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NOVEMBER CALENDAR OF EVENTS

Wednesday, November 5
Boulder Interdisciplinary Committee
Update on Substance Abuse Treatment Protocols: The Impact and Treatment of the Whole Family.
Presenters: John Gilburt, PhD, CAC III
11:30 @ Millenium Harvest House
Register at Boulderidc.org

Wednesday, November 5
CIVIL LITIGATION
Busting the Myths of Litigating in Boulder
Happy Hour Roundtable
4:30 at Holland and Hart
Free to attend. Drinks and appetizers provided.

Thursday, November 6
BUSINESS
Emerging Enterprises Part 2: Helping Entrepreneurs Make Good Choices
Presenters: Fern O’Brien, Laurel Durham, and Matt Mckinney
Noon – 2 PM Bryan Cave
$40 CLE 2 general credits and .8 ethics
$25 New/Young Lawyers, $12 Lunch

Tuesday, November 11
SOLO/SMALL FIRM and CRIMINAL
Help! I was Arrested for DUI.
What Do I Do?
Presenter: Jay Tiftickjian
Noon @ Caplan and Earnest
$25 CLE, $15 New/Young Lawyers, $12 Lunch

Tuesday, November 11
PARALEGAL
Identity Theft – Investigation and Prosecution
Presenter: TBD
Noon @ Dietze and Davis
$12 Lunch

Wednesday, November 12
SOLO/SMALL FIRM
Monthly Happy Hour
5:30 @ Conor O’Neill’s

Wednesday, November 12
WOMEN OF THE BCBA
Women of the Boulder County Bar Unite – A Happy Hour for Boulder Women Lawyers
5:30 @ The Bitter Bar – First drink and appetizers on the BCBA

Thursday, November 13
INTELLIGENCE PROPERTY
The US Patent and Trademark Office in Denver: What It Means to Intellectual Property Practitioners and Owners in the Rocky Mountain States
Presenter: Russell Slifer
Noon @ Hutchison Black & Cook
$25 CLE, $15 New/Young Lawyers, $12 Lunch

Friday, November 14
NEW/YOUNG LAWYERS
Immigration 101
Presenters: Christina Fiflis and Igor Serbinin
Noon @ Justice Center Training Room East
$15 CLE, Brown Bag Lunch

Friday, November 14
AVAILABILITY OF LEGAL SERVICES
Monthly Roundtable
Noon @ Boulder County Legal Services Brown Bag Lunch

Tuesday, November 18
EMPLOYMENT
Ethical Implications of a Multi-Jurisdictional Employment Practice
Presenter: Jim Coyle
Noon @ Bryan Cave
$25 CLE, $15 New/Young Lawyer, $12 Lunch
This program is accredited for 1 general and .8 ethics CLEs

Wednesday, November 19
FAMILY
SAFE Services: The Intricacies of Protocol and Communication
Presenters: Judge Judy LaBuda, Dr. Robin Menschenfreund, and Jenny Shaw
Noon brown bag @ Justice Center Training Room East
$25 CLE, $15 New/Young Lawyer

Wednesday, November 19
TAX, ESTATE PLANNING, AND PROBATE
The Good, The Bad, and the Ugly of the IRS
Presenter: William Van Dusen
Noon @ Hutchison Black and Cook
$25 CLE, $15 New/Young Lawyer, $12 Lunch

Thursday, November 20
REAL ESTATE
Revising Development or Starting Over in the Current Economy: Financing and Other Trends and Requirements for Commercial Development
Presenter: Gabriel Arebalo and April Lutz
Noon @ Dickens in Longmont
$25 CLE, $15 Lunch
$25 CLE new/young lawyers

Thursday, November 20
BANKRUPTCY
Monthly Roundtable
Noon @ Agave
Introduction
Access to land in Colorado, perhaps at one time land remote from development, has become an increasingly contentious issue. Contributing factors include increasing land values, increased emphasis on privacy and private property rights, changes in property ownership, and increasing use and development in these rural areas. A contemporary right of access over what may be an historic trail or road could arise from a relic of the 19th Century, a statute known as “R.S. 2477.”

