

HR Heather Ridge

Metro Matters

VOLUME 5

JANUARY 2015

NUMBER 1

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



Heather Ridge was wrapped in colorful holiday light displays — CJ Baar (Fairway 16) puts up lights every year, he added more this year. The inset at right was taken of tree at dusk.



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HEATHER RIDGE METRO MATTERS
MAGAZINE
350 OSWEGO COURT
AURORA, CO 80010
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HR Heather Ridge

PUBLISHER'S NOTE

2014 was a really good year for Heather Ridge. The work on widening I-225 was finally completed; major progress was made on the Aurora Light Rail line including Iliff Station; Heather Ridge Golf course completed another successful year of operation; our home values increased significantly; and many of us had the opportunity to make new friends and welcome new neighbors to the Heather Ridge community and way of life.



Work on the Iliff Station infrastructure, commercial/residential development will continue in 2015-2016. The added commercial and residential development planned for the area around the station will have significant long term impact on traffic in and around our community. All Heather Ridge residents should stay informed and involved in the station development planning process.

In December, we completed our first year as the new publishers of *Metro Matters* magazine. We look forward to bringing you news from our 10 neighborhood associations in 2015, and would like to thank all of our contributors, readers, and advertisers for making 2014 a successful year. Special thanks to Cheryl Greenman for her editing, layout, and design work.

Metro Matters is your community magazine, we welcome your suggestions, letters to the editor, pictures, and stories. Please send to editor bmconn202@aol.com or mail to 350 Oswego Court, Aurora, CO 80010.

Barry McConnell
Publisher

Attention Metro Matters Readers

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Assistant Secretary Joan Beldock
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Heather Ridge Golf Club

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Heather Ridge

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Heather Ridge *Metro Matters* is published monthly for the residents of Heather Ridge. Publisher: HomewoRx Publishing, Barry McConnell. metromatters1@aol.com

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. ©2014, HomewoRx Publishing. All rights reserved. Reproduction in whole or in part without written permission is prohibited. The Publisher does not necessarily endorse the companies, products or services advertised in Heather Ridge *Metro Matters*.

Heather Ridge **COMMUNITY AFFAIRS**

Increasing Metro Denver Costs To Rent and Home Ownership

On Dec 10, 12, and 14, the “Denver Post” featured major articles recounting Zillow’s and other housing reports about metro Denver home costs and income. Zillow, a leading real estate information and Internet provider, issues quarterly and annual reports about real estate. Their reports, more like warnings, are closely watched by everyone in the real estate industry along with state and local governments.

Zillow further stated the average metro monthly rent is \$1,772, a cost almost 4.5 times Colorado’s minimum wage of \$8.23 for 2015. This translates to a needed \$70,880 annual income or \$35 per hour to afford the average rent. It also translates to 32.9 percent of monthly income dedicated to rent!

Simply stated, housing demand is up due to Denver’s booming economy and lifestyle. For 2014, the expected “net in-migration” for Colorado is 53,000 mostly locating along the Front Range and especially in metro Denver. Zillow says Denver’s rental cost growth rate is one of the highest in the nation - 14.2 percent vs. San Francisco’s 12.2 percent.

What does \$1,772 for rent “buy” these days? In Aurora, Lakewood or other similar areas, renting might get you a 1,500-1,800 sq ft home with 4-bedrooms or more, at least 2-baths, and a 2-car garage and possibly a full finished basement. In Denver’s mid-value neighborhoods, renters get 1,100 sq ft with 2-3 bedrooms, maybe two bathrooms, and perhaps a detached garage or finished basement. In

the ultra-high demand areas such as Lo-Do, Highlands, or Washington Park, renters get 700-900 sq ft, 2 bedrooms, 1-bath, and most likely no garage or basement.

To buy a single family home using \$1,772, that amount must be reduced to a principal and interest payment (P&I) leaving out escrow payments. Subtracting \$250 for a modest monthly escrow account (property taxes and insurance) leaves \$1,522 for P&I purchasing power.

