

BOULDER COUNTY BAR ASSOCIATION NEWSLETTER DECEMBER 2014



TABLE OF CONTENTS

CALENDAR OF EVENTS	2
RESOURCES FOR START-UP CLIENTS	3
HISTORIC PUBLIC ROADS R.S. 2477	4
LAWYERS ANNOUNCEMENTS	7
PRESIDENTS PAGE	8
20th JD RESORTATIVE JUSTICE PROJECT	14
CAN YOU AFFORD YOU? LEGAL AID FOUNDATION	16
PRO BONO PAGE	17
CLASSIFIED ADS	18



ANGEL LAW OFFICES
REAL ESTATE TRANSACTIONS

angellawoffices.com

DECEMBER CALENDAR OF EVENTS

Wednesday, December 3

CIVIL

Does Blue Horseshoe Still Love Anacott Steel – Lessons for all of us from the Legal Life of Mark Fischer
Presenter: Charles Luce
Noon @ Caplan and Earnest
\$25 CLE (1 ethics credit applied for), \$15 New/Young Lawyer, \$12 Lunch

Thursday, December 4

NATURAL RESOURCES/ENVIRONMENTAL

You Cannot Step Twice into the Same River: The Evolution of Terms and Conditions in Colorado Water Rights Change Decrees
Presenters: Joe Tom Wood and Cristy Radabaugh
Noon @ Bryan Cave
\$25 CLE, \$15 New/Young Lawyer, \$12 Lunch

Tuesday, December 9

SENIOR LAWYERS LUNCH

Noon @ Oak at Fourteenth
\$20 Lunch

Thursday, December 11

INTELLECTUAL PROPERTY

Litigating the Big Case for the Smaller Client Under the Proposed New Federal Rules of Civil Procedure
Presenter: Carl Forest
Noon @ Broadway Suites
\$25 CLE, \$15 New/Young Lawyer, \$12 Lunch

Thursday, December 11

SPEED DATING WITH THE JUDGES OF THE 20TH JD

5:30 @ Shine (2027 13th Street)
\$40 2 CLE, \$25 New/Young Lawyer, \$15 if you are attending but do not need CLE
First drink is on the bar. There will be prizes and free food.

Friday, December 12

NEW/YOUNG LAWYERS

Water Law 101
Presenters: Andrea Kehrl, Alison Gorsevski, and Anne Bensard
Noon @ Justice Center Training Room East
\$15 CLE, Brown Bag Lunch

Tuesday, December 16

CRIMINAL

Change in Boulder County Jail Earned Good Time Policy
Presenter: Bruce Haas
Noon @ Justice Center Training Room East
\$25 CLE, \$15 New/Young Lawyers, Brown Bag Lunch

Tuesday, December 16

ELDER LAW

2015 Legislative Preview- From Digital Assets to Death with Dignity
Presenter: Jeromy Schupback
Noon LOCATION TBD
\$25 CLE, \$15 New/Young Lawyer, \$12 Lunch

DAVID J. DRISCOLL

Representing plaintiffs in personal injury and insurance bad faith cases with integrity, diligence, and results



GARLIN DRISCOLL LLC
Litigators

☎ 303.926.4222

245 Century Cir, Ste 101
Louisville, CO 80027

ONLINE AT:
WWW.GARLINDRISCOLL.COM



RESOURCES TO HELP YOUR START-UP CLIENTS

By Amy Hirter

Representing a start-up company is your chance to be a superhero. In fact, a client-entrepreneur may see you in that role whether you're ready to don a magic cape or not. Fledgling enterprises need a collection of resources to function and grow: a powerful idea, good advisors, funding, market intelligence, and publicity, to name a few. You can earn multiple kudos from your clients by linking them to resources that fill the gaps in their universe of needs.

Following are some sources of support available to emerging enterprises in the Boulder area. New organizations spring into life nearly every day, and existing programs are reconfigured, unfunded or refunded, rebranded, and redirected, so these are just a starting place rather than a comprehensive list.

ENTERPRISE ACCELERATORS

An enterprise accelerator offers a package of powerful resources that can boost the founders' rocket into orbit. Accelerators typically offer a full business development program staged over a period of several months. Participants, known as cohorts, enter the program and graduate from it as a class of mutually-supportive entrepreneurs. Some accelerators are sector-specific or otherwise targeted at start-ups with defined characteristics, while others serve young businesses in any sector as long as they are seen to have a promising future. An accelerator's application and interview process is usually highly competitive, but the benefits gained from association with a top-level accelerator can be comparably high.

The accelerator usually provides each cohort with an array of services plus a limited amount of funding in exchange for a specified equity position in the business. Accelerators' services may include coaching and mentoring, education on topics specific to new businesses, office space, and discount-rate legal and accounting services. Spon-

sors of accelerators often provide additional perks to the cohorts such as discounted or free payment processing, web hosting, banking, social media and marketing.

In addition, accelerators often link cohorts to potential outside investors. Some accelerators even operate their own venture capital funds in tandem with their accelerator programs, so that successful participants have ready access to additional capital that will enable continued growth after graduation from the program.

Accelerators operating in Boulder include Techstars, MergeLane, Boomtown Boulder, and Galvanize. Some have associated programs in other

states or other Front Range communities that may be more convenient for entrepreneurs located elsewhere.

Business incubators existed before the accelerator concept became popular. They tend to be less formal and less comprehensive than accelerators, normally offering shared office space and other selected resources, but usually without the coaching/mentoring component or funding opportunities. Many incubators are gradually adding enhanced services, so that they resemble a simplified type of accelerator.

(continued on next page)

Complete Private Banking Services For Your Client. Complete Peace Of Mind For You.

You've earned your clients' trust. Your reputation depends on it. That's why we offer local, tenured professionals to meet your clients' needs. Comprehensive solutions. And consideration for your clients' security, not just their money. We know the value of trust. And we'll protect yours. Give us a call, or better yet, let us come see you.



Private Banking | Fiduciary Services | Investment Management
Wealth Advisory Services | Specialty Asset Management

Mimi Goodman: 720.562.5525 | Lisa O'Brien: 720.562.5527
1505 Pearl St., Suite 105 | Boulder, CO 80302 | www.csbt.com

HISTORIC PUBLIC ROADS (continued from page 4)

FINANCING

Money is the lifeblood of a new enterprise, and you can expect your clients to be grateful for any financing connections you provide. Early-stage enterprises may seek financing from a crowdfunding campaign, as well as from friends and family. Eager entrepreneurs sometimes take in early funding without satisfying applicable legal requirements or documenting compliance, which can create barriers to future investment by others. You may need to pull gently on the founders' reins to help them avoid the mistake of skipping those formalities due to their eagerness to accept offered funding.