The Legal Framework
In 1866, Congress passed a statute, known as Revised Statute 2477 (“R.S. 2477”), as part of the 1866 Mining Law, which also addressed the use of existing roads and authorizing access through patents and claims. The entirety of R.S. 2477 is one sentence: “The right of way for the construction of highways over public lands, not reserved for public uses, is granted.”

R.S. 2477 was unique in that “the establishment of R.S. 2477 rights of way required no administrative formalities: no entry, no application, no license, no patent, and no deed on the federal site; no formal act of public acceptance on the part of the states or localities in whom the right was vested.” In fact, in 1938, an early Department of Interior regulation was published dealing with R.S. 2477 rights-of-way, which provided:

This grant becomes effective upon the construction or establishing of highways, in accordance with the state laws, over public lands not reserved for public uses. No application should be filed under the act, as no action on the part of the Federal Government is necessary.

In 1976, however, Congress abandoned its prior approach to public lands and instituted a preference for retention of the lands in federal ownership, with an increased emphasis on conservation and preservation. As a result, R.S. 2477, enacted to encourage development and settlement of the West, was repealed. However, the repealing act specifically provided that it would not have the effect of terminating any right-of-way previously permitted, i.e., before R.S. 2477 was repealed. Colorado has its own version of R.S. 2477, which states “All roads and highways which are, on May 4, 1921, by law open to public traffic shall be public highways within the meaning of this part 2.”

As interpreted by Colorado courts, R.S. 2477 serves as “an express dedication of roads over public land where the roads were established by public use.”

The “sum” of the Colorado courts’ holdings on R.S. 2477 has been stated as follows:

[T]he statute is an express dedication of a right of way for roads over unappropriated government lands, acceptance of which by the public results from ‘use by those for whom it was necessary or convenient.’ It is not required that ‘work’ shall be done on such a road, or that public authorities shall take action in the premises. User is the requisite element, and it may be by any who have occasion to travel over public lands, and if the use

(continued on next page)
be by only one, it still suffices.9

“[S]uch use must be established before the land in question is withdrawn from the public domain or included within a reserve.” 10

Colorado has adopted a broad definition of what constitutes a “road or highway” under R.S. 2477, which may include “roads created by the passage of wagons, etc...” as well as a “foot path.”11 Indeed, “the purpose of the act was to give every settler, however unable to build a road, lawful access to whatever land he chose to enter. If access is feasible without work with pick and shovel no such work is necessary, and it would be a mistake to hold that action by any governmental authority is required.”12

Proving an R.S 2477 Claim Today
Access disputes among neighboring property owners often arise in the context of a locked gate, through which multiple property owners must travel to access their respective properties; or, access to a mining claim, which now may be surrounded by land owned by others and use of which causes disputes between them. Establishing both the existence and use of a road or trail prior to when the land it traverses was removed from the public domain (by reservation or patent, for example), is vital to a successful R.S. 2477 claim.

However, as one federal court has noted, in light of the federal government’s public lands policies, which encouraged settlement and development of public land in the West, “parties rarely had an incentive to raise or resolve potential issues while [R.S. 2477] was in effect...” Since the enactment of the Federal Land Policy and Management Act in 1976, and the contemporary focus on conservation and preservation of public lands, “litigants are driven to the historical archives for documentation of matters no one had reason to document at the time,” in order to litigate R.S. 2477 claims.15

In other words, in the late 1800s and early 1900s, settlers had no reason to document or to make official their use of a particular wagon road or trail to access their homestead. Now, in an era when private property rights are asserted more vigorously, for example, a locked gate by one landowner may precipitate the need for another to prove that the locked gate is blocking access over a route that had been used before the land over which it crosses was owned privately. Witnesses who could have testified about this early use are likely deceased or at least quite elderly now. As a result, counsel may be referred to the United States Archives to uncover original homestead and mining patents, the land entry applications for such patents (written in the perfect cursive common at the time), original surveys and survey notes by the Bureau of Land Management, ditch company files and surveys, USGS surveys and maps, as well as to local museums and archives for local history about the development of a particular area. Such an adventure is rich with information of a bygone era, which may be as interesting as it is necessary to prove a right to public access over a particular road today.

