sessions, a presentation on the state of minority businesses in southern Colorado, women in business and leadership panels, and a keynote presentation by Google. Chamber members receive one complimentary ticket; additional member tickets \$50 per person, nonmembers \$75. To register, call 719-542-5513 or visit pueblolatinochamber.com

THURS
OCT
24

VENDOR FAIR

The city of Colorado Springs hosts a vendor opportunity fair 10 a.m.-noon at the Colorado Springs City Auditorium, 221 E. Kiowa St. Attendees will be briefed on requirements for doing business with the city and how to navigate the city's procurement platforms. Staff members will discuss upcoming business opportunities. Admission is free. Register at bit.ly/2lXTazj.

FRI
OCT
25

CYBERSECURITY SUMMIT

The Pikes Peak Small Business Development Center hosts the 2nd Annual Cybersecurity Summit for Small Business 7:30 a.m.-6:30 p.m. at the DoubleTree by Hilton Colorado Springs, 1775 E. Cheyenne Mountain Blvd. Event includes two nationally recognized keynote speakers, access to cybersecurity professionals for free consulting, continental breakfast, boxed lunch and happy hour hors d'oeuvres. \$25 attendees; \$750 exhibitors. Register at bit.ly/2mIL275.

TUES
OCT
29

'BOWTIE' ECONOMIST

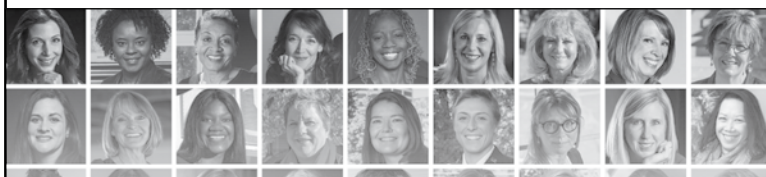
Builders Capital, HBA of Colorado Springs and Gold Hill Mesa Master Planned Community present an Economic Forecast with the Bowtie Economist, Elliot Eisenberg, president and chief economist of Graphs and Laughs LLC, 10 a.m. at The Pinery at the Hill, 775 W. Bijou St. This will be an insightful, engaging and humorous presentation on builder economics and the housing market, addressing the Colorado market in comparison to national trends. Free; register at bit.ly/2pYg6Rx.

THURS
OCT
31

SUNSET MEET & GREET

The Southern Colorado Women's Chamber of Commerce hosts a meet and greet 5-7 p.m. at The Springs Funeral Services-North, 6575 Oakwood Blvd. Dress in costume and enjoy Halloween delights. Free for members; \$15 partner organizations; \$20 nonmembers. Register at bit.ly/2qhCOPQ.

THURS
NOV
7



THE COLORADO SPRINGS BUSINESS JOURNAL'S WOMEN of INFLUENCE *a legacy of leadership*

Join the Colorado Springs Business Journal and Legacy Bank as we celebrate a legacy of leadership with our 2019 Women of Influence, 6-8 p.m. at Lulu's Downstairs, 404 Manitou Ave., Manitou Springs. Create invaluable connections, enjoy live music and performances and raise a glass with us as we recognize these dedicated community leaders. For sponsorship opportunities, email our director of events and promotions at events@csbj.com. Purchase tickets at csbj.com/event/2019-women-of-influence.

THURS
NOV
14

COS CEO LEADERSHIP LESSONS

Amnet, iHeartRadio, UCCS and the Colorado Springs Business Journal present the 2019 COS CEO Leadership Lessons series with Michael Thomas, superintendent of schools at Colorado Springs School District 11, 4:30 p.m. at The Warehouse, 25 W. Cimarron St. Tickets are \$25; a portion of the proceeds goes to the 2019 Give! Campaign. Buy tickets at csbj.com/events. Sponsors also include the Colorado Springs Chamber of Commerce and Stockman Kast Ryan + Co.

BUSINESSES YOU CAN TRUST

Better Business Bureau® of Southern Colorado

Welcome
Newly Accredited Businesses

Inside Out Roofing and Restorations LLC insideoutcolo.com 	Steel City Solar LLC steelcitysolar.us
Precision Services, Inc. psicolorado.com 	Whisler Industrial Supply whislerindustrial.com
Restoration Solutions facebook.com/restorationsolutionsllc 	Woodmen Views Dentistry woodmenviewsdentistry.com

Congratulations

Businesses Celebrating Accreditation Anniversaries

"A Quality" Contractor LLC aqualitycontractorcs.com 5 YEARS	Iron Mountain Financial, Inc. ironmountainfinancial.com 5 YEARS
A Aardvark Roofing, Inc. aardvarkroof.com 20 YEARS	Larry H. Miller Liberty Toyota libertytoyotascion.com 30 YEARS
Airport Automotive airportautomotive.com 10 YEARS	Oldpostcards.com uspostcards.com 5 YEARS
Caliber Services LLC caliberservices.com 10 YEARS	Triple C Complete Carpet Care, Inc. tripleccarpet.com 25 YEARS

These select businesses have met the eight BBB Accreditation Standards and pay dues to become BBB Accredited Businesses.

VALUE OF BBB ACCREDITATION

BBB surveyed more than 7,000 Accredited Businesses in the U.S. and Canada to find out why BBB Accreditation is important to them and how it impacts their businesses.

- 84%** BUILDS TRUST WITH CUSTOMERS
- 83%** INCREASES THE CREDIBILITY OF MY BUSINESS
- 69%** SHOWS THAT WE CARE ABOUT OUR CUSTOMERS
- 58%** ADDS PRESTIGE TO MY BUSINESS
- 51%** SUPPORTING BBB'S MISSION OF ADVANCING TRUST IN THE MARKETPLACE IS IMPORTANT

Learn more at bbb.org/TrustMatters

Source: CSBBB Research, 2018

BETTER Together
Better Business Bureau of Southern Colorado

To learn more about becoming a BBB Accredited Business, visit bbb.org/southern-colorado or call 719-636-1155.



Special Communications from the Better Business Bureau of Southern Colorado

25 Years of Honoring Excellence in Customer Service

Special Commentary by Paul Myers-Bennett

For two and a half decades, BBB of Southern Colorado has honored businesses in our community that exemplify superior customer service. Each year, your BBB provides businesses the opportunity to assess how well their customer service processes are performing in an objective, measurable way and honors the very best with an Excellence in Customer Service (EICS) Award.



The EICS application process is designed to be a proving ground for companies to self-assess their strengths and find areas to improve their customer service to meet today's changing customer demands. By going through the application process, companies get a cost-effective customer service audit and receive valuable feedback about their customers. All applications are reviewed by a team of independent professionals with expertise in customer service, process management, linking process improvements to business results, training, or customer focus strategies.

Participants compete against criteria for the award, and not against each other. Therefore, there can be multiple winners each year. As part of the application process, each business provides an organizational overview containing data on the features of its customer service system and responses to how customer service is addressed through these seven specific categories: Vision & Mission,

Customer Service Plan, Customer & Market Assessment, Customer Service Measures, Employee Education & Motivation, Customer Service Process, and Results & Continuous Improvement.