Angel investors are often reputed to shun the spotlight, perhaps because many are individuals who make investment choices based on personal connections. However, there are several well-known angel investor organizations in the Denver/Boulder community. One is Denver-based Rockies Venture Club, which claims to be the oldest angel investing group in the U.S. It operates as a non-profit providing education and networking to both sides of

the street – investors and entrepreneurs – and connecting funding sources with growing enterprises. Other local angel investor groups include Investors' Circle (formerly Impact Angel Group) and the investors listed at angel.co/colorado/investors.

A young enterprise may secure financing from one of the many local or national venture capital funds. The VC's management expertise and involvement normally come along with the investment. The Rocky Mountain Venture Capital Association hosts an annual conference which showcases emerging businesses to its angel investor and venture capital fund members, and can be a good point of connection between founders and funding sources.

The Colorado Office of Economic Development and International Trade ("OEDIT") maintains a list of venture capital funds that are active in the state, as well as other sources of financing for emerging businesses. The Techrockies.com website offers an extensive database of venture capital and private equity firms based in the

Rocky Mountain region, as well as data on completed funding rounds.

GOVERNMENTAL BUSINESS DEVELOPMENT PROGRAMS

There is no shortage of government programs to support start-ups and their investors. The main challenge is determining whether a program has funding currently available, working through its eligibility criteria and matching the filing and award deadlines with the funding needs of the business.

In May 2014 Colorado updated two programs that provide financial assistance in "advanced industries," which are defined in CRS §24-48.5-117(2) as advanced manufacturing, aerospace, bioscience, electronics, energy/natural resources, infrastructure engineering, and information technology. Both programs are administered by OEDIT.

The Advanced Industry Investment Tax Credit program provides tax credits for investors in enterprises that are engaged in advanced industries and that have their headquarters, or at least 50% of their employees, in Colorado (see C.R.S. §§24-48.5-112 and 39-22-532). There are several other eligibility criteria, including a cap of \$10 million on funding from third-party investors since inception and annual revenues of less than \$5 million. The business also must have been operating and generating revenues for less than five years. The investor applying for the tax credit must meet several standards, including ownership of no more than 30% of the voting power in the entity before the investment was made and less than 50% of the voting power afterward.

OEDIT also administers the Advanced Industries Acceleration Grant program, which offers three types of funding: 1) proof-of-concept grants, which are available to technology transfer of-



JAMS Welcomes
The Honorable James C. Klein
to our panel beginning November 1st, 2014

VISIT US AT JAMSDENVER.COM
OR CALL 303.534.1254

(continued on page 6)

START-UP CLIENTS (continued from page 4)

fices affiliated with a research institution (such as a federal lab, private technology center or teaching hospital) that sell or license technology to private entities, 2) early-stage capital and retention grants to companies that meet certain criteria and 3) infrastructure funding grants for advanced industry projects that will “substantially increase alignment” between private companies within an advanced industry and research institutions (see C.R.S. § 24-48.5-117).

The U.S. Small Business Administration (“SBA”) operates the 8(a) Business Development Program for small, disadvantaged businesses, which are defined as firms that are majority owned and controlled by socially and economically disadvantaged individuals. The 8(a) program is intended to help those businesses bid on government contracts, either independently or within the context of joint ventures with more experienced partners. Participants have access to SBA business counseling, marketing assistance and executive development training. The SBA also operates programs to support enterprises owned or controlled by veterans, native Americans and

women. SBA grants, loans and other resources are explained on the sba.gov site.

The SBA’s BusinessUSA.gov portal offers a broad collection of information about starting and financing a business, including advice on intellectual property protection, exporting, personnel issues and marketing plans.

The Colorado Small Business Development Center (“SBDC”) recently began a three-year “Economic Gardening” program designed to grow existing small to mid-sized companies. It offers consultation in market research, financial analysis and search engine optimization, among other subjects. The SBDC also provides a broad range of training and information for businesses, which is detailed at coloradosbdc.org.

EXPERTISE & NETWORKS

Several organizations affiliated with the University of Colorado offer valuable knowledge bases, expertise and networking opportunities to students, faculty and the business community.

The Silicon Flatirons Center is an interdisciplinary research center housed within the University of Colorado Law School that offers regular programming on legal, technology and entrepreneurship subjects. Silicon Flatirons programs for entrepreneurs include New Technology Meet-ups and the Entrepreneurs Unplugged series.

Earlier this year Silicon Flatirons created the Blackstone Entrepreneurs Network, which is intended to connect Colorado’s serial entrepreneurs with high growth “gazelle” companies. Blackstone provides business founders with access to industry advisors who have expertise in areas such as biotech, telecomm, cleantech energy, aerospace and natural products, and to growth advisors who provide advice in marketing, finance, human capital, law and other disciplines. Blackstone’s resources are available to companies that are beyond the “existential risk phase.”

Silicon Flatirons also hosts Startup Colorado, a regional initiative operated in cooperation by the Deming Center (described below) that is designed to strengthen the entrepreneurial ecosystem along the Front Range. Startup Colorado is the local affiliate of Startup America Partnership, whose goals include attracting creative talent, supporting entrepreneurial education and engaging larger companies to assist entrepreneurs. The organization’s Startup Summer program embeds undergraduate students in internships with startup companies and teaches participants the fundamentals of creating and running a successful enterprise.

CU Law School’s Entrepreneurial Law Clinic offers pro bono business and transactional law advice to emerging businesses via third year law students who are supervised by experienced practicing lawyers in the community. The Clinic rarely can satisfy all of the

Accord
ADR
Group
Mediation • Arbitration

Schedule online at
www.mediatelaw.com

*ADR in our offices
or yours in the Denver Metro area.*

3223 Arapahoe Ave.,
Suite 300, Boulder, CO 80303
303-530-2137 | www.mediatelaw.com

START-UP CLIENTS (continued from page 5)

startup's legal needs, but the cost to the client business is impossible to beat, and the program provides valuable practical experience for the student lawyers. Applications from prospective clients are taken at the beginning of the academic year, and a scope of services is then agreed between the Clinic and the applicants who are accepted.

The Deming Center for Entrepreneurship within CU's Leeds School of Business offers an entrepreneurship bootcamp designed to enable participants to launch a startup upon completion of the program. The Deming Center also hosts events at which successful entrepreneurs share their insights with the community, and provides a broad range of programming as well as internships and pitch practice sessions.

INTERNATIONALIZATION OF EMERGING BUSINESS

A recent Ewing Marion Kauffman Foundation study identified Boulder as having the highest technology startup density in the U.S. While we are fortunate to be surrounded by such a thriving business ecosystem, emerging enterprises can benefit from taking a global view of their business environment. For example, an entrepreneur who encounters a shortage of a particular resource such as highly educated workers in a certain field, potential business partners or advanced manufacturing capability may find a wealth of that resource elsewhere.

