

HR Heather Ridge

Metro Matters

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Serving the Heather Ridge Metropolitan District communities of Burgundy, Chimney Hill, Cobblestone Crossing, Cobblestone, Country Club Ridge, Double Tree, Fairway 16, Heather Ridge South, Strawberry, and Sausalito



Holiday Tree Lighting

Dec. 2, 2014
4:00-8:00 p.m.
Aurora Municipal Center
15151 E. Alameda Parkway

The Aurora Municipal Center is illuminated with seasonal cheer as Mayor Steve Hogan and the Aurora City Council host the community Holiday Tree Lighting.

Lights are turned on at 5:30 p.m. Enjoy strolling carolers and musicians, the Aurora History Museum's Festival of Wreaths and holiday refreshments. Start your December holiday season with beautiful lights and good cheer. Admission is free

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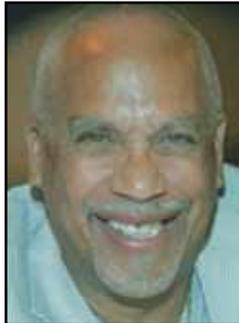
**HEATHER RIDGE METRO MATTERS
MAGAZINE**

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Heather Ridge PUBLISHER'S NOTE

You keep reading and hearing about the Heather Ridge Metropolitan District (HRMD) and are still questioning what it all means. On page 10 and 11 I interviewed some of the HRMD Board of Directors who answered a few questions about the metro district and more.



By November of 2016, the Heather Ridge Metro District No. 1 (HRMD) must refinance its Series 2009 and Series 2011 Bonds as they are set to mature in October 2016. The existing Bonds were based on a 30-year amortization schedule to 2039. For additional details see page 5.

Happy Holidays

Barry McConnell
Publisher

Heather Ridge **Metro Matters** welcomes letters and other articles regarding community issues. Letters must be signed, dated and include the writer's phone number. Letters may be edited due to space limitations and for clarity. Letters to the editor should be sent to bmconn202@aol.com or mailed to 350 Oswego Court, Aurora, CO 80010.

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Heather Ridge

COMMUNITY AFFAIRS

The Perfect Storm Hail and Insurance Coverage

Last September's hail storm ripped through metro Denver neighborhoods leaving more than damaged roofs. It left uncertainty about future Homeowner Associations (HOA) budgets and insurance coverage. Unless HOA boards find affordable insurance with manageable deductible costs, their budgets and fees will have to increase.

Insurance costs are busting HOA budgets. It is the fastest growing and probably the largest budget expense before or after water costs. The fear is — will there be affordable insurance tomorrow?

The biggest insurance cost variable is its deductible. Referred to as "skin in the game," insurance companies have historically offered a single payment deductible per incident, but those days are fading fast. Now, insurance companies are focused on their highest claim categories (roofs) and designing separate "percentage" deductibles based on the total insurance coverage. Hopefully, this will hold down general premium costs with one major question: How to pay the deductible?

A roof deductible is a percentage of the insurance "coverage in force" charging one, two, or three percent. For example, if the community's total "coverage in force" is \$30 million, a two percent deductible would be \$600,000. If the HOA doesn't have or is unwilling to fund the deductible from its Reserves, then most likely unit owners will be assessed. To protect themselves, owners should have an HO-6 policy with loss assessment coverage.

Most HO-6 policies provide loss assessment coverage at

minimal cost to a basic plan. For the best coverage an insurance agent should compare your HO-6 needs to the HOA's general policy and its Declarations. HOA assessment powers for boards are normally enumerated in a community's Declarations. Loss assessment powers come with guidelines and limits that an HO-6 policy should complement.

In our example, if the HOA has 200 homes and a \$600,000 insurance deductible, then \$3,000 would be the per unit assessment. Immediate payment would be expected unless the HOA board creates payment terms. However, if an owner has an HO-6 policy with proper loss assessment coverage, the insurance company would pay.

If an HOA doesn't have a substantial Reserve to pay large insurance deductibles, it could "grow" its Reserves using two options: increasing monthly assessment fees, and/or a "lump-sum" amount by owners. Either option could financially stress owners, especially the retired.

Another option is a new type of insurance called "Deductible Buyback." Now provided by Lloyd's of London and other carriers, it insures against large deductible losses such as roofs. In all insurance cases, HOAs and individuals should consult with their insurance agents, attorneys, or other professionals.

Anyone with an interest in addressing insurance and other community issues should contact their HOA management company. Communities are only as good as their board of directors so please join and make a difference.

Personal Wipes Wiping Out Heather Ridge Sewers

A recent Denver Post story about "personal body wipes" clogging public sewers has been an age-old problem for Heather Ridge HOAs. Our developer/builder (EDI) used clay pipes for the common sewer lines as a cost savings to them, but a pain in the wallet for HOAs.