Although local applicants desire to win the EICS Award, there are tremendous benefits acquired by going through the application process – regardless of winning. On average, 160 hours are spent on each business by the evaluator team in reviewing an application, site visits, and feedback reports. That's equivalent to a \$16,000 strategic planning session. Applying for the Award compels businesses to collect critical data to look at competitors; and the process requires management to come together and analyze core business practices. During the process, feedback reports detailing strengths and opportunities are prepared for all applicants - which often prove to be invaluable for improving a business's customer service strategy.

There are eight businesses that are contending for BBB's Excellence in Customer Service Award this year including:

- All Smiles Dental Group & Colorado Dental Group
- Beneficent
- Hanson HotSpring Spas
- House Doctors of Colorado Springs
- Integrity Bank & Trust
- Lytle Electric
- McCloskey Motors, Inc.
- WireNut Home Services

Celebrating its 25th Silver Anniversary, A Night of Excellence attracts community leaders and business professionals who are dedicated to promoting prosperity in Southern Colorado. At the core of our EICS Award is BBB's rooted focus of making Southern Colorado a thriving community recognizing superior customer service and business improvement initiatives.

Join pro athletes, Olympians, Mayor John Suthers and other VIP guests for an evening honoring the hard work and dedication that goes into achieving excellence in customer service.

A Night of Excellence takes place from 5:30 until 9:00 p.m. on Thursday, October 24th at the newly remodeled Colorado Springs Marriott, located at 5580 Tech Center Drive, Colorado Springs, CO 80919. Awards will be presented for Excellence in Customer Service as well as honoring the two graduating high school students from Colorado Springs and Pueblo who received a total of \$5,000 in college scholarships.

This year for the celebration, BBB of Southern Colorado is hosting a fun, yet elegant, "ESPN*-styled" Hall of Fame Induction Ceremony. Not only are we celebrating this year's EICS finalists, but we're also honoring all recipients of the Excellence in Customer Service Award from the past 25 years with a permanent Hall of Fame wall installation unveiling!

For more information on this event and past winners, visit: BBB.org/southern-colorado or to purchase tickets, visit: csbj.boldtypetickets.com

Congratulations 2019 Excellence In Customer Service Award Contenders



Thank you to our sponsors!



BBB Excellence in Customer Service Award Recipients 1995 - 2018



- Abbott Fire & Safety
- Active Living
- All Smiles Dental Group
- Altamira Apartments
- American Medical Response
- American Overhead Door
- Amnet
- Antlers Hotel
- AspenPointe
- Bear Creek Nature Center
- Blazer Electric Supply
- Carola's Tax Assistance LLC
- Century Communications
- Champion Windows, Siding & Patio Rooms
- Classic Homes
- Colorado Dental Group
- Colorado Springs Utilities
- Dance Unlimited
- Dr. Soot Chimney Sweep
- Dublin Animal Hospital
- El Paso County Clerk & Recorder
- EmergiCare Medical Centers
- Empire Roofing Systems
- Endodontic Specialists of Colorado, P.C.
- Ent Credit Union
- Flow Right Plumbing, Heating & Cooling
- Freedom Financial Services
- Front Range Arborists
- Genesis MedSpa
- Goodwill Industries
- Griffis/Blessing
- Gutter Helmet of Southern Colorado
- Handyman Connection
- Heating and Cooling Solutions
- Honest Accurate Auto Service
- Integrity Bank & Trust
- La Z Boy Furniture Galleries
- Larry H. Miller Liberty Toyota
- LearningRx
- Liberty Heights
- Luisa Graff Jewelers
- Maid to Shine
- Manpower
- McCloskey Motors, Inc.
- Memorial Hospital
- Navakai
- Old World Roofing
- Oral Surgery Associates of Colorado Springs, P.C.
- Overhead Door Company of Colorado Springs
- Pacific Architects and Engineers
- Paul Sutton's Peak Structural, Inc.
- Peak Basement Systems
- Penrose St. Francis Health Services
- Pikes Peak Library District
- Pikes Peak Workforce Center
- Pioneer Services a Division of MidCountry Bank
- Premiere Conferencing
- RS Information Systems
- Shields Real Estate
- Silver Key Senior Services
- Solid Rock Custom Homes
- The WireNut
- Tire World Auto Service Centers
- T-Mobile
- Two Men And A Truck
- U.S. Bank
- U.S. Bank
- Walter Drake & Sons
- Wilderness Aware Rafting
- YMCA/USO of the Pikes Peak Region

EXECUTIVE HOMES

Your source for fine homes
in the Colorado Springs area.
For more information call 634-5905



The Bobbi Price Team
Bobbi Price 719-499-9451
Jade Baker 719-201-6749

OVER \$26,715,165 SOLD IN 2018



THE Platinum Group,
REALTORS®



1503 Lakemoor Drive – Florissant - \$329,900

Coming soon. Cozy chalet on 10 view acres. Cute little 1152 sq. ft. 1 1/2-story on 10 beautiful acres overlook Lakemoor Valley in Florissant. 3 beds, 1 1/2 baths. 1 carport. Wood-burning stove. All appliances. 16x16 lattice covered deck plus over 50' of wrap around decking that is freshly painted. 4 sheds. Manual gated entrance. Security cameras. Gorgeous sloping 10 acre lot with dramatic rock formations, Aspen, & towering pines. MLS# 4729983



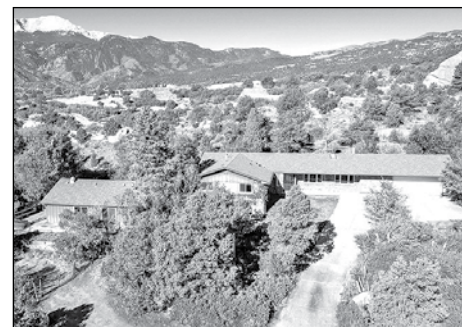
12458 Pensador Drive – Flying Horse - \$750,000

Like new walkout rancher in Flying Horse. Gorgeous 4472 sq. ft. 5 bed, 4 1/2 bath stucco rancher with over \$80,000 in upgrades. 2 fireplaces. A/C. Slab granite & quartz counters throughout. Cathedrals & 9' ceilings. Hardwood flooring. Covered deck & covered patio. Pikes Peak view. Professionally landscaped. Barely lived in. Classic Ashton. Save \$1000's over building new & it's quick possession if needed too. MLS# 6313799



8470 Aspenglow Lane – Pikes Peak Mountain Estates - \$799,900

One owner custom on 2.5 acres. Towering pines, privacy, & quality throughout on this gorgeous 4930 sq. ft. 4 bed, 4 bath walkout rancher hidden away in an upscale gated community only 15 minutes from downtown Colorado Springs or Woodland Park. Gourmet kitchen with huge island & butler pantry. Wonderful workshop. Sitting room or office off master suite. Professionally landscaped. Fire resistant cement & stone siding. True mountain living without the commute. MLS# 6492411



6 Las Piedras Escondidas – Garden of the Gods – \$1,275,000

Horse property backing to the Garden of the Gods. Remodeled all brick rambling rancher with 5050 sq. ft. on 1.77 acre private lot backing directly to the Garden of the Gods. Sweeping unobstructed mountain & Pikes Peak views. 3 beds, 3 1/2 baths, & an indoor pool. No HOA or covenants. 4-stall pole barn. Additional 1.85 acre lot available also. Wonderful traditional custom home in the same family since 1964 when it was originally built. MLS# 1016190

BUSINESS DIRECTORY

Unlock your potential with...