Central and eastern Europe have become hot sources for talented programmers, software engineers and entrepreneurs, who have access to world-class math and engineering education (Financial Times, October 2, 2014). The Financial Times reports a trend toward eastern European businesses moving their headquarters and sales teams to the US or UK as they grow, while keeping their core soft-

ware developers in eastern Europe where they are immune from the talent poaching that is prevalent in Silicon Valley. That bifurcation can increase the enterprise's access to capital provided by U.K. or U.S. investors, whereas achieving the same level of funding would be more difficult in their home countries.

Savvy U.S. investors are aware that ideas and creativity can flourish anywhere in the world. According to London-based Go4 Venture Advisers LLP, U.S. investors participated in two-thirds of recent European deals over \$10 million. The report characterizes U.S. investment as focusing on game-changing plays such as later-stage deals, large financing commitments and investments in disruptive technologies. During 2014 Google Ventures created a \$125 million venture fund focused on European tech companies, and plans to explore possible tech investments in Europe from its new London office.

The International Trade section of OEDIT provides information on cross-border business compliance, including compliance with export controls, and organizes trade shows and trade missions to various countries. The U.S. Export Assistance Center located in Denver assists businesses with export documentation, market strategies and evaluation of foreign business partners,

as well as information about international financing and logistics. Those services can be accessed at export.gov/colorado.

The World Trade Center Denver, a non-governmental organization, assists companies with certain types of international shipping documentation, credit reporting, foreign market research and classes in various cross-border business subjects. Membership information and a full description of its services are at wtcdenver.org.

Amy Hirter is the co-chair of the BCBA Business Law Section. She is of counsel in the law firm of Packard Dierking LLC.



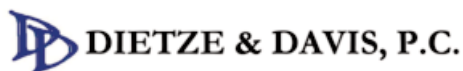
LARRY RIDER MEDIATION/ARBITRATION

**Over 40 years of assisting
people to resolve disputes.**

"A good listener helps us overhear ourselves"
Yahia Lababidi, author

**My office or your office.
7373 Old Mill Trl. • Boulder, CO 80301 • 303.579.5433
leridermediation@gmail.com • www.ridermediation.com**

LAWYERS ANNOUNCEMENTS



is pleased to announce that

GLENN H. LENZEN

has become a Shareholder with our Firm.

Mr. Lenzen's practice will continue to focus
on
Business and Intellectual Property Law.

Mr. Lenzen may be reached as follows:

2060 Broadway, Suite 400
Boulder, CO 80302
Phone: (303) 447-1375 • Fax: (303) 440-9036
Website: www.dietzedavis.com
Email: GLenzen@DietzeDavis.com

JUDSON C. HITE, ATTORNEY P.C.
A Professional Services Corporation

250 Arapahoe Ave., Ste. 300,
Boulder, CO 80302
Phone: (303) 938-1231
Fax: (303) 938-1526
judsonhite@hitelaw.org

Judson Hite is pleased to announce
(again) the relocation of his practice,
effective December 1, 2014.

He returns to Boulder, and the friendly
confines of 250 Arapahoe,
to continue focusing on
corporate, real estate and
civil litigation matters.

Thursday, December 11 **Speed dating with 20th JD Judicial Officers**

5:30 PM at Shine, Restaurant and Gathering PlaceSpace is limited, sign up now on the bar's
website.www.boulder-bar.org go to Dec. 11

CLE \$40 ethics and general credits applied for, \$15 for those not needing the credits
There will be door prizes and lots of good beer and complimentary food.
First drink is on the bar as always.

Attendees will have an opportunity to be in small groups with a judicial officer for 15 minutes after
which another judge(s) will arrive with new discussion topics. There are 13 judicial officers who
have already signed up for this event. Don't miss this opportunity to "legally"
have "fun" and talk with the bench.

Topics of discussion will include:

What happens behind the security doors; What happens to my pleading and motions
Communication with the court and email guidelines; Courtroom demeanor - what you do that
makes them happy.

How to deal with difficult attorneys; Rules of Evidence; Professionalism
Local administrative Orders: where to find them and address questions re: specific issues

PRESIDENT'S PAGE

By Star Waring



Lawyers as Renaissance People

The term "Renaissance person" refers to several extraordinary individuals who lived during the Renaissance period in the fifteenth and sixteenth centuries, were talented in a number of diverse areas and mastered many different skills. Such persons included Leonardo da Vinci who was not only an accomplished painter but also a mathematician, engineer, inventor and scientist of great renown. Another example is Michelangelo who excelled in art, music and poetry. The term "Renaissance person" has been extended to include anyone, such as Ben Franklin or Albert Schweitzer, who excels at several different things.

I am often struck by how many lawyers seem to excel in a variety of different endeavors in addition to practicing law. A great number of our colleagues are by nature highly competitive and intellectually inquisitive. Many are accomplished in literature, history, science, athletic skills or other activities. This may be true in other professions but I wouldn't be surprised if lawyers are particularly outstanding in this respect. Perhaps it is because our profession includes such a wide variety of practice areas, which attract highly competitive

people with diverse educational backgrounds and skill sets.

A number of Boulder County lawyers truly fit the Renaissance profile. They are not only great lawyers but they also have passionate interests and talents outside of the law and they have mastered skills and achieved notable accomplishments in furtherance of those interests and talents. In this article, I will highlight four such individuals: Glenn Porzak who has summited the highest peaks in each of the seven continents; Judge Judith Labuda who founded and continues to be active in a nonprofit that supports children in Thailand; Richard Lyons, who travels the world to observe free and fair elections on behalf of the Organization for Security and Cooperation in Europe; and Karl Kumli who is an avid student of southwestern archaeology and has done scholarly research in that field and also hosts a Celtic music radio show. I asked each of these lawyers to explain what they find most satisfying about their accomplishments outside of the law and whether those activities have made them better lawyers or judges.

Glenn Porzak

Glenn is a partner at Porzak, Browning & Bushong in Boulder where he has a very successful practice in water law. Prior to that, Porzak was a partner in Holme Roberts & Owens in Denver (now Bryan

(continued on page 8)



Glenn on the summit of Mt. Everest, 1990.



Over Sixteen Years of Experience with

- **Mediation**
 - **Arbitration**
 - **Settlement Conference Services**
- Also accepting referrals for personal injury civil and criminal litigation.**

Past President of Colorado Trial Lawyers and Boulder County Bar Association; Colorado Super Lawyer 2007-2014.