Many Heather Ridge main sewer lines are clay pipes vs. modern plastic PVC construction. Over time, clay pipes are prone to cracking, trees roots, or collateral damage. Non-organic debris can snag and collect on cracks and tree roots clogging the system. When high-strength toilet paper or personal wipes are used, sewer lines plug exponentially.

Before using your toilet, think about the Golden Rule: What goes around comes around. Given HOA policies, toilet users may be liable for repairs. Check your HOA's Rules and Regulations or the property management company about policy guidelines.



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Getting Ready to Refinance District Bonds

By November of 2016, the Heather Ridge Metro District No. 1 (HRMD) must refinance its Series 2009 and Series 2011 Bonds as they are set to mature in October 2016. If not refinanced, the Bonds must be paid in full (a “balloon payment” or the interest rates on these Bonds increase from 4.3 to as high as 11 percent). When HRMD sold the Bonds in 2009 and 2011, getting any loan then was tough — golf courses were failing, home values dropping and the economy in a deep recession. The Bonds were sold based on a 30-year bond amortization, but the bank imposed an October 2016 maturity date or “balloon” which was the best option available to HRMD, and it allowed time to turn the operations of the course around and have home values rebound.

On December 1, 2009, the HRMD bought the foreclosed Golf Club at Heather Ridge for \$3.1M. Due to decades of neglect, the golf course needed major repairs such as roofs, wells, irrigation, cooling and heating systems, sewer lines, etc. Those repairs along with lender limits on the amount of initial borrowing it would allow coupled with required “Bond Reserves” resulted in HRMD initially borrowing a total of \$5.95 million: \$5.2M in 2009 and \$750K in 2011.

HRMD will refinance the Bonds along with additional funds for golf course capital improvements. It will do so ONLY when new bond costs are equal to or less than existing Bond costs. This means the HRMD’s overall mill levy will not increase.

The original bonds totaled \$5.95M, and today the balance is down to \$5.2M. Needed capital repairs could total as much as \$1.2M; however, the golf operation will fund half or more of the capital expenses. Certain capital improvements are needed now and will be funded with proceeds from the new bond. Other capital improvements will be done as soon as possible using golf course profits.

The biggest stumbling block affecting refinancing the existing Bonds today is their pre-payment penalty. Today’s new bond interest rate is 3.2 percent vs. 4.3 percent on the existing Bonds. Today’s pre-payment penalty for the existing Bonds is approximately \$250,000, but could be reduced three ways: refinancing closer to the “balloon” date of October 1, 2016, bond interest rates increase, or a combination of the first two ways.

The Bank owns the Bonds and is guaranteed a 4.3 percent yield rate for six years to maturity. If the Bonds are paid off early, the “yield” declines (unless rates go up). The pre-payment penalty compensates the Bank for any yield losses. The second way is if bond interest rates rise creating better yield opportunities now locked in place on the existing Bonds. If rates rise the pre-payment penalty shrinks, but then new bond costs rise. A combination of the first two methods is most likely.

The existing Bonds were based on a 30-year amortization schedule to 2039. The new bond will be financed over the remaining 25 years to match the existing amortization schedule of 2039. In order to fund a new bond, the HRMD will not increase its annual mill levy. The goal is to match or reduce the cost of the new bonds with the costs of the existing Bonds and provide for needed capital projects. The goal is a win-win for everyone.

In 2015, *Metro Matters* will focus articles and information on golf course operations, HRMD bonds and education of the community about contemporary events as well as remind all of us why we created the Heather Ridge Metro District.

In summary, since 2009 the 2016 “balloon/refinance” has been understood and the HRMD Board is taking an early lead in advance of 2016 to work on a refinance that will not increase HRMD’s total mill levy, will keep the bond amortization schedule to 2039, and provide for necessary capital improvements.

Van Lewis

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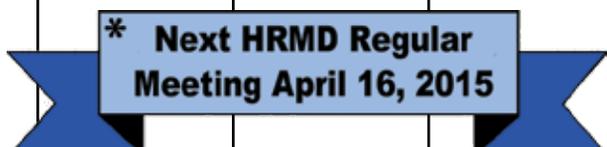
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The past couple months I have been hearing the same two questions. Do we have roof damage and are the monthly HOA assessments going up? Many people are under the assumption that when a roof is two months old it should not be able to be damaged and should be under warranty. Shingles are not usually insured against hail and wind damage by the manufacturer. They are insured against factory malfunction. The hail storm we had on September 29 has created significant concern. Whether a roof is two months old or 30 years old when hit by hail like we recently experienced you can count on destruction. 1-1/2 inch hail pounding on any roof is like someone hitting your new car heard on and totaling the car. There is damage beyond repair. You go to the insurance company, file a claim, pay the deductible, get a new car and continue on. With that

being said; everyone check your insurance policy and make sure you have HO-6 that covers Loss Assessments.