Counsel should carefully evaluate who should be made a party to any lawsuit, including any party with an interest in the land over which the route crosses. However, the U.S. District Court for the District of Colorado has limited parties’ abilities to pursue any R.S. 2477 claim against the federal government (for access over land now owned by the United States Forest Service, for example), based on issues of standing under the Federal Quiet Title Act.16 Although Colorado courts have routinely litigated R.S. 2477 claims between private parties, the local county may also be a necessary party to such claims.17

Conclusion
Although R.S. 2477 was repealed long ago, certain arguments about access to what are properly characterized as historic routes may still arise for years to come. Certainly, disputes between neighbors regarding access to their respective private properties will con-
continue to arise. Evaluating whether there may be a claim that such access is over a public road may provide your client with a remedy not otherwise available; and, proving it can be as much a history project as a complicated legal claim, and one that takes both the parties and their counsel on a rich historic journey.

FOOTNOTES
1. The 1866 Mining Law followed the 1862 Homestead Act (12 Stat. 392; 1877 Desert Land Act, ch. 107, 19 Stat. 377, as amended, 43 U.S.C. §§ 321-323), which were both intended to encourage settlement of open lands, expand the nation’s economy, and legitimize the access required for these activities.
3. Southern Utah Wilderness Alliance v. BLM, 425 F.3d 735, 741 (10th Cir. 2005).
12. Nicolas v. Grasse, 83 Colo. 536, 538, 267 P. 196, 197 (Colo. 1928) (analyzing R.S. 2477 and finding that the road in question in that case was in the evidence and pleadings and “was in use before the defendants’ entry” into the land and was therefore a public road); see also Rozman v. Allen, 100 Colo. 503, 68 P.2d 440 (1937) (public road claimed based on use to drive cattle back and forth to the mountain ranges).

Kenneth Roboinson is the partner in the law firm of Robinson & Tweedy, PC. Meghan Hungate is the co-chair of the BCBA Civil Litigation and is an associate with the law firm of Robinson and Tweedy, P.C.
The 20th Judicial District is pleased to announce that

**Michelle Crozier Haynes**
and

**Donna Powell**

have been hired as Self-Represented Litigant Coordinators (SRLC)

The “Sherlocks” will provide information to self-represented litigants regarding state statutes, rules, policies, and procedures; engage in community outreach initiatives to strengthen resources for self-represented litigants; and develop written, online and visual resources to assist self-represented litigants. They cannot provide legal advice.

Information regarding Self-Help Centers can be found by calling (303) 441-4741, by email to BoulderCourtSelfHelp@judicial.state.co.us or on the court website at: http://www.courts.state.co.us/Self_Help/

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**Boulder County Aids Project**

Local Legends Gala on November 9 at 5 PM will honor

**Paul Bierbaum, BCAP’S Pro Bono Legal Team Coordinator since 1991,**

**Hillary Hall,**

**Boulder County Clerk and Recorder Gay Marriage Advocate**

**Ann Puleo, BCAP Volunteer 1988 - Present**

“mom” to hundreds of BCAP Clients

The Gala will take place At the Hotel Boulderado and License No 1

More information www.bcap.org

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**Boulder County Bar Foundation Board of Trustees**

has approved the 2014 grants to the following organizations and programs in Boulder County.

- **Boulder County Legal Services**
- **Boulder High School Mock Trial**
- **Children First of the Rockies**
- **FOCUS ReENTRY Program**
- **Immigrant Legal Center**
- **Safe Shelter of St. Vrain Valley**
- **Voices for Children/CASA**
- **YWCA**

Special thanks to our Boulder County Bar Foundation Fellows for their annual contributions that allow us to fund these worthy programs.
Name and Area of Practice:

1. Bruce W. Warren “Biff”
   My practice is a general civil practice, including primarily Wills & Estates, Real Estate, Business Law, and Family Law.

2. Where you went to school and law school:

   I went to undergrad at the University of Nebraska (Political Science) and also went to Law School at Nebraska.

3. In your view, what are the advantages of being a member of the Boulder County Bar Association?

   In an age when everything is becoming electronic, we don’t run into other lawyers at the courthouse as often as we used to, nor do we meet in person as much. The Boulder County Bar Association helps me stay connected with other attorneys, through the Newsletter, CLE programs and other Bar events. The Bar’s mentor program is of great value to young lawyers – I was fortunate to have then Bar President Chris Brauchli as a mentor many years ago.