Jim Christoph, JD

303.381.2560 christophlaw@comcast.net

PRESIDENT'S PAGE *(continued from page 8)*

Cave). Glenn's climbing history illustrates why he is one of the most accomplished high-altitude climbers in the world. In pursuit of a life-long dream, Glenn made his first attempt on Mt. Everest in 1981. His team was turned back due to 140 mph winds. Glenn returned to climb Everest in 1989 but was again forced to turn back due to life-threatening weather conditions. Finally, in 1990, Glenn led a 10-man expedition with the ambitious goal of climbing both Everest and Lhotse, a neighboring 8500 meter peak, in the same season. Glenn reached the summit of Everest on May 10, 1990. When asked if it was worth the effort or the risk, Glenn said "Probably not for most. After all, climbing a big mountain is somewhat a useless endeavor. Nevertheless, for those who long to reach the heights where clouds lie beneath their feet, experiencing every facet of a mountain like Everest is worth the effort, and perhaps even the risk." (The Explorers Journal, Summer, 1991, Vol. 69, no. 2 at p. 45)

Between 1973 and 1992, Glenn climbed the highest peak on the world's seven continents: Australia, Europe, Asia, Antarctica, North America, South America and Africa. Only a small number of people have accomplished that goal. Glenn has served as president of several national climbing organizations. His climbing resume includes many more accomplishments than can be summarized in this article.

Q. *What do you find most satisfying about being a serious climber?*

A. It has been the ultimate remedy to the stress one experiences in the practice of law. Given the life and death situations one experiences on serious climbs, and the difficulties people face in remote foreign lands that you often witness, it has put into perspective some of the problems we face as lawyers. Moreover, it has also created some of the most lasting friendships.

Q. *Has being a climber made you a better lawyer and if so, how?*

A. Definitely yes, particularly what I learned from being the leader on seven major Himalayan expeditions. During those expeditions and on many other climbs, I had to deal with different personalities with different perspectives and goals, and often had to negotiate with foreign ministers, ambassadors, high ranking military officials, and local village leaders. I often quipped after some of these climbs in foreign lands, particularly in sensitive areas of Afghanistan, Pakistan, China and Tibet, that I did more lawyering than climbing. The big difference, however, was if you make a mistake in the practice of law, you might lose a case. If you make a mistake on a climb, particularly a Himalayan expedition, it might cost you your life or more importantly, the life of a teammate. The best story relating to this question, however, is that as the expedition leader on a 1977 expedition to Nepal, I had to argue and win a case before what is akin to the Nepal Supreme Court. It's a long story but suffice it to say, a technical legal issue came up with some of the Nepalese rules and regulations that were administered by the Foreign Ministry that would have jeopardized our entire expedition. We challenged the Ministry's interpretation and it quickly went before their Supreme Court and I argued the case with help of an interpreter. Happily we won and I may be the only lawyer in the Colorado bar that is 1 and 0 in the Nepalese Supreme Court!



Judge Labuda with some of the children she supports in Northern Thailand.

Judy Labuda is a district court judge in the 20th Judicial District. Prior to her appointment to the bench, she was in private practice in Longmont where her practice focused on family law issues. In 2008, while trekking through Northern Thailand with her sister, Jane, and her niece, Claire, Judy discovered a small children's home. Judy was profoundly touched by the limited educational, emotional and financial resources available to so many of the children who lived there. Based simply on the geographical place of their birth, these children often seemed destined to a life of hunger and hopelessness. The children captivated her heart and she has returned to Thailand many, many times, with family and friends.

Rebuilding Seminars

www.RebuildingSeminars.com - Hear us on  npr.org

Life-Changing Programs
to guide your clients
through divorce
with
Norm Gibson, LCSW
and Mary Harbison, MA



303.444.2072 x2 - facebook.com/RebuildingSeminars

PRESIDENT'S PAGE *(continued from page 8)*

To accomplish her goal of helping the children she met, Judge Labuda founded a nonprofit organization called Charities Within Reach ("CWR"). Judy was president of CWR but after she was appointed to the bench, she had to step down but continues to serve on the Board. CWR provides financial support for children in an area called the Golden Triangle of Thailand. That area is located where the Borders of Thailand, Laos and Burma meet and it is plagued with human trafficking and drug trafficking. When asked why she was involved in helping these children, Judy replied, "In my heart, I understand and embrace what Margaret Mead meant when she said, 'Never doubt that a small group of committed people can change the world; indeed it is the only thing that ever has.'"

CWR supports the following schools and children's homes:

1. Lisu hilltribe kindergarten: This is in a very remote mountain region a few miles from the Burma Border. Lisu is a type of ethnic minority hilltribe. CWR supplements the teacher's salary and provides school supplies.
2. Promise Home: This is a small children's home fully funded by CWR that provides kids who are either orphans or have a living parent who is unavailable to provide for their care (prison, impoverished etc.), with a place to live and the opportunity to attend school. There is a house father and mother, who are ethnic minorities, who provide love and care for the children and CWR pays their salaries.

3. Bethany Home: This is a children's home with 45 kids and CWR has provided about 20% of their monthly support. CWR also built a girl's dormitory for the home.

4. Judge Labuda and other Board members often visit other hilltribes in Thailand taking warm coats and mittens and hats, as they live in one room huts with no heat or insulation and the temperatures may get below 40 degrees in the winter months.

5. School: There is a school for hilltribe children in Chiang Rai, where about 300 kids live in barn like dormitories without heat or air conditioning. It is stifling in the summer and freezing in winter. CWR has provided all the children there with mattresses and blankets.

Q. What do you find most satisfying about supporting children in Thailand through CWR?

A. I actually get to see the difference it makes in the lives of specific children. I get to go back every nine months or so and see the same children who jump into my lap or take a walk with me down a dirt road while holding my hand and I know that we have added so much to the quality of their life and their future.

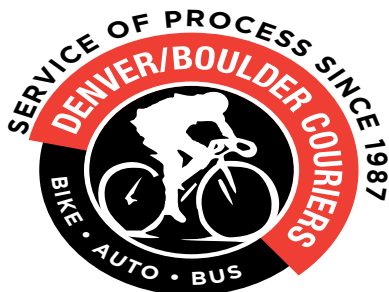
Q. Has your work with CWR made you a better judge and if so, how?

A. My work has caused me to be a better judge as I think I am more compassionate of people in my courtroom who feel overwhelmed by the system and I see that people can overcome adversity in their lives. I see these kids struggling to survive, in a place where

they do not understand the language, Hilltribe kids speak a Hilltribe language as their first language so Thai is a second language and English a third language. I see how difficult it is for them to adjust to a school in a new language, how grateful they are to have food to eat every day, how they thrive in a place where they are loved and cared for by adults who want them to succeed and it makes me realize that we all need this in our lives. It makes me a better human because I realize how so many of our problems are "first world problems" and how different that is from living each day wondering how and where you will find food for the day.



RICHARD LYONS
Dick Lyons in Moldova as an election observer.