Monthly HOA Assessment – everyone homeowner needs to realize that HOA's are a business. Granted HOA's do not make a profit and are not meant to, but they are a business. In every business the budget at the end of the year must balance. The cost of doing business affects everyone. A huge cost of doing business is insurance, then you have water, landscaping/snow removal, security, reserves (HOA saving accounts), pools, trash, improvements and there is always unexpected costs that raise their ugly heads. Every one of these expenses goes up and very seldom goes down. I do not think that there is a board that likes to raise the monthly assessments. Once a year the Board analyzes the Budget and tries to delete some expense or reduce an expense and a new expense may have to be added to make the budget balance. As long as the "cost of doing business" increases so will the monthly assessments. Hopefully if they have to be raised it will be a minimal.

December 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Double Tree Board Mtg (Bi-Monthly) 6 pm – Fairway 16 Board Mtg Fairway Clubhouse	2 7 pm HRS Annual HOA Mtg HRS Clubhouse	3	4	5	6
7	8 6 pm Cobblestone Crossing Board Mtg 3033 S Parker Rd #320	9	10 6:30 pm Sausalito Board Mtg Heather Ridge Golf Club	11 6 pm Burgundy Board Mtg Burgundy Clubhouse	12 Metro Matters Deadline	13
14	15 7 pm Country Club Ridge Board Mtg Noonan's Ballroom	16 6 pm Strawberry I & II Board Mtg Strawberry Clubhouse	17 6:30 pm Chimney Hill Board Mtg Noonan's 19th-Hole	18 *	19	20
21	22	23 6 pm Cobblestone Board Mtg Noonan's 19th Hole	24	25	26	27
28	29	30	31			

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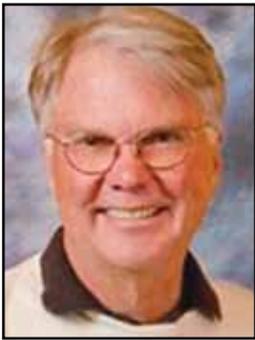
No Out To Lunch Bunch for December
The next gathering will be Thursday, JAN. 15 Noon
Thai Basil

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303-369-8889

303-671-5634 or amipep@aol.com





Pete and Van – Your Heather Ridge Experts

The best part of a Realtor’s profession is meeting new friends and old acquaintances. Pete and I have almost forty years each helping people buying and selling homes, but we are not in the home business. We are in the people business! Real estate is about people, and Heather Ridge is our home.



Pete Traynor
Double Tree

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PeteTraynor@ReMax.net

In the past three years, Pete and I have helped more people buy and sell homes in Heather Ridge than any other agent. We have tried to earn trust by being valued community volunteers and Realtors. Along with our wives, we are active in our HOAs, the Metro District, and city and county governments. Pete and I want to offer consumers the best services possible, so we focus on professional knowledge, community involvement, and listening.

Van Lewis
Heather Ridge South

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As Realtors, Pete and I subscribe to a national standard of ethical conduct and business responsibility. The Realtors’ *Standards of Practice* far exceeds normal state licensing laws to create confidence and trust for consumers working with Realtors. Remember, not all agents are Realtors.

Pete and I do not list or sell all the homes in Heather Ridge, and nor should we. Competition for services, fees, and trust benefits all homeowners and buyers. Selecting an agent is a very personal experience, so all Pete and I ask for is a chance to show our skill and how much we care. This is a process that produces the best results for consumers. Please call us, you won’t be disappointed.

As community specialists, other agents and appraisers are calling us for help. As Realtors, Pete and I answer general and specific questions about our ten HOAs, the Metro District, and Heather Ridge’s developer (EDI). EDI built the same models in different communities - an important factor to determine relative prices.

2014 – End of year home sales report for Heather Ridge

The February 2015 issue of *Metro Matters* will review all home sales here for 2014. If you are thinking of selling or buying, Pete and I will provide home sales and market condition reports suited to your needs. Remember, please don’t leave home without us.

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PLEASE REMEMBER

DON’T LEAVE HOME WITHOUT THEM.

Homes For Sale October 16 through November 14, 2014

HOA	Price	No.	Street	Be/Ba	SqFt	Gar/Spaces	Style
Strawberry I	\$120,840	2455	S Xanadu Way B	2 - 2	1,091	2-Spaces	2 Story
Sausalito	\$176,000	2418	S Victor St C	3 - 2	1,300	2-Gar, Att	2 Story
Country Club Ridge	\$190,000	2230	S Vaughn Way 101	2 - 2	1,196	1-Gar, Att	2 Story
Heather Ridge South	\$200,000	2874	S Wheeling Way	3 - 3	1,633	2-Gar, Att	2 Story