4. When you are not practicing law what are your outside interests.

   When I’m not practicing law, I cover local sports for the Left Hand Valley Courier, a Niwot newspaper. I’m also an assistant baseball coach at Niwot High School, and play in two bands, the Niwot Community Semi-Marching Free Grange Band (no musicians were harmed in the making of this music) and a classic rock band, On Fire.

5. Please tell us something most people don’t know about you.

   My dad, a CU Law alum and retired district judge in Nebraska, gave me the nickname “Biff” (after a Nebraska football coach, Biff Jones) when I was born. I never heard “Bruce” until I went to college.

   I’m credited (erroneously) with inventing Berry Peppers, a frozen soft drink sold at the swimming pool in my hometown of Creighton, Nebraska, which celebrates Berry Pepper Days every summer. I did help with the taste tests, and trademarked the name when I managed the pool.

* Editors note: Biff sent two special stories about himself and I was supposed to pick one but I thought both were very worthy of publishing. Thank you Biff!
WHY IT IS IMPORTANT FOR EXPERIENCED LAWYERS TO MENTOR NEW LAWYERS

The term “mentor” is derived from Greek mythology and is based upon the story of Mentor who was placed in charge of Telemachus, the son of Odysseus, when Odysseus left for the Trojan War. The goddess Athena later disguised herself as Mentor and in that capacity imparted practical advice to the young Telemachus. Now, we use the word “mentor” to describe someone who shares knowledge and wisdom with a less experienced colleague.

Like many of you, I have had the opportunity during my career to work with inexperienced new lawyers who were hired right out of law school after passing the bar. They showed up for work eager to begin practicing law and put their new legal skills to the test. Most of them possessed strong analytical skills that were sharpened during three years of law school and many of them could write well enough. But they often seemed to flounder when it came to understanding the finer points and the practical side of legal practice. I definitely include myself in that category as a newly minted attorney in 1979.

One of my early faux pas was to overlook the proper entity for which an insurance claim was filed. Based on typical large firm procedure, I was handed the litigation file on the morning of a county court hearing involving an insurance subrogation claim for an auto accident and told to handle the hearing. The automobile in question was actually owned by the John Jones Corporation and the insurance policy was issued to the Corporation but Mr. Jones testified under my direct examination that he personally owned the automobile involved in the accident and that he was entitled to recover damages. After the judge dismissed the claim, he asked me to meet him in his chambers where he kindly and patiently explained that it is necessary to pay attention to the entity. I was of course mortified and forever after, I have been very careful to remember the “who owns the car” rule. This incident demonstrates that there is so much that we simply do not learn in law school and so much that a good mentor can help us learn before we make a mistake.

Fortunately for me, I did have great mentoring in my field of practice, water law. Early on in my career, I was able to work with attorneys in my firm who were willing to spend the time necessary to explain exactly what they wanted me to research and why the issues were important. And they generally tolerated any follow up questions I had when the assignment was not clear or when my research went in a different direction than anticipated. These mentors let me take baby steps by second-chairing a case before I was allowed to handle the entire trial on my own. Eventually, they turned over entire clients to me. After a few years of mentoring, I was ready to bring in and represent new clients on my own.

Back in the 1800’s, people became lawyers by “reading the law.” They worked under the guidance of experienced lawyers while studying designated legal treatises. Abraham Lincoln began his legal career in that manner. Law schools were rare in the United States until the late nineteenth century so working with an experienced mentor was the best way to learn the finer points of legal practice. Surprisingly, a few jurisdictions, including California, Maine, Washington, Vermont and Virginia, still allow an applicant who has not attended law school to take the bar exam after reading the law under the supervision of a judge or attorney for a prescribed period of time.

I believe proper mentoring for attorneys is just as important today as it was over a century ago and in some ways it is even more important now. One of the trends resulting from the 2008 recession was the oversatura-
tion of the legal market and the dearth of jobs for lawyers. A direct result of the dismal job market was that many lawyers had no choice but to hang their own shingles right out of law school and jump into the quagmire of practicing law without being able to work with a built-in mentor. The risk of committing malpractice is significant for inexperienced lawyers in general, especially because the practice of law has become much more complicated with each passing year.