303.571.5719



RUSH SERVICE OF PROCESS
AND LEGAL COURIER FOR
THE ENTIRE FRONT RANGE



FAST AND EASY QUICK QUOTE
AND ONLINE ORDERING AT
www.dbcouriers.com



OR ORDER BY PHONE
303.571.5719

PRESIDENT'S PAGE *(continued from page 10)*

Dick Lyons is an attorney with Lyons Gaddis Kahn Hall Jeffers Dworak & Grant in Longmont. His law practice has focused on the representation of local governments throughout the state, ranging from fire districts to school districts. In that capacity, he was often required to train local officials on how to conduct an election because formerly each had different statutory election dates and the clerk and recorders didn't have jurisdiction to run them (although for the past 10 years, all can now coordinate elections and contract with the county clerks to conduct them in November of each year—except for special districts which still conduct their local elections in May of even numbered years).

Dick said that after practicing for about 25 years, he was like most other attorneys looking for some outside interest to avoid burnout and repetition. He learned about our country's membership in the Organization for Security and Cooperation in Europe which is a 57 member organization that takes a multi-faceted approach to achieve stability and peace in Europe—including economic, human rights, border integrity, arms control, counter terrorism as well as traditional politico-military aspects. OSCE has established a set of election standards by which each member country's elections are judged to determine if they meet such standards and if so then

they receive the imprint of "free and fair" which carries with it many international implications.

Each member country of OSCE is expected to contribute a certain number of election observers for major national elections (presidential or parliamentary). In 2000, Dick volunteered his services, took the required courses and tests, was interviewed, and was not called up until nearly two years later. He observed the Serbian presidential election in 2002, and again in 2003 (they didn't get the required majority even in a runoff in 2002), then in the following years he has observed in Tajikistan, Belarus (twice), Ukraine (twice), Moldova, Kyrgyzstan, and Republic of Georgia for a total of 10 election missions. His latest was May 25 when he was sent to eastern Ukraine, very close to the Russian border, for the presidential election. Dick said that it was quite an experience. The U.S. government arranges and pays for transportation, and then pays the same per diem rate as for any federal employee traveling to that country. He and other election observers are in country for about a week: including training/orientation in that country's capital (including the use of the unique forms that are part objective and part subjective to "grade" each polling place or each regional tabulation center), then transported throughout the country to meet the long term observers who have been there for about 60-90 days, then prepare in their assigned re-

gions, then participating on election day, debriefing locally the next day, then transported back for debriefing nationally. Then, they have a big party and we fly home. The total number of observers ranges from as small as 300 to as many as 900, and some just use long term observers instead of bringing in the short termers if the country has a history of good clean elections. And incidentally, Dick said they do send a small contingent to the U.S. for each national election. You can read the final reports/grading of U.S. elections on their website.

Q. What do you find most satisfying about being an international election observer?

A. The most satisfying aspect is observing the commitment of the people in these countries to achieve a free and fair election and watching democracy in action at the lowest level. Although I have observed some elections that have failed international standards due to intentional voter fraud, I have also been present at several which were not only in accordance with standards but were the first peaceful transitions of government in those countries' respective histories (peaceful transition of power is something that most long standing democracies take for granted). I am always amazed at the long hours election volunteers in these countries devote to helping democracy take a foothold. All still use paper bal-

continued on next page

A trusted Boulder law firm since 1969.

The Confidence of Trusted Counsel.®

303-443-8010 | www.celaw.com

CAPLAN
AND
EARNEST
LLC

Est. 1969

Education Health Care Litigation Estate Planning Immigration Real Estate Business Services

PRESIDENT'S PAGE *(continued from page 8)*

lots which have to be counted at each polling place by hand with the results transferred to the regional offices late in the late night/morning sometimes in terrible weather conditions, with people standing in line for hours to get their precinct's results certified. It's interesting how all of these countries are making voting more open/easier for all voters whereas they often ask me why the US is making it more difficult for voters to vote.

Q. Has your work with OSCE made you a better lawyer and if so, how?

Yes, definitely. As an attorney, each election in each country becomes a mini-seminar in comparative law, contrasting their laws and governmental structures and organizations with ours. I return each time with a better understanding of ours--- having contrasted "ours" with "theirs" because during our training, we not only learn the local election law, but also are briefed on their press coverage, campaign rules, free speech issues, polling, current political issues, political parties, candidates, etc. There are some trends worldwide (here included) that are of concern and others that are inspiring. In addition, it is interesting to meet and discuss legal issues with other observers from all of the other 57 member nations and to receive their input and perspective.

Karl Kumli

Rock art at a site in New Mexico



Karl Kumli is an attorney who practices water law and energy law with Dietze and Davis in Boulder. After moving from California to Colorado in the early 1980s, he developed a strong passion for southwestern archaeology and history. Long before that, however, he became an avid Celtic music fan and has managed to find ways to develop both of these passions while still maintaining a successful law practice.

Karl's father began listening to folk music when Karl was a young boy and he became enchanted with it. In the early 1970's, a young priest at Karl's parish, Father Simon, who was a big Kerryman from Killarney, introduced him to the Chieftains, the Dubliners and the Wolfe Tones. As a college student, he started to get more serious about his infatuation with Celtic music. He took a year of Irish Gaelic and learned a bit of step dancing and set dancing to supplement his joy in singing the "auld songs." Once he turned 21, he began frequenting the bars and halls where Celtic music was being played.

Beginning in 1975, Karl was hired as a summer replacement DJ for a small network of radio stations in Washington State. He did everything from pulling a six hour air shift, to commercial production, reading and reporting news and emptying the trash (as the last guy out of the station at night when the station went off the air at night). He played some country, some top 40 and most of all, rock "n" roll. He loved it.

After Karl moved to Boulder in 1981, he called the local public radio station, KGNU, wondering whether they'd be playing Celtic music on St. Patrick's Day. They told him that they didn't have anyone who was familiar with the genre so Karl offered to come in and do a show, using his own record collection. Thirty years later, Karl's radio show on KGNU, *Seolta Gael*, is still on the air which makes him the longest running Celtic music D.J. in the State of Colorado. Now there are five DJs producing Celtic music at KGNU, with a network of Celtic

DJs at perhaps a dozen stations across the Rocky Mountains. Karl claims that he is not responsible for that growth. He just happened to be there early on in the process, but the music still excites him with its beauty, historicity, complexity, and fire. You can catch Karl's show which airs the first and third Wednesdays of the month, 7-8 pm, on KGNU in Boulder and Denver (88.5FM and 1390AM).