Homes Sold From October 16 through November 14, 2014

HOA	SoldPrice	No.	Street	Be/Ba	SqFt	Sold Terms	Concess	Seller Type
Strawberry II	\$129,800	2431	S Xanadu Way A	2 - 2	1,091	Conventional	\$1,000	Individual
Cobblestone Crossing	\$130,000	13376	E Asbury Ave	2 - 2	1,208	Conventional	\$0	Individual
Burgundy	\$153,000	2655	S Xanadu Way C	2 - 3	1,314	Conventional	\$0	Individual
Sausalito	\$169,000	2503	S Victor St F	3 - 2	1,273	Conventional	\$500	Individual
Cobblestone	\$187,000	2182	S Victor St D	2 - 2	1,392	Conventional	\$3,085	Individual
Cobblestone	\$187,282	2181	S Victor St A	2 - 2	1,392	Conventional	\$0	Individual
Heather Ridge South	\$202,000	2834	S Wheeling Way	3 - 4	1,633	Conventional	\$300	Individual
Fairway 16	\$205,000	2578	S Vaughn Way A	4 - 4	1,650	Conventional	\$0	Individual
Fairway 16	\$232,000	2620	S Vaughn Way C	3 - 4	1,650	Conventional	\$0	Individual

Homes Under Contract as of November 14, 2014

HOA	List Price	No.	Street	Be/Ba	SqFt	Gar/Spaces	Style
Strawberry I	\$61,000	2608	S Xanadu Way E	1 - 1	856	1-Space	2 Story
Strawberry I	\$82,900	13623	E Yale Ave A	1 - 1	843	1-Space	2 Story
Strawberry I	\$123,000	2658	S Xanadu Way C	2 - 2	1,098	1-Space	2 Story
Strawberry II	\$130,000	2471	S Xanadu Way C	2 - 2	1,091	1-Space	2 Story
Strawberry I	\$140,000	13611	E Yale Ave A	2 - 2	1,098	1-Space	2 Story
Strawberry II	\$140,000	2441	S Xanadu Way A	2 - 2	1,091	2-Spaces	2 Story
Cobblestone Crossing	\$144,900	13462	E Asbury Ave	2 - 3	1,392	2-Spaces	2 Story
Cobblestone Crossing	\$156,500	13302	E Asbury Ave	2 - 2	1,208	2-Spaces	2 Story
Burgundy	\$156,500	2665	S Xanadu Way B	2 - 2	1,162	1-Spaces	2 Story
Burgundy	\$157,000	2623	S Xanadu Way A	2 - 2	1,314	2-Gar, Det	Ranch
Cobblestone	\$159,900	2122	S Victor St A	2 - 2	1,392	1-Space	2 Story
Chimney Hill	\$160,000	2073	S Worchester St	2 - 3	1,392	1-Gar, Att	2 Story
Burgundy	\$164,900	2623	S Xanadu Way B	2 - 2	1,314	2-Gar, Det	2 Story
Chimney Hill	\$189,000	13642	E Evans Ave	2 - 2	1,512	1-Gar, Att	2 Story
Country Club Ridge	\$200,000	2220	S Vaughn Way 203	3 - 2	1,693	1-Gar, Att	2 Story
Country Club Ridge	\$209,500	2210	S Vaughn Way 203	3 - 2	1,693	1-Gar, Att	2 Story
Country Club Ridge	\$225,000	2230	S Vaughn Way 203	3 - 2	1,709	2-Gar, Att	2 Story

Heather Ridge Metropolitan District

Recently Heather Ridge Metro Matters editor Barry McConnell interviewed members of the HRMD Board of Directors who answered a few questions about the metro district and more.

Q: The residents of Heather Ridge are part of the Heather Ridge Metropolitan District. What exactly is a metropolitan district?

A: A metropolitan district is the most common form of special districts that may be organized as a quasi-governmental legal entity found in state law under CRS-Title 32. It is limited to those categories delineated in Title 32 for special purposes, and maybe most importantly has the power to tax using property taxes to pay for special services or projects.

Q: Why are special districts usually created?

A: There are 1,333 special districts throughout Colorado. They are created to perform many functions including funding for airports, highways, mass transit, parking facilities, fire protection, libraries, parks and recreation facilities, cemeteries, hospitals, irrigation, water conservation, sewerage, stadiums, water supply, electric power, and gas utilities.

Metropolitan districts may be formed to provide ambulance services, fire protection, hospital, mosquito control, park and recreation, safety protection, sanitation, street improvements, television relay and translation, transportation, and water development. There are over 50 metropolitan districts in Denver alone.

Q: What were the circumstances leading to the formation of a metropolitan district at Heather Ridge?

A: In 2005, Heather Ridge residents learned that the golf course/country club was up for sale. Prior to that it was incorrectly assumed by most residents that the golf course would always be a golf course.