Fortunately for inexperienced attorneys in Colorado who do not work in a law firm with an experienced colleague, there are now many opportunities for lawyers to be mentored by experienced attorneys. Both the Colorado and the Boulder County Bar Associations have stepped up to the challenge by establishing mentoring programs for newly admitted attorneys and in some cases for attorneys who are switching into a new field of practice. In Boulder County, the Bar Association has for many years paired many new lawyers with more experienced lawyers who practice in similar areas of practice. BCBA’s executive director, Christine Hylbert, keeps a list of new lawyers who are seeking a mentor and she actively searches for qualified mentors who would be a good fit. One important qualification is that the mentors must take the commitment seriously. Christine encourages the mentors to meet with their protégés at least once a month over coffee or lunch and if possible take them to Bar Association events or other gatherings where they can meet other lawyers. The main thing is to share as much practical advice as you can with your mentee and be available to answer any questions they may have about working in your area of practice. Having been a mentor myself, I can tell you it is a very satisfying experience.

The Colorado Bar Association formed the Colorado Attorney Mentoring Program (a/k/a “CAMP”) in 2011. This is a more formal mentoring approach which requires a 12 month curriculum to be developed by the mentor and mentee. The curriculum includes subject areas such as “Litigation and Transaction Experiences,” “Law Office Management and In-Office Procedures,” “Working with Clients,” and “Colorado Rules of Professional Conduct, Professionalism and Civility.” CAMP provides mentor training and materials to mentors who must be Colorado attorneys or judges who either are actively practicing or retired and in good standing. For more information, contact the Colorado Bar Association.

As experienced lawyers, I believe we have a moral duty to help young lawyers who are beginning their careers, just as we were helped when we started our careers. This can happen either through the formal mentoring programs established by the bar associations or more informally on an ad hoc basis. I often get emails from young lawyers who just want to talk about what I do or have questions about how to handle a particular issue. I always try to take the time to meet with them for coffee or speak with them on the phone to answer questions. I strongly encourage each of you to consider being a mentor if you are not already doing so.
What year did the Boulder County Bar Association publish this?

The first correct answer wins 2 FREE CLE’s of your choice.

Any comments regarding this are appreciated and can be shared with others if desired.

Answers should go to christine@boulder-bar.org

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MINIMUM FEE SCHEDULE

Adopted by

BOULDER COUNTY BAR ASSOCIATION

<table>
<thead>
<tr>
<th>1. Adoptions—Ordinary—Adults</th>
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<tr>
<td>Ordinary—Minors</td>
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| 2. Bankruptcy                | 150.00 |

| 3. Change of Name            | 50.00   |

| 4. Incorporation of Corporations for Profit including minutes of organization meeting and by-laws | 150.00 |

| 5. Divorce—Separate Maintenance and Annulment |
| (a) Non-contested, no custody or alimony involved | 125.00 |
| (b) Non-contested—with alimony or custody involved | 150.00 |
| (c) Contested—upward from | 250.00 |

| 6. Determination of Interest | 135.00 |

| 7. Establishing Title on Death of Joint Tenant, including Inheritance Tax Application | 35.00 |

| 8. Estates—4% Inventory value, with special allowances for litigation, legal work in Inheritance taxes, sales of real estate, determination of heirship, income tax reports, etc. |
| All fees in estate shall be subject to the approval of the Court which may in its discretion set the fees at less than 4% when less than average work is involved. Jointly held property shall be excluded from consideration in Estates, and shall be charged for separately. |

| 9. Foreign Wills without probating estate but including inheritance tax application and waiver | $100.00 |

| 10. Foreclosure: |
| (a) Through Public Trustee. Fee specified in Trust Deed. Minimum | 100.00 |
| (b) Through Court. $250.00 plus 3% of sale price in excess of $8,000.00. |

| 11. Partnership Agreements, Articles |
| Minimum | 50.00 |

| 12. Quiet Title—Minimum | 150.00 |

| 13. Real Estate Transactions: |
| (a) Abstract with written opinion | *20.00 |
| (b) Closing sale transactions | 10.00 |
| (c) Drawing Instruments: |
| 1. Deeds | 5.00 |
| 2. Trust Deed or Mortgage | 7.50 |
| 3. Release of Trust Deed or Mortgage | 3.00 |
| 4. Purchase and Sale Contracts | 15.00 |

| 14. Trials in Justice or Municipal Courts per day or fraction | 25.00 |

| 15. Consultation and Advice on simple matter not requiring research, not less than | 5.00 |