Karl's passion for archaeology actually has its roots in water use, so in that sense his vocation gave rise to his avocation. He became interested in dry farming strategies used by Ancestral Pueblo people in the 1990s. A phone call to an archaeologist in search of a report written about his excavation at an 800-year old reservoir was the fuse. By the time he became involved as a Trustee with Crow Canyon Archaeological Center, in Cortez, Colorado, he was completely hooked. In 2007 Karl received a grant from the State of New Mexico Historic Preservation Division to produce a comprehensive study of the Spanish land grant village of Cebolleta. The effort consumed two years and took Karl on a historical journey from Archaic Native American culture to Puebloan and Navajo civilizations and Spanish settlement. For a short time, the village was even a US Cavalry outpost.

In the American Southwest, archaeology and history are both very evident and intertwined. Karl's Mom was a real history buff, so she'd be enthused about where his passion has taken him. This month Karl became a board member at History Colorado (our state historical society). Since Colorado water rights are valuable only when used, all water lawyers become historians to some extent, and he hopes that his studies of history and archaeology make him a better lawyer.

Q. What do you find most satisfying about your dual passions in southwestern archaeology and Celtic music?

PRESIDENT'S PAGE *(continued from page 12)*

A. I have especially enjoyed interacting with the people I meet who live in the areas of the southwest that I visit in my frequent trips to New Mexico, Southern Colorado, Arizona and Utah.

It's pretty much the same for my radio show. I enjoy meeting and learning from the musicians. I am in awe of their talent.

Q. Do you think your interests in Celtic music and southwestern archaeology have made you a better lawyer and if so, how?

A. On the water side, certainly so. I have learned a great deal about farming

corn and beans (if you are in the water business, you recognize that this is serious stuff), microclimates, soil moisture, localized and traditional agricultural practices, water storage and conservation strategies, dendrochronology, the Spanish acequia system of water rights, the history of Spanish water law and land use practices under different legal systems. I believe working in radio may have helped me to be a better extemporaneous speaker. Most of all, both of these outlets have helped break a bit of stress out of my life. That's always a good thing.

Karl and his son, Karl, exploring the Irish coast



LAWPAY
CREDIT CARD PROCESSING

Four Decades of Quality Performance
BOULDER COUNTY BAR ASSOCIATION
Member Benefit

ACCEPT
VISA MasterCard
GREAT CLIENT
PAID ON TIME, INC.

THE CORRECT WAY TO ACCEPT PAYMENTS!
Recommended by Over 80 Bar Associations
LawPay.com/bcba | 866.376.0950

Affinipay is a registered ISO/MSP of BMO Harris Bank, N.A., Chicago, IL

TWENTIETH JUDICIAL DISTRICT SELECTED FOR RESTORATIVE JUSTICE PILOT PROJECT: USHERING IN A NEW ERA OF JUVENILE CRIMINAL DIVERSION

BY ANDREA KEHRL

“If people are answerable to their real peers, they are much more susceptible to reform.”¹

-Dr. Ranginui Walker

On May 28, 2013, Governor Hickenlooper signed into law House Bill 13-1254, requiring the expanded use of a criminal diversion process known as Restorative Justice. This legislation established a Restorative Justice (“RJ”) pilot project in the 20th Judicial District (Boulder County), the 12th Judicial District (Alamosa, Conejos, Mineral, Rio Grande, and Saguache Counties), the 10th Judicial District (Pueblo County), and the 19th Judicial District (Weld County). Boulder County was a likely candidate for the pilot project, in light of its several established and well-known RJ programs, such as those of Restorative Solutions, the City of Boulder, Longmont Community Justice Partnership, the Boulder Sheriff’s Department, the Erie Police Department, and Nederland’s Teens Inc.

What is Restorative Justice? It is a criminal diversion process, with historical roots as a social dispute resolution mechanism that run deep in this country and others. Indigenous peoples often are attributed with creating and catalyzing the social dispute resolution mechanisms out of which RJ grew, such as the Navajo Peacemaking Courts in this country and the Maori peacemaking processes and community courts in New Zealand, a nation that has had RJ pilot projects in place to expand RJ use for juvenile and adult offenders for many years.² As a dispute resolution process, RJ focuses on the needs of the victims and the offenders, as well as the community. Offenders are encouraged to take responsibility for their actions and to repair the harm they have done to their community, in direct or more in-

direct and creative ways. Typically, in a conference, offenders engage in a confidential, honest dialogue with the victim and his/her family and supporters (or a surrogate victim if the victim chooses not to participate), select members of the community, the offender’s family, and neutral facilitators to discuss the impacts and harms of the offense and ways the offender may repair those harms, instead of imposing standardized, impersonal punishments. The culmination of the RJ conference involves the offender agreeing to undertake certain actions to repair the harms as decided collaboratively with the participants in the conference. Proponents of RJ believe it results in reduced recidivism rates and better offender reintegration into, and a sense of responsibility for, the community. Ultimately, reducing recidivism and the number of offenders entering the criminal justice system in the first place imposes less economic burden on the justice system and jail and prison systems and, most importantly, lessens victim impacts.

As a criminal diversion process for juveniles, the Colorado RJ pilot project replaces traditional prosecution of first-time juvenile offenders who are arrested or receive summonses or municipal court referrals for criminal conduct with an RJ intervention. Through Colorado’s RJ pilot project, the legislature intends to facilitate and encourage the diversion of juveniles from the juvenile justice system to RJ practices; to provide data to assess the efficacy of RJ to reduce recidivism; to assist in repairing the harm caused to victims and the community; to increase victim, offender, and community member satisfaction; to reduce costs; and to promote the RJ principles of reconciliation, responsibility, reintegration, respect, relationship-building, and restitution (often referred to in RJ as the “5 R’s”).³

In the pilot program, if a juvenile has not been previously charged with a crime in juvenile court or has not participated in the pilot project and that juvenile could be charged with a misdemeanor, the district attorney is required to assess the juvenile’s suitability for RJ programs, after consultation with the victim in any Victims’ Rights Act crime.⁴ In addition, the district attorney may refer juveniles charged with a class 3, 4, 5, or 6 felony if the juvenile has no prior juvenile charges and no prior participation in the pilot project.⁵ The statute excludes from RJ eligibility crimes involving sexual behavior, domestic violence, stalking, and violations of protective orders, and certain programs, like the Boulder County program, also exclude certain weapons offenses.