Many developers expressed an interest in buying the golf course and possibly building high rise condominiums on the property. Several community leaders then organized the 10 Homeowners Associations surrounding the golf

Working with a bank in 2009, HRMD voters again voted in favor of buying the golf course using bonds issued to investors then repaying those bonds by taxing themselves. HRMD bought the golf course on December 1, 2009.

course in Heather Ridge into a legal entity called United Associations of Heather Ridge (UAHR). That group researched legal alternatives to the sale of the golf course. The result of that effort was creating a special metropolitan tax district. In 2006, the Heather Ridge Metropolitan District No. 1 (HRMD) was formed when 85 percent of the Heather Ridge residents voted in support of forming a special metropolitan district. The HRMD then watched while several developers made attempts to buy the golf course but failed. Nothing significant happened with the property until 2008 when the owner of the golf course committed suicide, forcing the property into foreclosure. Working with a bank in 2009, HRMD

voters again voted in favor of buying the golf course using bonds issued to investment banks then repaying those bonds by taxing themselves. HRMD bought the golf course on December 1, 2009.

Q: How does being in a metropolitan district affect my property value and taxes, if at all?

A: Your property value is a function of surrounding comparable sales under market conditions. Research indicates that homes in close proximity to golf courses generally have higher market value. On the other hand, property taxes are a function of various taxing entities (school districts, county government, city government, and special districts like HRMD) using property taxes to pay for schools, police, fire, and other services. HRMD submits an annual budget, approved by its board of directors, to Arapahoe County to collect funds needed to pay the bond debt and operational expenses. This results in a tax mill levy. This mill levy is then used to determine individual property taxes. It is correct to say HRMD property taxes are slightly higher compared to similar homes outside of HRMD, but it can also be said HRMD property values are higher because of the golf course open space and the lifestyle it affords.

Q: What do my HRMD tax dollars pay for? And will that ever end?

A: Collected taxes are used according to each annual budget. State and federal laws clearly define what the funds can be used for, so each budget is strictly constructed, reviewed, and approved by a series of different authorities. In general, 80 percent of the HRMD budget is for bond debt service (34 mills for 2013) and the remaining 20 percent (8.5 mills

for 2013) for administrative and maintenance needs. The budget for 2015 is 42.5 total mills as applied to the assessed value of each Heather Ridge home.

For example, a \$150,000 actual value home times the 7.96 percent assessment rate factor equals \$11,940 assessed value. To determine your tax, the assessed value is multiplied by mills defined by taxing entities. The HRMD mill rate is 42.5 X \$11,940 assessed value equals \$507.45.

Ending the HRMD special district tax, will happen when the loan to acquire the golf course is paid off. Currently scheduled for 2039.

Q: Might my HRMD taxes go up or down in future?

A: Overall property taxes may go up or down depending upon those entitled to assess taxes. HRMD is determined to keep its mill rates at 42.5 or less. This is not a guarantee, and certainly many factors could come into play, but today's board of directors is firmly dedicated

to 'holding the line' concerning costs, taxes, and other use of funds.

Q: Who runs the special district?

A: It is run by a duly elected board of up to seven directors serving four-year terms each. In a strict sense, HRMD is not owned by its taxpayers. However, property taxpayers and registered voters elect the HRMD board members. The HOAs do not own the District and are separate from HRMD taxes and operations. Learning how the district works, its history, and its obligations takes time to absorb and implement, so volunteers are eagerly sought.

Q: How do I keep informed about the HRMD's plans, activities and finances?

A: The primary source is Heather Ridge *Metro Matters* magazine, published and mailed monthly to every address in HRMD and to all off-site owners of record. You may also visit Heatherridgecolorado.org, the official HRMD website, for a host of information, including budgets,

old issues of Heather Ridge *Metro Matters*, history, board activities, and meeting minutes and records.

Q: How can I get more involved with the Heather Ridge Metro District?

A: The best way is to be actively involved in your community's homeowners association.

Q: What challenges does the Metro District face in the years ahead?

A: Due to years of operational and financial struggles as a country club, several regular maintenance and critical infrastructure improvements were deferred. Now that the golf course is a successful and profitable operation, the board of directors is developing plans to address these needed infrastructure improvements. For more information on this topic, please see related article on page 5.

If you have other questions, please send a letter to the editor or email Barry at bmconn202@aol.com.

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Heather Ridge South

Annual HOA Meeting: At 7 pm on December 2, 2014 in our community clubhouse, 2811 S Xanadu Way. The Board will report on operations for 2014 and the new budget for 2015. There will be important discussions about insurance costs and policies, HOA fees, and a pending new Rules and Regulations publication.

The Holiday Party will be Saturday, December 6, at our clubhouse starting with an open bar at 6 pm. The cost is \$8 at the door if RSVP, \$12 if not; free for children under age 12 for a prime rib, turkey, or ham buffet. Dinner will start at 7 followed by a holiday gift raffle.