* If a lawyer is handling a large volume of abstract examinations for an individual client, a bank or lending institution, appropriate reduction may be made.

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Courtesy of The Boulder County Abstract of Title Co.
Boulder County Bar Volunteers Help Restore Coal Creek Regional Trail

On October 11, 2014, 60 volunteers, including approximately 20 volunteers from the Boulder and Colorado Bar Associations, conducted a flood restoration project along the Coal Creek Trail in Lafayette, Colorado. The flood of September 2013 caused severe damage to the stream and trail systems across northeastern Colorado. The popular Coal Creek Regional Trail, in Lafayette, was severely damaged, as flood waters washed away the trail and much of the stream-side vegetation. Wildlands Restoration Volunteers (WRV), an environmental non-profit that has partnered with the Colorado Bar Association on other restoration projects, organized a volunteer event to clear debris shortly after the flood. However, the City of Lafayette is rebuilding the trail this year and asked WRV to return and help restore stream-side habitat near the trail.

The Boulder County Bar Natural Resources and Environment co-chairs, Ann Rhodes and Gabriella Stockmayer, organized local attorneys to help with the WRV restoration efforts. The result of everyone’s efforts on a beautiful October day (see photo below) included 250 native shrubs and trees planted, over 14,000 square feet of stream bank seeded and mulched (see more photos below), piles of invasive species removed, and more than 200 feet of protective fencing erected to protect the area. Everyone got a bit muddy and had a great time, enjoying a lunch catered by Noodles & Co.

If you would like to be involved in future environmental public service projects, please contact Ann (amr@bhgrlaw.com) or Gabriella, gstockmayer@dietzedavis.com. If you just can’t wait for the next Boulder County Bar volunteer project, check out the numerous projects at www.wlrv.org.

Ann Rhodes is the co-chair of the BCBA Environmental, Natural Resources Section with Gabriella Stockmayer. She is an associate at the law firm of Berg Hill Greenleaf and Ruscitti, PC.
Pro Bono Referrals

Nine cases were referred during the month of September. Thank you to the following attorneys:

Norm Aaronson - CULADP
Christina Ebner
M.L. Edwards
Matt James
Thomas Moore

Pro Se Program Volunteers

Evan Branigan
Mary Louise Edwards
Lenore Fox
John Hoelle
Lauren Ivison
Tucker Katz
Craig Small
Chris Tomchuck

BCAP Volunteers

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

Paul Bierbaum
Laurel Herndon

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

<table>
<thead>
<tr>
<th>Date</th>
<th>Name</th>
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<tr>
<td>November 3</td>
<td>Trip DeMuth</td>
<td>303.447.7775</td>
</tr>
<tr>
<td>November 10</td>
<td>Todd Stahly</td>
<td>303.797.2900</td>
</tr>
<tr>
<td>November 17</td>
<td>Anton Dworak</td>
<td>303.776.9900</td>
</tr>
<tr>
<td>November 24</td>
<td>Steve Meyrich</td>
<td>303.440.8238</td>
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Domestic relations mediation and arbitration in Boulder

Gwyneth Whalen
Former Boulder District Court Judge
gwhalen@celaw.com
www.celaw.com
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Boulder Family Law Attorney seeking a temporary (4-6 months) family law paralegal/legal secretary. Litigation experience required. Send resume and salary requirements to cathy@catherinedukebenjamin.com.


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.

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• They specialize in Conventional, Jumbo, FHA, VA and USDA financing
• They are experienced in helping families refinance their current home loans and investment properties
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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.

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Sr Loan Officer
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LMB #100018251

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www.sessaloans.com
asessa@swbc.com