If the district attorney determines that the juvenile is suitable for RJ and the juvenile agrees to participate at his/her own cost (a sliding-scale fee up to \$125 based on ability to pay⁶), the district attorney will not file charges pending completion of the program, but if the juvenile fails to complete the program, the district attorney may reinstate the charges.⁷ As is the case with all aspects of the pilot program, the district attorney has much discretion in implementing the program. In addition, on a quarterly basis, the pilot programs must submit data to the State Division of Criminal Justice, including, for example, basic information on the program, participant demographic information, results of a uniform satisfaction survey for offenders and victims, and information on victim involvement.⁸ The pilot programs determine recidivism annually. With this information, the State intends to assess the efficacy of RJ on reducing re-

(continued on page 15)

RESTORATIVE JUSTICE (continued from page 13)

cidivism, enhancing participant satisfaction, and achieving other legislative objectives.⁹

Peggy Jessel, Chief Deputy of the Boulder DA Office's Juvenile Division who is the director of the Boulder County pilot program, has been working diligently with her team to build the program since last year, at a time when the statute was in place but no funding was yet available. The Boulder County program has undergone a tremendous ramping-up year in establishing its RJ pilot program. Peggy Jessel explains, "We have always sent juveniles to RJ as part of the deferred adjudication or the adjudication process, but now it is becoming a more major part of the culture." For instance, now Boulder County law enforcement officers complete Juvenile Court Referral forms that allow the officers to recommend for or against RJ for particular offenders and to comment on the degree of cooperation of juvenile offenders.

Other recent efforts of the Boulder DA's Office in launching its program include entering Memoranda of Understanding with several other RJ programs in Boulder County and ensuring that the juvenile's rights to his/her own lawyer, including a public defender and how to be appointed a public defender, appear on all paperwork throughout the RJ process, such as the referral form and the ultimate agreement by which the juvenile undertakes agreed-upon actions to repair the harm and completes the process. The paperwork provided to juvenile offenders and their parents has been translated into Spanish, informing illegal immigrants, for instance, of their ability to communicate in confidentiality throughout the RJ process without fear of prosecution. The Boulder DA's office is adamant about not utilizing RJ as a place to send cases that are unviable for prosecution; cases in which RJ is utilized must be appropriate for filing charges and viable for

prosecution. The program even has developed and utilizes different "levels" of RJ; for instance, one such level is what the DA's Office refers to as "RJ Plus," which is appropriate for Low Risk High Need offenders who may have unaddressed trauma, live in poverty, or other needs for additional services, such as therapy, mental health services, or substance abuse treatment. "All of this has been developed in the past year, and we are still in development," says Peggy Jessel.

Next on the agenda for the Boulder County pilot program will be additional training for law enforcement officers, establishing new positions with grant funds, and helping the State's RJ database get up and running by submitting the Boulder program's data collected and maintained over the past year. The legislature will be assessing whether the \$125 participation fee accurately compensates the program for the actual cost of participation. The pilot project currently is approved for three years. Like other supporters of RJ, Peggy Jessel hopes that the legislature will extend it for another two years and hopes to see the program's scope expanded to young adults, ages 18 to 25, a group of young, maturing people who also may benefit and grow more by participating in the RJ process and dialogue, opposed to an impersonal fine or sentence devoid of personal community interaction.

Proponents of RJ assert that the personalization of the crime and its impacts is the best deterrent of future crime. As Peggy Jessel explains, "the courtroom does not personalize the harm; engaging in the RJ process face-to-face with the victim, the involved family, and community members does personalize the harm." Personalizing the harm enables the offender to understand and repair that harm. And, frankly, personalizing the harm is uncomfortable, with the potential to make a lasting impression on young minds. The future is brighter for RJ in Colorado and the young Coloradans who may benefit and grow from it.

By: Andrea Kehrl

Andrea practices water and special district law at the Boulder firm of Moses, Wittemyer, Harrison and Woodruff, P.C. and currently serves as a co-chair of the Boulder Bar Young Lawyers Division. Throughout law school, she volunteered to facilitate RJ conferences for CU and the City of Boulder, and she continues to volunteer for the City on occasion.

FOOTNOTES

1. Kayleen M. Hazlehurst, AUSTRALIAN INSTITUTE OF CRIMINOLOGY, Community Participation in Criminal Justice Administration in New Zealand, *Justice Programs for Aboriginal and Other Indigenous Communities: Australia, New Zealand, Canada, Fiji, and Papua New Guinea*, Aboriginal Criminal Justice Workshop No. 1 (1st ed. 1985), 115.
2. See e.g., Ranginui J. Walker, Maori Sovereignty, Colonial, and Post-Colonial Discourses, *Indigenous Peoples' Rights in Australia, Canada, & New Zealand*, 191 (1999). See also, NEW ZEALAND MINISTRY OF JUSTICE, Restorative Justice Research, available at <http://www.justice.govt.nz/policy/criminal-justice/restorative-justice/restorative-justice-research>.
- 3 See, C.R.S. § 19-2-510.5.
4. *Id.* at (3)(a).
5. *Id.* at (3)(b).
6. Note that participant fees go toward supporting the RJ program, but the actual cost incurred by the program often far exceeds the fee.
7. C.R.S. § 19-2-510.5(3)(a).
8. *Id.* at 2(b).
9. *Id.* at (2)(c).

CAN YOU AFFORD YOU?

By Heidi C. Potter

Have you ever wondered if you could afford to hire yourself if you needed a lawyer? For many of us, the answer to that question is either, “No, I couldn’t afford to hire me” or “Yes, but not for very long.” Now imagine that you are living at the poverty level, have kidney disease and are in desperate need of the Medicaid certifications required for a life-saving kidney transplant. Or maybe you are elderly, retired and living on a fixed income when your social security card is stolen and you can’t get your retirement benefits because someone is fraudulently using your identity to obtain what is rightfully yours. These individuals definitely can’t afford your help, but they are in dire need of your help.

Legal needs studies have consistently found that fewer than 20 percent of low-income individuals get the civil legal assistance they need. These include many who face serious and potentially life-threatening consequences if they don’t receive the help they need – victims of domestic violence and their children, families at risk of losing their homes, seniors in need of protection or medical care, and veterans entitled to benefits. Of those Coloradans who actually make their way to Colorado Legal Services (CLS) to ask for help, more than half are turned away because of inadequate resources. That’s the bad news.

The good news is you can help! As lawyers, we know first-hand the value and necessity of quality legal representation. We understand the serious repercussions of leaving legal problems unresolved and see every day how good advocacy makes a difference in people’s lives. As lawyers we are in the business of providing meaningful access to justice. Making a contribution to the Legal Aid Foundation (which raises money for CLS) allows us to provide meaningful access, not just for our clients, but for some of the least fortunate and most vulnerable members of our society.

Our contributions help assure fairness in our civil justice system, regardless of individual economic circumstances. Our contributions provide access to justice and avenues out of poverty for those who, without legal aid, have nowhere else to turn. There are also ongoing efforts to encourage more pro bono work and to provide more assistance for the growing number of unrepresented litigants in state court. But these initiatives cannot replace—and indeed, they rely on—an adequately-funded, staffed legal aid program, with expertise and experience in responding to the legal needs of low-income people.