Party goers are asked to bring food dishes as followed: Last name A-to-H to bring a dessert; last name I-to-P to bring appetizers; and R-to-Z to bring side dishes for the main meal: potatoes, veggies, stuffing or family favorites. **Please RSVP Audrey at 303-369-1800x117; audrey@westwindmanagement.com.** RSVP helps to budget food costs and seating.

Ice and Snow Season: Winter arrived early with cold temperatures

and snow. HRS plows the interior roadways when the snowfall reaches 4 inches. When the snow stops falling the plowing begins. Wayne, our on-site maintenance person, uses his four-wheeler to “cut” snow lanes around garage doors and driveways. This allows JBK’s big snow trucks to plow faster and better with less stress on driveways. Driveways will not be plowed until cars are removed. Wayne also plows the public walkways along South Xanadu and Wheeling.

Please do not use unauthorized ice melt unless approved by HRS. If needed, sand buckets will be placed near icy spots. Ice melt can damage concrete driveways.

Home temperatures should be high

enough to prevent freezing inside a unit and its water system. Water pipes will freeze so open all cabinet doors for warm air circulation. In extremely cold conditions, it may be necessary to keep hot and cold water lines running to prevent freezing. In all cases, homeowners are responsible for freeze damages and losses. If a loss/damage claim is made on our general insurance, an owner may be liable to pay the insurance deductible given negligence. At present, the deductible is \$10,000. Also, HRS is empowered to enter homes to prevent or mitigate damages from water, fire, or other sources.

Van Lewis



Dr. Nick D'Amico

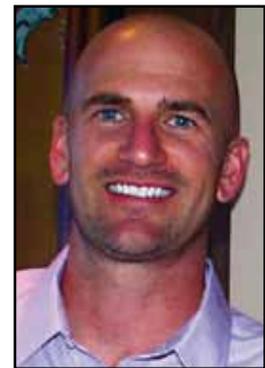
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Happy Holidays

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NOONAN'S WILL OPEN AT 6PM ON CHRISTMAS DAY



Sausalito



Winterization: Sure hope everyone took the time to follow the techniques recommended in the Winterization Notice we attached to all clips by garage doors. Although winter does not officially begin until December 21, our bitter cold weather and snow says, “*Winter is here.*” Keep your faucets dripping to avoid freezing pipes.

Snow Removal: Snow removal rules are as follows: 1) when sidewalks have one inch of snow they will be hand shoveled; 2) our auto courts will be plowed when we have two inches of snow; and 3) please remember to leave our visitor parking spots empty so snow plows can clear them and have a place to pile snow. If

you have a north facing unit where auto courts tend to become very icy, please contact Bill McKinney with any ice issues. Visitor parking is for day visitors.

Financials: Our Homeowner Delinquencies continue to be above the \$20,000 mark. The Board continues to use all legal options available to us to work with homeowners, especially the few with very high overdue amounts, to collect on their delinquent HOA dues.

Hail Damage Roofing Claim: We are told Nationwide Insurance is getting closer to informing us of their financial decision regarding our insurance claim. If you have any roof leaks, please call Bill McKinney.

Security: Brownstone Security continues to patrol Sausalito on foot and on a random basis. If you need to have exterior lights replaced, please contact Bill McKinney at 303-783-0394 or complete a Maintenance Form on our website.

Neighborhood Watch: Please contact Carol McCormick, the Sausalito Area Coordinator, at carol_mccormick@comcast.net if you want to know more about our program or want to become a Block Captain.

Board Members: Vincent Roith, President, 303-745-9805; Tom Scally, Vice President/Architecture, 303-750-8772; Carol McCormick, Secretary/Newsletter/NW, 720-

747-0836; Pat Horton, Treasurer/Pools, 303-695-6181; Debi Martinez, Pools, 720-298-8323; Board Members at Large, Rick Wilhelm, 505-412-7190 and Katie Avery, 303-506-2917.

Property Management Company: Bill McKinney, President, McKinney Management Company, Inc., 3576 S Logan St, Englewood, CO 80113. Phone: 303-783-0394. Fax: 303-783-0398

Board Meetings: Homeowners are welcome to attend the monthly HOA Board meetings which are held on the second Wednesday of the month at 6:30 pm at the Heather Ridge Golf Club.

Carol McCormick

Fairway 16

Change in Board Meeting Date: December’s meeting will be held on Monday, Dec. 1 at 6 p.m. at the clubhouse. We’ll have the heat comfortably warm and welcome all residents.

Change in Property Management: As of Jan. 1, 2015, we will be managed by Westwind Management Company. Tim Larson, CEO, will be our manager for 1-6 months until a manager is assigned. Look for a letter from Westwind soon to explain the transition of paying monthly assessments from Hammersmith to Westwind. The Fairway 16 Board interviewed 3 companies and chose Westwind. Heather Ridge South has been managed by this firm for 17 years;

they also managed Fairway 16 many years ago. The transition should go smoothly but if you have any questions, please contact a Board member. Tim Larson will attend our Dec. meeting and he will prepare

our 2015 budget, subject to Board approval.

