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*The Marshall-Martinek Team*



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**Your  
Colorado  
Realtor**

Equal Housing  
Opportunity



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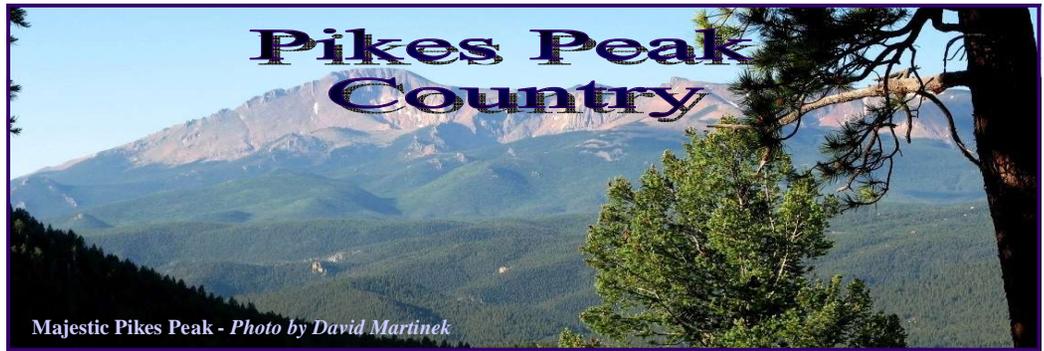
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Majestic Pikes Peak - Photo by David Martinek

**Imagine we are "mountaineers"**

If you are familiar with how the Disney company goes about creating all those new attractions and rides for their theme parks, you have heard the word "imagineering" at least a couple of times. It is amazing how all those engineers ("imagineers") can work in harmony with each other to develop the kinds of entertainment mastery that Disney is famous for, but they do it time and again. Well, there is an equally expressive word along Ute Pass to describe the art of living and working together in the mountains. It's called "mountaineering." No, I'm not talking about visions of smelly mountain men in buckskin and fur hats with a long rifle at their side. I'm referring to the folks today who wouldn't live any other place except in the shadow of Pikes Peak.

Modern mountaineering can best be described as the art of appreciating the lifestyle and culture of a mountain environment. Of course, not having been out in the mountains to experience a late afternoon thunderstorm or watch a momma deer shepherd her fawns through a forest, or see wildflowers pop open in the morning sun, any definition is just a catch phrase. Real mountaineering involves *real* living.

But I guess any place can be taken for granted. Harking back to the Disney example, I like to insert a bit of fantasy into my mountain experiences once in awhile – just to keep things fresh. It helps to make a morning come alive sometimes, and it's also fun. So, if you will indulge me (and of course you will), let me imagine for you my version of an atypical mountain morning going to work.

Stepping out my front door and heading for the garage, I'm greeted by two rather inquisitive chipmunks scampering around. These aren't the cartoon munks from the movies (i.e., Alvin, Simon and Theodore); they're the real thing. They have brown stripes, stand about 5 inches tall and appear nervous. I have done favors for them in the past by putting out a water dish or dropping small chunks of lettuce for them to eat. They appreciate it and greet me most mornings with a cautious welcoming smile. But, they fear the god that I am to them and wisely dart into a hole between the rocks as I pass by.

Once in my car, it's only a short distance until I'm on the paved road as it runs through the Lazy K ranch heading toward Divide. Circling around the second "S" curve from Spring Valley, a couple of female mule deer look up from their morning breakfast in apparent surprise. With an "OMG, run Delores!" look on their frantic little faces, they disappear into the trees. While deer are probably quite used to human contact, the real reason they brave the roadside is personal commerce -- the grass is greener there.

Up ahead just beyond the last curve the cow conference seems to have broken up. Usually, when I start for work a little earlier, I often come upon such a conference in session in the meadow just across the fence. Here's the scene: there's a group of cows lying down in somewhat of a semi-circle, all facing

the same direction, while a couple of other cows are standing very importantly in the middle facing the group, relating the morning's instructions. But this particular morning I was a bit late, so the meeting was over and individuals were wandering off to selected spots to begin their daily grazing, their calves bounding behind. Others were busy talking in small clichés and looking over their shoulders, for what reason I do not know. I'm not that current on their social networks.

The rollercoaster ride that is County Road 5 consists of a series of eleven ridges across which the road spans perpendicularly, north and south. So my drive this morning, and every morning, is always a series of ascents and descents, up and down, as I leave the aspen and pine trees near the National Forest and enter the broad meadows leading to U.S. 24 -- meadows where seed potatoes and iceberg lettuce once grew back in the '20s. I can still see the terraces in some of the fields from those times. I've learned that by understanding what these landmarks mean, and what happened here in the past, it makes living here so much more meaningful. *And that is no fantasy.*

I really do get into that history stuff, but my deep thought is interrupted by an enormous, four-footed animal in the middle of the road, causing me to screech to a stop. Elk must be some of the stupidest critters on the earth. Every time I see one, I'm reminded of Edgar Bergen's puppet character, Mortimer Snerd. They are the largest species of deer in the world (according to Wikipedia), aside from the moose, and I'm convinced they don't see cars as a danger, but rather some kind of other creature they haven't learned to fear yet. Or, perhaps they're just confused. Maybe that's it. Anyway, this female elk (the males are too smart to come out of the woods) is just standing there in the middle of the road looking at me with an "aw shucks" stare ("yep, yep, yep, yep"). By this time I'm about ready to yell some obscenity out the window when she gives me a look of clouded indifference and hops gracefully over the fence without looking back. They are handsome beasts, but there's not a lot upstairs if you ask me.