Our support and leadership are critical to the success of the Legal Aid Foundation’s annual Campaign for Justice, and critical to the financial stability of CLS. CLS is the only agency in the state that provides free legal services in civil cases to indigent clients in every Colorado county. With few exceptions, CLS clients are living at or below 125% of the federal poverty guideline, which means an annual income ceiling of \$14,588 for an individual and \$29,813 for a family of four.

CLS operates like a legal emergency room. In conducting its triage, it gives priority to the poor and elderly in greatest economic and social need, focusing on legal issues that have an impact on basic needs, including at least minimally-adequate income, food, shelter, utilities, necessary medical care, and freedom from domestic violence and abuse. In 2013 alone, CLS directly served nearly 12,000 low-income clients, and stretched its limited resources with technology, self-help materials and clinics, and state-of-the-art interactive legal forms to provide assistance to many more.

CLS also plays a pivotal role in the development, coordination, support, and most effective use of pro bono resources across the state. In four of its 14 offices, including Denver, CLS houses the local pro bono program and provides for coordinated intake. CLS currently has 48 lawyers on staff to serve over 900,000 income-eligible Coloradans. By comparison, there are 420 public defenders in the state to serve the indigent in serious criminal matters.

Because of inadequate resources, CLS turns away at least one income-eligible person for every person it serves. Together we can change that. In the coming weeks you will be receiving a letter from the Boulder County Campaign Committee, soliciting your donations to the Legal Aid Foundation. Please don’t throw that letter out. Use it to make a donation or consider further maximizing your impact by making an online gift in connection with Colorado Gives Day at www.legalaidfoundation.org. Contributions may be made on Tues., Dec. 9th or scheduled beforehand, and the value of those contributions will be increased by the \$1 Million FirstBank Incentive Fund.

You may also be receiving a call from someone on the Committee reaching out to solicit your donations. Don’t send the call to voice mail, answer the phone and commit to changing the lives of those in need!

PRO BONO PAGE

Pro Bono Referrals

Seven cases were referred during the month of October. Thank you to the following attorneys:

Norm Aaronson- CULADP
Evan Branigan
Graham Fuller
Guy Greenstein
Judson Hite
Alice Lerley

Pro Se Program Volunteers

Josh Anderson
Mary Louise Edwards
Guy Greenstein
John Hoelle
Matt James
Chris Jeffers
Craig Small
Helen Stone

BCAP Volunteers

Thank you to the following attorneys who accepted pro bono referrals for the Boulder County AIDS Project in October:

Paul Bierbaum
Christina Ebner

Pro Bono Corner

**Interested in a
Pro Bono case?
Please call Erika at
303-449-2197.
CLE credits available for
pro bono service.**

PROFESSIONALISM ON-CALL LIST

December 1	Helen Stone	303.442.0802
December 8	Curt Rautenstrauss	303.666.8576
December 15	Lee Strickler	303.443.6690
December 22	Mark Langston	303.440.9684
December 29	Meghan Pound	303.443.8010

CLASSIFIED ADS

Office for \$500.00 per month total! At the Registry Building located one block off the Pearl Street Mall at 1113 Spruce Street. Rent includes a desk in a four lawyer office, receptionist, phone service, internet, 2 nice conference rooms, utilities and full kitchen. Catch? We lawyers primarily practice out of our home offices and use this office and the conference rooms for client meetings, depositions and mediations. This is a great value for someone seeking to lower overhead but wanting more than a "virtual office." Contact Jim Christoph at 303-381-2560.

Cathy Schultheis, Mediation & Paralegal Services, established in 1987, offers affordable mediation services for your clients, with evening and weekend appointments available at \$125/hr. Traveling Notary. Supervised parenting time, \$40/hr. door to door. (303) 652-3638, <http://www.mediationparalegal-boulder.com/>, cathyboulderagent@yahoo.com.

Mobile Notary and Contract Paralegal Services. Civil litigation ADC/CJA. Real estate transaction. Roz Lynn Dorf, M.A. 303.494.6935.

LEGAL RESEARCH - experienced local attorney seeks legal research, possible overflow contract work. Resume and writing samples available upon request. Rates negotiable. Contact Erik S. Burns at 720-560-9685 or eriksburns@gmail.com.

Large Boulder office share for one attorney and one staff; rent includes shared receptionist, two conference rooms, kitchen, copier/scanner, basic supplies, stunning views, parking, CALL: 303-442-0165.

Large windowed office, opening to a deck facing the Justice Center at the Canyon Professional Building. Full services include receptionist, fax, parking, storage area, conference room and other amenities. **Gross rent \$825/month. 303-444-1700.**

Two Sunny centrally located offices in Longmont available immediately. One office is 250 Ft./\$500/mo. The second office is 168 Ft./ \$400/mo and has a private entrance. Both offices have use of common waiting room and kitchen. Free off-street parking on bus routes, and handicap accessible. Rent includes utilities but not phone and internet. If interested, call 303.544.2124.



*John & Amanda Sessa
are longtime supporters of the
Boulder County Bar Association*

- John and Amanda Sessa are consistently ranked in the top 1% of loan originators in the country
- They specialize in Conventional, Jumbo, FHA, VA and USDA financing
- They are experienced in helping families refinance their current home loans and investment properties
- They provide in-house underwriting, processing, and funding for superior service and timely closings

Helping families realize the dream of homeownership is our passion. Buying a home or refinancing your current home loan, is the single most important investment you can make. Although it can be intimidating, we are dedicated to making the process a positive and rewarding experience for you. We are honored by the opportunity to earn your business and look forward to serving you.

Contact us today to explore your options with SWBC Mortgage.



John Sessa
Branch Manager
NMLS #257361
LMB #100018423
Amanda Sessa
Sr. Loan Officer
NMLS #257356
LMB #100018251

1470 Walnut St., Ste #100
Boulder, CO 80302
office: 303.545.9600 | fax: 877.906.6350
www.sessaloans.com
asesa@swbc.com



© 2014 SWBC. All rights reserved. 8540-5480 Loans subject to credit and property approval. Certain restrictions and conditions may apply. Programs and guidelines are subject to change. Rates change daily. SWBC Mortgage Corporation NMLS 9741. Corporate Office located at 9311 San Pedro Suite 100 San Antonio, TX 78216. Regulated by the Colorado Division of Real Estate. 8540-5480 2/14

**THE BCBA NEWSLETTER IS A MONTHLY
ELECTRONIC PUBLICATION
BY THE BOULDER COUNTY BAR ASSOCIATION.
ARTICLES BY GUEST LAWYERS
MAY NOT BE REPRODUCED WITHOUT
PERMISSION FROM THE
BOULDER COUNTY BAR ASSOCIATION OR
THE AUTHORS.**

**COMMERCIAL ADVERTISING INFORMATION
IS AVAILABLE BY CONTACTING
christine@boulder-bar.org**

**OR THE BAR'S WEBSITE
www.boulder-bar.org**