Snow Removal: MCM is the company now shoveling and plowing for us. They are instructed

to shovel the walks and sidewalk along S. Vaughn when 2” of snow has fallen. They will plow when 4” of snow are on the ground. Buckets of ice melt have

See Fairway 16...page 15



Fairway 16...from page 14

been placed at driveways which face north. If you didn't receive a bucket or need more ice melt, let Susan Bruce know.

Gutter: MCM will also be cleaning all the gutters and downspouts. Since quite a few trees still have many leaves, this will probably happen at the latest the 1st week of Dec. They will be using compressed air for the gutters and a flexible tube to clean the downspouts.

Wipes: Please don't flush any type of wipe — baby, cosmetic removal, bathroom, countertop, etc. They aren't meant to be flushed, don't disintegrate and clog pipes. In Aurora twice this year pipes were unclogged that were stuffed with wipes.

Lights: It was too cold to go out and count lights but we hope you are turning them on by your garage and/or front door. Remind a neighbor to «light up» the neighborhood and keep us all safe. We had some clever Halloween decorations. Hope to see some holiday lights to brighten these

long, dark evenings.

Xeriscaping: Aurora's Water Department has funds again for 2015 to help us fund another xeriscape project. Planning will begin in January. If you are interested in helping, please let Susan Bruce know. Our first job will be to pick an area of the community where there is a major waste of water during the sprinkler season. The maximum rebate from the city is \$10,000, which we received in 2014.

Susan Bruce

Country Club Ridge

Homeowners Annual Meeting: Our Annual Homeowners Meeting was held at Noonan's on October 20, 2014.

Thanks to all of you who participated and spoke with the Board about your concerns. After discussion about our monthly expenses and ways the Board is planning for the future, the 2015 budget was ratified. There will be a \$15.00 increase in monthly fees in January to cover increased costs and provide adequate savings. You will receive a mailing with 2015 payment coupons this month. This mailing will also include a Contact Information Update card. Please return it with the information requested to help us keep our confidential records up to date.

Board Members: Elections for the Board of Directors resulted in Roslyn Greene and Renette Ivester's reelection to the Board. Your officers for 2015 are Judie Maurelli, President; Don Furnish, Vice President; Roslyn Greene, Secretary; Renette Ivester, Treasurer; and Bob Gustafson, Board Member.

Snow Removal: Winter weather

has arrived. We have changed the requirements that decide when snow removal will begin. Hand shoveling will begin when more than 2" of snow has fallen and the snow event has stopped. Plowing will begin with at least 3" on the ground and the snow event has stopped. Ice melt is available for your use in each courtyard. Please help us contain costs by sweeping trace amounts of

snow from your doorways and garage door openings.

Property Manager: Country Club Ridge's property manager is Channing Odell of Custom Management Group, 303-752-9644, customgrp1@msn.com.

Judie Maurelli



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Happy Holidays

Chimney Hill

Winter is here, already!

Here are just a few important reminders:

- If you haven't done it yet, please detach your water hoses and make sure that all water spigots are turned off.
- Parking lots and walkways can be icy, please take care when walking to the mailbox, car.
- When possible, please use your garage to get in and out of the unit since the front steps may be icy. CDI will shovel steps when there is 2" of snow on the ground and will plow when there is 4" of snow.
- You must call Alpine Waste Management if you have large items to dispose of. If you put it out by the dumpster, you will be fined and charged for a special pick up.
- Marked parking spaces are off limits when there is more than 2" of snow on the ground.
- Holiday decorations are to be removed by the second week of January.
- It is crucial to remember during this holiday season that the parking spaces are for guests only. You and your neighbor may have overnight visitors. If your overnight guests use parking spaces on the property, contact Accord Management so these cars are not towed.
- Please keep your dog on the leash, pick up after your dog, and do not leave bags with dog waste outside on the property.



We hope for a wonderful and healthy New Year for all our residents.

Please remember to contact Alec at Accord Management (720-230-7321) if you have maintenance, parking, or nuisance concerns.

The next CH monthly board meeting will be on Wed., January 21, 2015.
Enjoy the Holidays!

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Friday Nights

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Wednesday 12/24 11:00 am – 2 pm

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15th Annual Festival of Wreaths Exhibit & Fundraiser

Nov. 12 - Dec. 12, 2014

The Aurora History Museum's annual Festival of Wreaths event helps to raise funds for upcoming exhibits and for education and school programs. Because of generous businesses, organizations, and individuals, the Festival of Wreaths has raised more than \$22,000 over the last 13 years. Each wreath in the Festival of Wreaths is sold through a silent auction held during the course of the exhibit. Bids are taken both at the Museum and via email. The money raised from this auction will be used for the Museum's new Aurora exhibit featuring Trolley Trailer No 610, as well as to develop new school programs.