A Platinum Resume, LLC

Professional resume writing services by a 3x Certified Professional Resume Writer

- Free Consultation •

Resumes:
• Military to Civilian • Federal • CVs
• Executive • Professional
• Military Spouse • LinkedIn Profiles

Our personalized service makes the difference!

Website: www.APlatinumResume.com
Email: info@aplatinumresume.net
Phone: 719-339-2659
Always a Military Discount!

SPECIALIZING IN QUALITY POST FRAME BUILDINGS

Commercial Equestrian Hobby Shops
Agricultural Garages And More!

Ask about our Winter Build Special!

NE and Western IA
1626 Washington St.
Blair, NE 68008
402-426-5022

Eastern CO
222 Oak Ave.
Eaton, CO 80615
970-230-2052

GINGERICH STRUCTURES

www.GingerichStructures.com



The Colorado Springs Business Journal can publish your

Legal Notices

Ordinances	Notices to Creditors	Adoption Notices
Water Rights	Name Changes	Guardianships
Public Trustee Sales	Summonses	Sheriff's Sales & more

Classifieds



719 634-5905

classified@csbj.com

DEADLINE: NOON TUESDAY!

Rates vary, call for details. Prepayment is required. 3 line minimum. Please check your ad the first week of publication and call by noon the following Tuesday with changes or corrections. This paper is not liable for errors after the first publication of an ad. Colorado Publishing Company is not liable for the content of advertisements. All real estate advertising is subject to the Federal Fair Housing Act of 1968. We do not endorse any product or service and we reserve the right to refuse any advertising we deem inappropriate.

5.3.5. Real Estate Advertising. Advertising for off-post housing available for rent, sale or lease by an owner, manager, rental agency, agent or individual, shall include only those available on a nondiscriminatory basis for all personnel. No facilities shall be advertised without the Colorado Publishing Company having been notified, in writing, that the owner, manager, rental agency, agent or individual enforces open-housing practices.

Employment

EDUCATION

BUSINESS FACULTY

Pikes Peak Community College is accepting applications for Business Faculty. Apply on-line at <http://careers.pccc.edu>. AA/EEO

COMPUTER

INFORMATION SYSTEMS FACULTY

Pikes Peak Community College is accepting applications for a Computer Information Systems Faculty. Apply on-line at <http://careers.pccc.edu>. AA/EEO

EDUCATIONAL SUPPORT COORDINATOR

Pikes Peak Community College is accepting applications for an Educational Support Coordinator. Apply on-line at <http://careers.pccc.edu>. AA/EEO

HOSPITALITY FACULTY/ DEPARTMENT CHAIR

Pikes Peak Community College is accepting applications for Hospitality Faculty/Department Chair. Apply on-line at <http://careers.pccc.edu>. AA/EEO

Any Time...

Local Business News — 24/7
www.csbj.com

The Transcript can publish your Notices of Guardianship and Adoptions

Name Changes

Notices to Creditors

The Transcript

For more info call 634-5905



To place a 25-word COSCAN Network ad in 91 Colorado newspapers for only \$300, contact your local newspaper or call Colorado Press Association Network at 720-274-7174.

Colorado Press Network

Buy a 25-word statewide classified line ad in newspapers across the state of Colorado for just \$300 per week. Ask about our frequency discounts! Contact this newspaper or call Colorado Press Network, 720-274-7174

COMBINED NOTICE - PUBLICATION CRS §38-38-103 FORECLOSURE SALE NO. EPC201900453

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 12, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s): DANIELLE ALICESON MERRITT
Original Beneficiary(ies): Mortgage Electronic Registration Systems, Inc. as nominee for AMERICAN PACIFIC MORTGAGE CORPORATION, its successors and assigns
Current Holder of Evidence of Debt: MIDFIRST BANK
Date of Deed of Trust: September 21, 2016
County of Recording: El Paso
Recording Date of Deed of Trust: September 27, 2016
Recording Information (Reception No. and/or Book/Page No.): 216110696
Original Principal Amount: \$191,468.00
Outstanding Principal Balance: \$183,652.71

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 16, BLOCK 2, PALMER PARK SUBDIVISION NO. 3, FILING NO. 6, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO.

PURSUANT TO AFFIDAVIT OF SCRIVENER'S ERROR RECORDED ON 11/2/2017 AT RECEPTION NO. 217133890 TO CORRECT LEGAL DESCRIPTION.

APN #: 64031-02-023
Also known by street and number as: 3640 AGATE DR, COLORADO SPRINGS, CO 80909.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE/B-

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

Therefore, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/13/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 9/20/2019
Last Publication: 10/18/2019
Name of Publication: Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;

DATE: 07/12/2019
Thomas S. Mowle, Public Trustee in and for the County of El Paso, State of Colorado
By: *Thomas S. Mowle*, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Elizabeth S. Marcus #16092
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-021951

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

COMBINED NOTICE - PUBLICATION CRS §38-38-103 FORECLOSURE SALE NO. EPC201900455

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 12, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s): STEVE A. LEE AND ELIZABETH F. LEE, TRUSTEES OR THEIR SUCCESSORS IN TRUST, UNDER THE LEE FAMILY LIVING TRUST, DATED AUGUST 20, 1999 AND REINSTATED ON SEPTEMBER 27, 2003 AND ANY AMENDMENTS THERETO
Original Beneficiary(ies): WELLS FARGO BANK, N.A.
Current Holder of Evidence of Debt: WELLS FARGO BANK, N.A.
Date of Deed of Trust: April 30, 2007
County of Recording: El Paso
Recording Date of Deed of Trust: May 21, 2007
Recording Information (Reception No. and/or Book/Page No.): 207068420

Original Principal Amount: \$260,819.00
Outstanding Principal Balance: \$243,300.35
Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 2, WINNECUNNET SUBDIVISION, COUNTY OF EL PASO, STATE OF COLORADO

ASSESSOR'S PARCEL NO: 5209004002
Also known by street and number as: 8325 SWAN RD, COLORADO SPRINGS, CO 80908.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

Therefore, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/13/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 9/20/2019
Last Publication: 10/18/2019
Name of Publication: Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;

DATE: 07/12/2019
Thomas S. Mowle, Public Trustee in and for the County of El Paso, State of Colorado
By: *Thomas S. Mowle*, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Nicholas H. Santarelli #46592
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-022009

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

COMBINED NOTICE - PUBLICATION CRS §38-38-103 FORECLOSURE SALE NO. EPC201900461

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 15, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s): JANA BUCKHAM
Original Beneficiary(ies): Mortgage Electronic Registration Systems, Inc. as nominee for MORTGAGE SOLUTIONS OF COLORADO, LLC, its successors and assigns
Current Holder of Evidence of Debt: COLORADO HOUSING AND FINANCE AUTHORITY
Date of Deed of Trust: March 18, 2011
County of Recording: El Paso
Recording Date of Deed of Trust: March 22, 2011
Recording Information (Reception No. and/or Book/Page No.): 211028442