And finally, the morning wouldn't be complete without running upon a large colony of ground squirrels, or prairie dogs, poking their heads up above the ground across acres of pasture, or racing between holes that connect a vast network of underground tunnels. Some even run across the road ahead of my car, ...then pause, and stand up to think about their situation, ...change their minds and dart back where they came from. Indecisive creatures, some unfortunately don't make it. I get a queasy feeling when I've smashed a little prairie dog flat under my wheels (take some time to compose yourself), but its demise is thankfully quick. And, I've heard that all the ones who have been good go somewhere in prairie dog heaven to be reincarnated as human "busybodies." I'll bet you didn't know that.

The stop light at Divide is just ahead. Time to come back to reality and start a new day. Oh well.....

*"Though this be madness, yet there is method in it." Hamlet - William Shakespeare*

See past issues of *Pikes Peak Country* at <http://www.davidmartinekcb.com>

**Dave's Buyers' Guide**

Cabins, second-homes and land specials from Coldwell Banker 1st Choice Realty →

Prices and status effective as of August 31, 2010

**What is a Short-Sale?**

In simple terms, a short-sale is selling a property for less than what may be owed on it - as in a mortgage. Essentially, a seller believes (along with his real estate agent) that the sum total of his debt on the property, including his mortgage balance, realtor commissions and closing costs, exceeds the current fair market value of the property. There are many homeowners today who owe more on their homes than they are currently worth.

A short-sale, then, is a transaction where the holder of the debt (a lender) agrees to accept a reduced amount as satisfaction of the debt.

The seller must be able to justify why the reduced value of his home is a hardship and provide financial documents to the lender to backup his claim, i.e. income tax returns, bank statements, pay stubs, releasing documents and, of course, a contract from a buyer willing to pay the reduced price.

Every lender has slightly different requirements but they all have to come to the same decision - whether to accept the discounted price as satisfaction of the debt or pursue some other alternative - like foreclosure, for example.

The process can take a lot of time. Many transaction take six months or more just to get the lender to a point of considering the short-sale offer. Federally-backed loans now have incentives to encourage shorter responses and to incent the sellers, but it's a stressful situation nonetheless.

To inquire, email or call 719.687.1516

(Marshall-Martinek Team listings are BOXED)



\$519,000

**197 Peaceful Grove, Florissant 35 Acres!** Custom home on 3 levels w/ trees, pastures and picturesque views. 3BR/4BA/3GAR, 3823 S.F. Towering vaulted ceiling, dramatic great room, hardwood floors. Rock wall fireplace. A private paradise for special buyers. #691106



\$425,000

**1000 S. Fourth, Cripple Creek Investment!** This rambling ranch on 4.79 acres has been carved up into 6 rental units. Overlooks historic Cripple Creek. The 3505 S.F. home has 9BR/6BA/2GAR and a 10-space pole shed for storage. A money-maker! #627984



\$364,200

**14874 Hill Dr., Woodland Park Lake Front!** Not a single detail ignored. Log home on 1 acre. 2940 S.F. 3BR/3BA/2GAR. Rustic hickory floors, 2 wood stoves, upgraded kitchen & appliances. Sit on the deck and enjoy Westcreek by the lake. #604971



\$359,900

**409 Pike View Dr., Divide Spring Valley!** 3BR/3BA/2GAR; 2716 S.F. on 1.03 acres. Great room with master BR and laundry on the main level. T&G woodwork. Large decks for fabulous views of the Peak. Log siding. Built in 2000. Come and see! #680285



\$359,900

**211 Rutgers, Woodland Park Colorado Living!** 3BR/3BA/2GAR, 3030 S.F. on 4.04 acres. Very clean & well maintained. Lots of windows; view of Pikes Peak. Spacious bedrooms and a loft office. Lower level family room, wine cellar and large safe. It's ready for you! #660705



\$265,000

**511 Shadow Lake Dr., Divide Shadow Lake across road!** A great setting on 1.65 acres. Open floor plan, bright and light with wonderful views. 3BR/3BA/2GAR 2133 S.F. Oak floors and lots of windows. Great view of Pikes Peak and the lake. #684929



\$249,900

**210 E. Galena Ave., Cripple Creek Back on the Market!** Splendid raised ranch overlooking the city. Set on 0.65 acres, it's completely remodeled. 5BR/3BA/2GAR - 2980S.F. Oak floors and cabinets. Too much here to list. Must See!!! #658203



\$155,000

**971 CR 61, Cripple Creek Secluded Bungalow!** 1BR/1BA 936 S.F. on 8.1 private acres w/ aspen, meadows and views. Cute galley kitchen and loft BR. Built in 2002. A wonderful get-away. Contingent on a short-sale. #686211



\$16,000

**2856 Blue Mesa Dr., Divide Fronts Water!** This heavily treed lot in Highland Lakes (1.67 acres) slopes down to Beaver Lake No. 2. Strategic tree cuts will make room for a driveway and a building site. See this beautiful lot. #457747



\$24,900

**2847 N. Mountain Est, Florissant Double Lot!** A 1.18 acre double lot; several building sites. Lot of mature pines and aspens. Pikes Peak and Sangres views. Close to Dome Rock. Two miles in CME. Don't miss it. #635122



\$33,400

**127 Carlton, Florissant Dream Site!** A 2.04 acre lot for a dream home. End of cul-de-sac sloping towards CME valley. Very picturesque. All utilities, perk test, fire mitigated. Building plans available. Come and see. #676197

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