2014 Wreaths will be posted the day the exhibit opens — Dec. 12. Please check back and bid for your favorite. Thank you.

To Place a Bid via Email:

View all wreaths online at www.auroragov.org. To bid on a wreath, please send an email to jkuehner@auroragov.org. Include in your email the following information:

- Bidder's Name:
- Daytime Phone Number:
- Name and # of the wreath you are bidding on (example: Wreath #4 City of Aurora Parks, Recreation & Open Space):

Amount of Bid:

Keep in mind, if you are the first person to bid on a wreath, the minimum starting bid is \$10 for most wreaths, however, some wreaths have a minimum starting bid of \$20. Bids must be raised by at least \$5 — more is even better!

Online bid listings will be updated throughout the day (Monday through Friday) and at the end of each day (Saturday & Sunday). We will do our best to keep the website current. If you have a questions about a bid listed online, please call the Museum at 303-739-6660. Money is paid to the Aurora Museum Foundation. We can only accept cash and check.



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HOLIDAY TREE & LIGHTS

Check out the twinkling holiday tree and, of course, a fantastic holiday lights display at Aurora City Hall! Mayor Hogan will switch on the holiday lights at 5:00 p.m.

VISITORS FROM THE NORTH POLE

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FESTIVAL OF WREATHS

The Aurora History Museum's annual Festival of Wreaths event helps to raise funds for upcoming exhibits and for education and school programs. Check out the wreaths during the event and participate in the silent auction to buy your favorite!

PERFORMANCE OF *GUYS ON ICE*

Stick around for an outdoor performance of the play *Guys On Ice*. The performance begins at 6:30 and will be conducted outside (weather permitting). So bring your blankets and chairs for a frosty performance everyone will enjoy!

For more information about this event contact Chip Scott at 303-739-7756 or email bscott@auroragov.org.

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Healthy Living



Have you ever heard about body Ph? It's not something your doctor talks about, however maybe he/she should. It is not a subject people generally discuss so unless you are searching for health information on your own, you could live your whole life and never hear the term, although you definitely are affected by it.

A perfect body Ph is 7.35 - 7.45. Anything under 7 is acidic and anything over 7 is alkaline. It has been said that disease cannot survive in an alkaline environment yet an acidic body is fertile ground for illness to flourish. So how does one go about achieving a perfect Ph?

Interestingly, most of the foods we enjoy are acidic; like meat, grains, dairy, sugar, coffee and alcohol. Many acidic foods are a must in our diets, but they need to be offset with more alkaline foods, such as most fruits, vegetables and spices. Surprisingly, milk is an acid and lemon becomes alkaline in our bodies. One would think the opposite. Why not add lemon juice to your drinking water, which has other benefits too?

Test yourself, with Ph strips; available at any pharmacy or the internet. The best time to test your Ph is first urine of the morning. If your Ph is low, you need less acid and more alkaline foods. Test throughout the day to stay on track. To find out more and determine which foods are alkaline to

add to your acid diet, go to <http://www.rense.com/1.mpicons/acidalka.htm>.

Meanwhile, on our cold fall days, you can't beat my Kahlua Chili. Put a fire in the fireplace, snuggle in and enjoy!

Shirley Berry
Fairway 16

Kahlua Chili

2 Tbsp oil
1 onion, chopped
2 lbs ground beef
1 tsp garlic, minced
1 can (12-oz) organic diced tomatoes
1 can (12-oz) organic tomato Sauce
1 can (1lb 1-oz) red kidney beans (not drained)
1 8-oz can diced green chilies*
Salt & pepper to taste
2 tsp chili powder
1 tsp dried oregano
1/2 cup Kahlua

Saute onion in oil till almost transparent. Add ground beef and brown. Drain off fat. Combine all other ingredients except Kahlua and simmer until beef is red from tomato sauce. Remove from heat, stir in Kahlua, and serve.

* For hot chili, substitute diced jalapenos.

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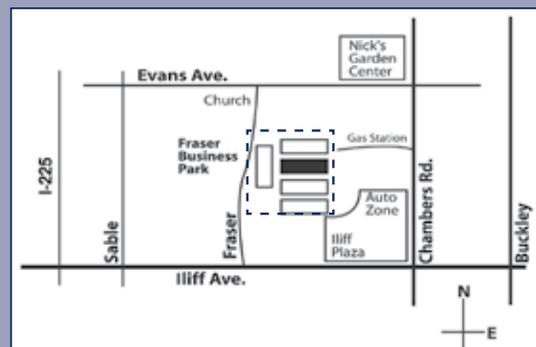
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