Original Principal Amount: \$161,304.00
Outstanding Principal Balance: \$140,178.73
Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 11 IN STETSON HILLS SUBDIVISION FILING NO. 28, IN THE CITY OF COLORADO SPRINGS, EL PASO COUNTY, COLORADO

PARCEL ID NUMBER: 53202-05-011
Also known by street and number as: 5233 WEAVER DRIVE, COLORADO SPRINGS, CO 80922.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

Therefore, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/13/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 9/20/2019
Last Publication: 10/18/2019
Name of Publication: Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;

DATE: 07/15/2019
Thomas S. Mowle, Public Trustee in and for the County of El Paso, State of Colorado
By: *Thomas S. Mowle*, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Nicholas H. Santarelli #46592
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-022001

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

COMBINED NOTICE - PUBLICATION CRS §38-38-103 FORECLOSURE SALE NO. EPC201900464

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 15, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s): AMY K ZEPEDA
Original Beneficiary(ies): Mortgage Electronic Registration

Systems, Inc. as nominee for PEOPLES NATIONAL BANK, its successors and assigns

Current Holder of Evidence of Debt: COLORADO HOUSING AND FINANCE AUTHORITY

Date of Deed of Trust: May 29, 2015
County of Recording: El Paso
Recording Date of Deed of Trust: June 01, 2015
Recording Information (Reception No. and/or Book/Page No.): 215055445
Original Principal Amount: \$152,290.00
Outstanding Principal Balance: \$141,244.90

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 60, DUBLIN TOWNHOMES, CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 6129 NEW COLT GROVE, COLORADO SPRINGS, CO 80923.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

Therefore, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/13/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 9/20/2019
Last Publication: 10/18/2019
Name of Publication: Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;

DATE: 07/17/2019
Thomas S. Mowle, Public Trustee in and for the County of El Paso, State of Colorado
By: *Thomas S. Mowle*, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Nicholas H. Santarelli #46592
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-021993

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

COMBINED NOTICE - PUBLICATION CRS §38-38-103 FORECLOSURE SALE NO. EPC201900469

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 17, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s): RICHARD GLENN MCNEAL III AND RACHEL ELOISE GONSER
Original Beneficiary(ies): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ENVOY MORTGAGE, LTD, ITS SUCCESSORS AND ASSIGNS
Current Holder of Evidence of Debt: COLORADO HOUSING AND FINANCE

Authority
Date of Deed of Trust: December 19, 2017
County of Recording: El Paso
Recording Date of Deed of Trust: December 21, 2017
Recording Information (Reception No. and/or Book/Page No.): 217154042
Original Principal Amount: \$186,558.00
Outstanding Principal Balance: \$184,505.52

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 1, BLOCK 26, J.R. MARKS SUBDIVISION OF BLOCKS 16, 25 AND 26, KNOB HILL ADDITION, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 2333 E WILLAMETTE AVE, COLORADO SPRINGS, CO 80909.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

Therefore, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/13/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 9/20/2019
Last Publication: 10/18/2019
Name of Publication: Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;

DATE: 07/17/2019
Thomas S. Mowle, Public Trustee in and for the County of El Paso, State of Colorado
By: *Thomas S. Mowle*, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Nicholas H. Santarelli #46592
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-021993

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

COMBINED NOTICE - PUBLICATION CRS §38-38-103 FORECLOSURE SALE NO. EPC201900470

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 17, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s): Jonathan W. Brys
Original Beneficiary(ies): Ent Credit Union
Current Holder of Evidence of Debt: Ent Credit Union
Date of Deed of Trust: July 14, 2018
County of Recording: El Paso
Recording Date of Deed of Trust: July 19, 2018
Recording Information (Reception No. and/or Book/Page No.): 218083110
Original Principal Amount: \$60,000.00
Outstanding Principal Balance: \$59,989.84

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 1, BLOCK 26, J.R. MARKS SUBDIVISION OF BLOCKS 16, 25 AND 26, KNOB HILL ADDITION, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 2333 E WILLAMETTE AVE, COLORADO SPRINGS, CO 80909.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

PUBLIC NOTICES

together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 4, BLOCK 7, PARKWAY VILLAGE FILING NO. 1, EL PASO COUNTY, COLORADO

Also known by street and number as: 4420 Slide Circle, Colorado Springs, CO 80917.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.**NOTICE OF SALE**

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/13/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

Nicholas H. Santarelli #46592
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-022056

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado Revised 1/2015

COMBINED NOTICE - PUBLICATION CRS §38-38-103 FORECLOSURE SALE NO. EPC201900471

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 17, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s): JOSEPH E. GAINES
Original Beneficiary(ies): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR AEGIS FUNDING CORPORATION, ITS SUCCESSORS AND ASSIGNS

Current Holder of Evidence of Debt: U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR AEGIS ASSET BACKED SECURITIES TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-4

Date of Deed of Trust: July 28, 2005
County of Recording: El Paso
Recording Date of Deed of Trust: August 02, 2005

Recording Information (Reception No. and/or Book/Page No.): 205117738
Original Principal Amount: \$209,300.00
Outstanding Principal Balance: \$246,900.63

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 44, IN FAIRFAX AT BRIARGATE FILING NO. 11, IN THE CITY OF COLORADO SPRINGS, EL PASO COUNTY, COLORADO, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK H-5 AT PAGE 78. COUNTY OF EL PASO, STATE OF COLORADO.

PARCEL ID NUMBER: 6301223012
Also known by street and number as: 5437 PLUMSTEAD DRIVE, COLORADO SPRINGS, CO 80920.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE
The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/20/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

Nicholas H. Santarelli #46592
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-022043

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado Revised 1/2015

COMBINED NOTICE - PUBLICATION CRS §38-38-103 FORECLOSURE SALE NO. EPC201900471

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 17, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s): JOSEPH E. GAINES
Original Beneficiary(ies): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR AEGIS FUNDING CORPORATION, ITS SUCCESSORS AND ASSIGNS

Current Holder of Evidence of Debt: U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR AEGIS ASSET BACKED SECURITIES TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-4

Date of Deed of Trust: July 28, 2005
County of Recording: El Paso
Recording Date of Deed of Trust: August 02, 2005

Recording Information (Reception No. and/or Book/Page No.): 205117738
Original Principal Amount: \$209,300.00
Outstanding Principal Balance: \$246,900.63

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 39, BLOCK 4, GATEHOUSE VILLAGE AT BRIARGATE FILING NO. 4, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 3645 BIRNAMWOOD DRIVE, COLORADO SPRINGS, CO 80920.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE
The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in

said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 108, EASTVIEW ESTATES FILING NO. 2, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 7877 KETTLE DRUM STREET, COLORADO SPRINGS, CO 80922.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/27/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

Nicholas H. Santarelli #46592
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-022056

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado Revised 1/2015

COMBINED NOTICE - PUBLICATION CRS §38-38-103 FORECLOSURE SALE NO. EPC201900489

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 26, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s): JOHN P. REMSIK
Original Beneficiary(ies): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for PEOPLES NATIONAL BANK, its successors and assigns

Current Holder of Evidence of Debt: COLORADO HOUSING AND FINANCE AUTHORITY

Date of Deed of Trust: June 28, 2017
County of Recording: El Paso
Recording Date of Deed of Trust: June 28, 2017

Recording Information (Reception No. and/or Book/Page No.): 217075813
Original Principal Amount: \$286,711.00
Outstanding Principal Balance: \$279,762.16

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 2, THE KNOLLS AT SPRINGS RANCH FILING NO. 4, CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO.

APN #: 53293-09-055
Also known by street and number as: 3850 SPRINGS RANCH DRIVE, COLORADO SPRINGS, CO 80922.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE
The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/27/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 10/4/2019
Last Publication: 11/1/2019
Name of Publication: Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;

DATE: 07/26/2019

Mark Lowderman, Public Trustee in and for the County of El Paso, State of Colorado

By: *Mark Lowderman*, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Nicholas H. Santarelli #46592
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-022043

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado Revised 1/2015

COMBINED NOTICE - PUBLICATION CRS §38-38-103 FORECLOSURE SALE NO. EPC201900489

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 30, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s): RYAN M KNIGHT
Original Beneficiary(ies): Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Academy Mortgage Corporation

Current Holder of Evidence of Debt: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Date of Deed of Trust: July 01, 2016
County of Recording: El Paso
Recording Date of Deed of Trust: July 05, 2016

Recording Information (Reception No. and/or Book/Page No.): 216073491
Original Principal Amount: \$253,000.00
Outstanding Principal Balance: \$226,427.39

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 39 IN BLOCK 5 IN AUSTIN ESTATES SUBDIVISION NO. 5, FILING NO. 5, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 1414 MARTIN DRIVE, COLORADO SPRINGS, CO 80915.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE
The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/13/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 108, EASTVIEW ESTATES FILING NO. 2, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 7877 KETTLE DRUM STREET, COLORADO SPRINGS, CO 80922.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/27/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

Nicholas H. Santarelli #46592
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-022056

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado Revised 1/2015

COMBINED NOTICE - PUBLICATION CRS §38-38-103 FORECLOSURE SALE NO. EPC201900489

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 26, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s): JOHN P. REMSIK
Original Beneficiary(ies): MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for PEOPLES NATIONAL BANK, its successors and assigns

Current Holder of Evidence of Debt: COLORADO HOUSING AND FINANCE AUTHORITY

Date of Deed of Trust: June 28, 2017
County of Recording: El Paso
Recording Date of Deed of Trust: June 28, 2017

Recording Information (Reception No. and/or Book/Page No.): 217075813
Original Principal Amount: \$286,711.00
Outstanding Principal Balance: \$279,762.16

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 2, THE KNOLLS AT SPRINGS RANCH FILING NO. 4, CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO.

APN #: 53293-09-055
Also known by street and number as: 3850 SPRINGS RANCH DRIVE, COLORADO SPRINGS, CO 80922.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE
The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/27/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 10/11/2019
Last Publication: 11/8/2019
Name of Publication: Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;

DATE: 07/30/2019

Mark Lowderman, Public Trustee in and for the County of El Paso, State of Colorado

By: *Mark Lowderman*, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Lisa Cancanon #42043
Weinstein & Riley, P.S.
1101 West 120th Ave., Suite 280
Broomfield, CO 80021
(303) 539-8601
Attorney File # 47853369

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado Revised 1/2015

COMBINED NOTICE - PUBLICATION CRS §38-38-103 FORECLOSURE SALE NO. EPC201900492

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 30, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s): RYAN M KNIGHT
Original Beneficiary(ies): Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Academy Mortgage Corporation

Current Holder of Evidence of Debt: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Date of Deed of Trust: July 01, 2016
County of Recording: El Paso
Recording Date of Deed of Trust: July 05, 2016

Recording Information (Reception No. and/or Book/Page No.): 216073491
Original Principal Amount: \$253,000.00
Outstanding Principal Balance: \$226,427.39

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 39 IN BLOCK 5 IN AUSTIN ESTATES SUBDIVISION NO. 5, FILING NO. 5, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 1414 MARTIN DRIVE, COLORADO SPRINGS, CO 80915.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE
The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/13/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 108, EASTVIEW ESTATES FILING NO. 2, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 7877 KETTLE DRUM STREET, COLORADO SPRINGS, CO 80922.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/27/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

Nicholas H. Santarelli #46592
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-022056

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado Revised 1/2015

COMBINED NOTICE - PUBLICATION CRS §38-38-103 FORECLOSURE SALE NO. EPC201900492

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 30, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s): RYAN M KNIGHT
Original Beneficiary(ies): Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Academy Mortgage Corporation

Current Holder of Evidence of Debt: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Date of Deed of Trust: July 01, 2016
County of Recording: El Paso
Recording Date of Deed of Trust: July 05, 2016

Recording Information (Reception No. and/or Book/Page No.): 216073491
Original Principal Amount: \$253,000.

PUBLIC NOTICES

other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 10/4/2019
Last Publication: 11/1/2019
Name of Publication:
Colorado Springs Business Journal
IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;
DATE: 07/29/2019

Mark Lowderman, Public Trustee in and for the County of El Paso, State of Colorado By: **Mark Lowderman**, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Steven Bellanti #48306
McCarthy & Holthus, LLP
7700 E. Arapahoe Road, Suite 230
Centennial, CO 80112
(877) 369-6122
Attorney File # CO-19-863513-LL

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

**COMBINED NOTICE - PUBLICATION
CRS §38-38-103 FORECLOSURE
SALE NO. EPC201900502**

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 29, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s):
SHAWN HERRIN and CHENELLE L. COLLINS

Original Beneficiary(ies):
WELLS FARGO FINANCIAL COLORADO, INC.

Current Holder of Evidence of Debt:
WELLS FARGO USA HOLDINGS, INC.
Date of Deed of Trust:
June 20, 2008

County of Recording: El Paso
Recording Date of Deed of Trust:
July 02, 2008

Recording Information (Reception No. and/or Book/Page No.):
208075877

Original Principal Amount:
\$183,513.00
Outstanding Principal Balance:
\$161,446.35

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 30, IN BLOCK 6 IN CIMARRON HILLS FILING NO. 5, EL PASO COUNTY, COLORADO.

APN #: 5408209043
Also known by street and number as: 1244 COMMANCHERO DRIVE, COLORADO SPRINGS, CO 80915.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/27/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 10/4/2019
Last Publication: 11/1/2019
Name of Publication:
Colorado Springs Business Journal
IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;
DATE: 07/29/2019

Mark Lowderman, Public Trustee in and for the County of El Paso, State of Colorado By: **Mark Lowderman**, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Alison L. Berry #34531
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-022162

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

**COMBINED NOTICE - PUBLICATION
CRS §38-38-103 FORECLOSURE
SALE NO. EPC201900504**

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 29, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s):
TESCHA ZANDRA ANDERSON
Original Beneficiary(ies):
Mortgage Electronic Registration Systems Inc., acting solely as nominee for NORTHPOINTE BANK

Current Holder of Evidence of Debt:
LAKEVIEW LOAN SERVICING, LLC
Date of Deed of Trust:
June 29, 2018

County of Recording: El Paso
Recording Date of Deed of Trust:
June 29, 2018

Recording Information (Reception No. and/or Book/Page No.):
218075641

Original Principal Amount:
\$235,000.00
Outstanding Principal Balance:
\$232,857.85

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 6 IN BLOCK 2 IN NORRIS SUBDIVISION, TOGETHER WITH THE SOUTHERLY 10 FEET OF MONUMENT STREET LYING NORTH AND ADJACENT TO SAID LOT, AS VACATED BY ORDINANCE NO. 84-163, RECORDED JANUARY 10, 1985 IN BOOK 3959 AT PAGE 486, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 2525 E MONUMENT ST, COLORADO SPRINGS, CO 80909.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/27/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 10/4/2019
Last Publication: 11/1/2019
Name of Publication:
Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;
DATE: 07/29/2019

Mark Lowderman, Public Trustee in and for the County of El Paso, State of Colorado By: **Mark Lowderman**, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Randall M. Chin #31149
Barrett Frappier & Weisserman, LLP
4004 Belt Line Road, Ste 100
Addison, TX 75001
(303) 350-3711
Attorney File # 00000008518102

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

**COMBINED NOTICE - PUBLICATION
CRS §38-38-103 FORECLOSURE
SALE NO. EPC201900505**

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 30, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s):
MICHELLE RAE LONG and BRETT

James Long
Original Beneficiary(ies):
ENT CREDIT UNION
Current Holder of Evidence of Debt:
ENT CREDIT UNION
Date of Deed of Trust:
April 12, 2017
County of Recording: El Paso
Recording Date of Deed of Trust:
April 19, 2017
Recording Information (Reception No. and/or Book/Page No.):
217045007
Original Principal Amount:
\$245,471.00
Outstanding Principal Balance:
\$239,802.32

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 194, WILSHIRE SUBDIVISION FILING NO. 1, COUNTY OF EL PASO,

JAMES LONG
Original Beneficiary(ies):
ENT CREDIT UNION
Current Holder of Evidence of Debt:
ENT CREDIT UNION
Date of Deed of Trust:
April 12, 2017
County of Recording: El Paso
Recording Date of Deed of Trust:
April 19, 2017
Recording Information (Reception No. and/or Book/Page No.):
217045007
Original Principal Amount:
\$245,471.00
Outstanding Principal Balance:
\$239,802.32

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 31, THE CASCADES AT SPRINGS RANCH FILING NO. 7, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 3415 PUGH MOUNTAIN VIEW, COLORADO SPRINGS, CO 80922.

THE PROPERTY DESCRIBED HEREIN IS A PORTION OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/27/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 10/4/2019
Last Publication: 11/1/2019
Name of Publication:
Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;
DATE: 07/30/2019

Mark Lowderman, Public Trustee in and for the County of El Paso, State of Colorado By: **Mark Lowderman**, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

David R. Doughty #40042
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-022060

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

**COMBINED NOTICE - PUBLICATION
CRS §38-38-103 FORECLOSURE
SALE NO. EPC201900506**

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 30, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s):
KIA K. WILLIAMS
Original Beneficiary(ies):
Mortgage Electronic Registration Systems, Inc., as nominee for FBC MORTGAGE, LLC dba HOME LOANS TODAY

Current Holder of Evidence of Debt:
FBC MORTGAGE, LLC
Date of Deed of Trust:
July 22, 2016

County of Recording: El Paso
Recording Date of Deed of Trust:
July 28, 2016
Recording Information (Reception No. and/or Book/Page No.):
216083923

Original Principal Amount:
\$247,693.00
Outstanding Principal Balance:
\$234,124.73

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 194, WILSHIRE SUBDIVISION FILING NO. 1, COUNTY OF EL PASO,

STATE OF COLORADO.
Also known by street and number as: 2515 Reed Grass Way, Colorado Springs, CO 80915.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/27/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 10/4/2019
Last Publication: 11/1/2019
Name of Publication:
Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;
DATE: 07/30/2019

Mark Lowderman, Public Trustee in and for the County of El Paso, State of Colorado By: **Mark Lowderman**, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Scott D. Toebben #19011
Randall S. Miller & Associates PC
216 16th Street, Suite 1210
Denver, CO 80202
(720) 259-6710
Attorney File # 18CO00241-2

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

**COMBINED NOTICE - PUBLICATION
CRS §38-38-103 FORECLOSURE
SALE NO. EPC201900509**

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 31, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s):
Ronald Jordan Frame
Original Beneficiary(ies):
Mortgage Electronic Registration Systems, Inc., as nominee for United Wholesale Mortgage

Current Holder of Evidence of Debt:
United Shore Financial Services, LLC
d/b/a United Wholesale Mortgage
Date of Deed of Trust:
October 25, 2016

County of Recording: El Paso
Recording Date of Deed of Trust:
October 27, 2016
Recording Information (Reception No. and/or Book/Page No.):
216124828

Original Principal Amount:
\$137,740.00
Outstanding Principal Balance:
\$129,135.84

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

SEE ATTACHED EXHIBIT A
EPC201900509
EXHIBIT A

LEGAL DESCRIPTION

UNIT 102, BUILDING 2250, EAGLE VIEW CONDOMINIUMS, PHASE 3, ACCORDING TO THE DECLARATION THEREOF FILED FOR RECORD IN THE OFFICE OF THE CLERK AND RECORDER OF EL PASO COUNTY, STATE OF COLORADO, ON MARCH 10, 2005 AT RECEPTION NO. 205034181, AND ANY AMENDMENTS THERETO, AND AS DEFINED AND DESCRIBED IN THE CONDOMINIUM MAP FOR EAGLE VIEW CONDOMINIUMS, PHASE 3, RECORDED JANUARY 3, 2007 AT RECEPTION NO. 207600809, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 2250 E La Salle St Unit 102, Colorado Springs, CO 80909.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/27/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 10/4/2019
Last Publication: 11/1/2019
Name of Publication:
Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;
DATE: 07/31/2019

Mark Lowderman, Public Trustee in and for the County of El Paso, State of Colorado By: **Mark Lowderman**, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Scott D. Toebben #19011
Randall S. Miller & Associates PC
216 16th Street, Suite 1210
Denver, CO 80202
(720) 259-6710
Attorney File # 18CO00171-2

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

**COMBINED NOTICE - PUBLICATION
CRS §38-38-103 FORECLOSURE
SALE NO. EPC201900513**

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On July 31, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s):
Randy Shumway and Margaret Shumway
Original Beneficiary(ies):
Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Its Successors and Assigns

Current Holder of Evidence of Debt:
BANK OF AMERICA, N.A.
Date of Deed of Trust:
September 05, 2007

County of Recording: El Paso
Recording Date of Deed of Trust:
September 14, 2007
Recording Information (Reception No. and/or Book/Page No.):
207119850

Original Principal Amount:
\$214,515.00
Outstanding Principal Balance:
\$160,696.32

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 36, EASTVIEW ESTATES FILING NO. 1, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 8405 Kettle Drum St, Colorado Springs, CO 80922.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THEREFORE, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 11/27/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 10/4/2019
Last Publication: 11/1/2019
Name of Publication:
Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;
DATE: 08/02/2019

Mark Lowderman, Public Trustee in and for the County of El Paso, State of Colorado By: **Mark Lowderman**, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Nichole Williams #49611
Barrett Frappier & Weisserman, LLP
4004 Belt Line Road, Ste 100
Addison, TX 75001
(303) 350-3711
Attorney File # 00000008515082

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

MAY ALSO BE EXTENDED;
DATE: 07/31/2019

Mark Lowderman, Public Trustee in and for the County of El Paso, State of Colorado By: **Mark Lowderman**, Public Trustee
The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

Steven Bellanti #48306
McCarthy & Holthus, LLP
7700 E. Arapahoe Road, Suite 230
Centennial, CO 80112
(877) 369-6122
Attorney File # CO-19-864121-LL

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015</

PUBLIC NOTICES

**COMBINED NOTICE - PUBLICATION
CRS §38-38-103 FORECLOSURE
SALE NO. EPC201900519**

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On August 5, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s):
ALEXANDER M GUTIERREZ
Original Beneficiary(ies):
Mortgage Electronic Registration Systems, Inc., acting solely as nominee for PHH MORTGAGE CORPORATION

Current Holder of Evidence of Debt:
PINGORA LOAN SERVICING, LLC
Date of Deed of Trust:
July 22, 2016
County of Recording: El Paso
Recording Date of Deed of Trust:
August 08, 2016
Recording Information (Reception No. and/or Book/Page No.):
216088767
Original Principal Amount:
\$264,050.00
Outstanding Principal Balance:
\$251,747.65

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 154, WILSHIRE SUBDIVISION FILING NO. 1, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 7379 BUFFALO PRAIRIE COURT, COLORADO SPRINGS, CO 80915.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 154, WILSHIRE SUBDIVISION FILING NO. 1, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 7379 BUFFALO PRAIRIE COURT, COLORADO SPRINGS, CO 80915.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 154, WILSHIRE SUBDIVISION FILING NO. 1, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 7379 BUFFALO PRAIRIE COURT, COLORADO SPRINGS, CO 80915.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 154, WILSHIRE SUBDIVISION FILING NO. 1, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 7379 BUFFALO PRAIRIE COURT, COLORADO SPRINGS, CO 80915.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 154, WILSHIRE SUBDIVISION FILING NO. 1, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 7379 BUFFALO PRAIRIE COURT, COLORADO SPRINGS, CO 80915.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 154, WILSHIRE SUBDIVISION FILING NO. 1, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 7379 BUFFALO PRAIRIE COURT, COLORADO SPRINGS, CO 80915.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 154, WILSHIRE SUBDIVISION FILING NO. 1, COUNTY OF EL PASO, STATE OF COLORADO

ASSIGNS

Current Holder of Evidence of Debt: WELLS FARGO BANK, N.A.

Date of Deed of Trust:
April 15, 2010
County of Recording: El Paso
Recording Date of Deed of Trust:
April 16, 2010
Recording Information (Reception No. and/or Book/Page No.):
210035238
Original Principal Amount:
\$144,827.00
Outstanding Principal Balance:
\$112,565.23

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 1, HOMESTEAD SUBDIVISION FILING NO. 1, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 4075 ORO BLANCO DRIVE, COLORADO SPRINGS, CO 80917.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 1, HOMESTEAD SUBDIVISION FILING NO. 1, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 4075 ORO BLANCO DRIVE, COLORADO SPRINGS, CO 80917.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 1, HOMESTEAD SUBDIVISION FILING NO. 1, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 4075 ORO BLANCO DRIVE, COLORADO SPRINGS, CO 80917.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 1, HOMESTEAD SUBDIVISION FILING NO. 1, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 4075 ORO BLANCO DRIVE, COLORADO SPRINGS, CO 80917.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 1, HOMESTEAD SUBDIVISION FILING NO. 1, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 4075 ORO BLANCO DRIVE, COLORADO SPRINGS, CO 80917.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 1, HOMESTEAD SUBDIVISION FILING NO. 1, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 4075 ORO BLANCO DRIVE, COLORADO SPRINGS, CO 80917.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 1, HOMESTEAD SUBDIVISION FILING NO. 1, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO.

Also known by street and number as: 4075 ORO BLANCO DRIVE, COLORADO SPRINGS, CO 80917.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

TUSCANY WAY, COLORADO SPRINGS, CO 80920.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

Therefore, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 12/11/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 10/18/2019
Last Publication: 11/15/2019

Name of Publication:
Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;
DATE: 08/09/2019

Mark Lowderman, Public Trustee in and for the County of El Paso, State of Colorado
By: Mark Lowderman, Treasurer and Public Trustee

The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:
Alison L. Berry #34531
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-022276

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

**COMBINED NOTICE - PUBLICATION
CRS §38-38-103 FORECLOSURE
SALE NO. EPC201900532**

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On August 9, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s):
PAUL TRAVIS FERGUSON
Original Beneficiary(ies):
Mortgage Electronic Registration Systems, Inc. as nominee for FOUNDERS MORTGAGE, INC., its successors and assigns

Current Holder of Evidence of Debt:
LAKEVIEW LOAN SERVICING, LLC
Date of Deed of Trust:
March 29, 2018
County of Recording: El Paso
Recording Date of Deed of Trust:
March 30, 2018
Recording Information (Reception No. and/or Book/Page No.):
218035476
Original Principal Amount:
\$362,350.00
Outstanding Principal Balance:
\$358,036.99

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 16, DUBLIN NORTH FILING NO. 5, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 6424 Donahue Dr, Colorado Springs, CO 80923.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 16, DUBLIN NORTH FILING NO. 5, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 6424 Donahue Dr, Colorado Springs, CO 80923.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 16, DUBLIN NORTH FILING NO. 5, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 6424 Donahue Dr, Colorado Springs, CO 80923.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

LOT 16, DUBLIN NORTH FILING NO. 5, IN THE CITY OF COLORADO SPRINGS, COUNTY OF EL PASO, STATE OF COLORADO

Also known by street and number as: 6424 Donahue Dr, Colorado Springs, CO 80923.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

**COMBINED NOTICE - PUBLICATION
CRS §38-38-103 FORECLOSURE
SALE NO. EPC201900542**

To Whom It May Concern: This Notice is given with regard to the following described Deed of Trust:

On August 14, 2019, the undersigned Public Trustee caused the Notice of Election and Demand relating to the Deed of Trust described below to be recorded in the County of El Paso records.

Original Grantor(s):
REBECCA R. CAPARRELLA
Original Beneficiary(ies):
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

AS NOMINEE FOR NATIONWIDE ADVANTAGE MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS

Current Holder of Evidence of Debt:
CARRINGTON MORTGAGE SERVICES, LLC
Date of Deed of Trust:
July 08, 2013
County of Recording: El Paso
Recording Date of Deed of Trust:
July 15, 2013
Recording Information (Reception No. and/or Book/Page No.):
213090859
Original Principal Amount:
\$77,235.00
Outstanding Principal Balance:
\$66,896.24

Pursuant to CRS §38-38-101(4)(i), you are hereby notified that the covenants of the deed of trust have been violated as follows: failure to pay principal and interest when due together with all other payments provided for in the evidence of debt secured by the deed of trust and other violations thereof.

THE LIEN FORECLOSED MAY NOT BE A FIRST LIEN.

SEE ATTACHED LEGAL DESCRIPTION
EPC201900542

LEGAL DESCRIPTION

CONDOMINIUM UNIT K, IN CONDOMINIUM BUILDING 3220 IN SIERRA POINTE CONDOMINIUMS, (FORMERLY KNOWN AS SNAPPINGER WOODS CONDOMINIUMS), ACCORDING TO THE AMENDED CONDOMINIUM MAP FOR SNAPPINGER WOODS CONDOMINIUMS, RECORDED ON JUNE 22, 1981 IN BOOK 2 AT PAGE 58, RECEPTION NO. 781667, IN THE RECORDS OF THE OFFICE OF THE CLERK AND RECORDER OF THE COUNTY OF EL PASO, COLORADO, AND AS DEFINED AND DESCRIBED IN THE AMENDED AND RESTATED CONDOMINIUM DECLARATION FOR SIERRA POINTE CONDOMINIUMS (FORMERLY KNOWN AS SNAPPINGER WOODS CONDOMINIUMS) RECORDED

DATE: 08/14/2019
Mark Lowderman, Public Trustee in and for the County of El Paso, State of Colorado
By: Mark Lowderman, Treasurer and Public Trustee

The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:
David R. Doughty #40042
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-022179

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

MAY 22, 1986 IN BOOK 5173 AT PAGE 1468, RECEPTION NO. 01399203, IN SAID RECORDS, COUNTY OF EL PASO, STATE OF COLORADO.

Parcel ID Number: 6334102173
Also known by street and number as: 3220 VAN TEYLINGEN DR APT K, COLORADO SPRINGS, CO 80917.

THE PROPERTY DESCRIBED HEREIN IS ALL OF THE PROPERTY CURRENTLY ENCUMBERED BY THE LIEN OF THE DEED OF TRUST.

NOTICE OF SALE

The current holder of the Evidence of Debt secured by the Deed of Trust, described herein, has filed Notice of Election and Demand for sale as provided by law and in said Deed of Trust.

Therefore, Notice Is Hereby Given that I will at public auction, at 10:00 on Wednesday, 12/11/2019, at Robert Russel Building, 105 East Vermijo, Suite 120, Colorado Springs, Colorado, 80903, sell to the highest and best bidder for cash, the said real property and all interest of the said Grantor(s), Grantor(s)' heirs and assigns therein, for the purpose of paying the indebtedness provided in said Evidence of Debt secured by the Deed of Trust, plus attorneys' fees, the expenses of sale and other items allowed by law, and will issue to the purchaser a Certificate of Purchase, all as provided by law.

First Publication: 10/18/2019
Last Publication: 11/15/2019

Name of Publication:
Colorado Springs Business Journal

IF THE SALE DATE IS CONTINUED TO A LATER DATE, THE DEADLINE TO FILE A NOTICE OF INTENT TO CURE BY THOSE PARTIES ENTITLED TO CURE MAY ALSO BE EXTENDED;
DATE: 08/14/2019

Mark Lowderman, Public Trustee in and for the County of El Paso, State of Colorado
By: Mark Lowderman, Treasurer and Public Trustee

The name, address, business telephone number and bar registration number of the attorney(s) representing the legal holder of the indebtedness is:

David R. Doughty #40042
JANEWAY LAW FIRM, P.C.
9800 S. Meridian Blvd., Suite 400
Englewood, CO 80112
(303) 706-9990
Attorney File # 19-022179

The Attorney above is acting as a debt collector and is attempting to collect a debt. Any information provided may be used for that purpose.

©Public Trustees' Association of Colorado
Revised 1/2015

The Colorado Springs Business Journal can publish your

LEGAL NOTICES

- Ordinances
- Water Rights
- Public Trustee Sales
- Notices to Creditors
- Name Changes
- Summonses
- Adoption Notices
- Sheriff's Sales & more

Call Robyn Kirk for more information
634-5905
The Colorado Springs BUSINESS JOURNAL



Grand Opening Weekend!

October 26th - 27th

RENAISSANCE AT INDIGO RANCH

Priced from the mid \$300s



The Renaissance Collection by Classic Homes comes back to Indigo Ranch. See two fully decorated model homes, plus five homes under construction and soon to be move-in ready!

AVAILABLE HOMES



The Tranquility

7620 Grizzly Rose Way
\$395,530 | 1,854 SF | MLS: 3997387
Bed: 3 + Loft | Bath: 2.5 | Car: 2 (Alley Load)
AVAILABLE DECEMBER



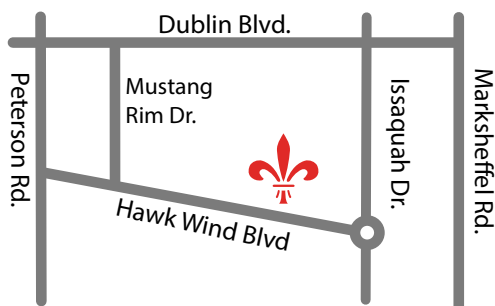
The Fresco

7607 Grizzly Rose Way
\$378,568 | 1,535 SF | MLS: 6062013
Bed: 2 + Study | Bath: 2 | Car: 2 (Alley Load)
AVAILABLE DECEMBER



The Tranquility

7611 Grizzly Rose Way
\$387,277 | 1,854 SF | MLS: 8111577
Bed: 3 | Bath: 2.5 | Car: 2 (Alley Load)
AVAILABLE DECEMBER

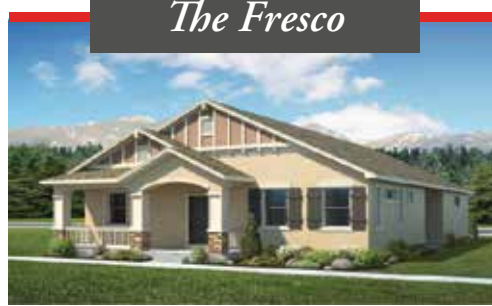


MODEL LOCATION
7604 Grizzly Rose Way
Colorado Springs, CO 80923

Mon-Sat 10am - 6pm
Sunday 12-6pm

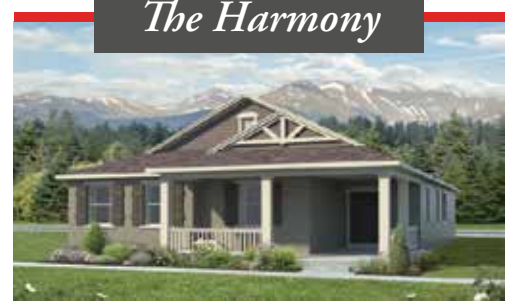
719-309-4385

IndigoStetsonRidge@ClassicHomes.com



The Fresco

7615 Grizzly Rose Way
\$379,427 | 1,535 SF | MLS: 8507918
Bed: 3 | Bath: 2 | Car: 2 (Alley Load)
AVAILABLE DECEMBER



The Harmony

7612 Grizzly Rose Way
\$368,621 | 1,457 SF | MLS: 8266617
Bed: 2 | Bath: 2 | Car: 2 (Alley Load)
AVAILABLE JANUARY



*Pricing and availability subject to change.