Using a 4 percent rate amortized over 30-years, \$1,522 translates to a \$325,083 loan without adjustment for down payment or HOA fees. Adding a \$250 HOA fee to monthly escrow costs lowers buying power to \$262,245. Buyers can expect to spend about 19.7 percent of monthly income on housing.

Heather Ridge Metro District (HRMD) homeowners have seen average annual prices increase 10 percent or more for the past three years. Heather Ridge is a better place to live than other areas because: HRMD owns the open space and golf course-clubhouse, easily accessible transportation services and roadways, Cherry Creek School, nearby shopping and medical centers, and close proximity to major employment and recreational areas. The list goes on, but the net effect is Heather Ridge real estate easily surpasses other communities.

Van Lewis

Heather Ridge **PRESIDENTS COUNCIL**

Another year has come and gone and we are getting ready to embark on a new year. The Presidents Council had a good first year. We had some great meetings and some fantastic speakers. I hope everyone that attended these meetings were able to take something back to their Boards.

We are looking forward to another outstanding year. We are striving to keep the continued education for the board members. We will be working more diligently

on the consolidation of services this year. If there is a certain topic anyone wants information on please let us know.

The Annual Presidents Dinner will be held on February 18, 2015. Please keep this date open.

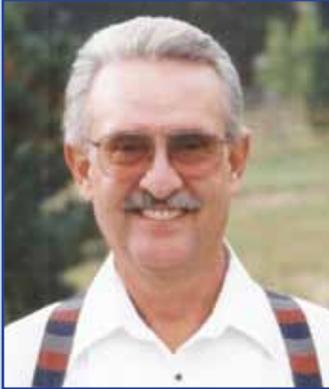
Wishing everyone a very prosperous year!

**Amanda Milstead
President**

In Remembrance

Dallas Mathews

4-1-1938 – 12-6-2014



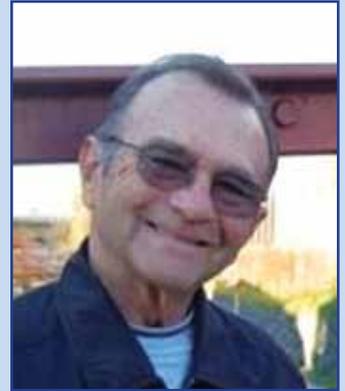
Dallas was born in Benkelman, Nebraska on April 1, 1938, the youngest of 5 living children, to Roy and Edna Mathews. He died unexpectedly on December 6, 2014. "Dal" was the beloved husband and soul-mate of 56 years to Sonya; loving father to three daughters, Dalyn Allyson Ball, Marcy Ann Mathews, and Cindy Kay Clark; and son (Darrell) Kirk (deceased); proud grandfather of Haley Lynn Ball and Blake Thomas Mathews. Dallas' early school years were spent in Stratton and McCook, NE – graduating from high school in 1955. He often reflected on those happy times with cousins, great friends and good band buddies.

Dallas attended college at the University of Nebraska and Western State College in Gunnison, CO. In 1959 Dallas joined the United States Air Force band. The unit played for many ceremonial events including President John F Kennedy's inaugural and his funeral at Arlington.

Dal and his family transferred to Lowry AFB in Aurora and in 1979 he began teaching at the Denver Public Schools as band director and retired in 2000.

Archie Showell

2-19-1930 – 10-9-2014



Archie Albert Showell Jr., 84, passed away peacefully on October 9 at home surrounded by his devoted wife of 63 years, Karen, and his three beloved daughters, Cindy Cusic, Jill Showell and Sherry Showell. Archie was proud grandfather to Megan Cusic, Shannon Cusic and James Decker. Dear father-in-law of Rod Cusic and John Decker, and deeply respected by Howard Rosenstock.

Born in El Paso, Texas, Archie served his country proudly as a Naval aviator during the Korean War. He graduated from The George Washington University with a degree in Political Science. His passion was aviation. He flew with Pan American Airlines in New York prior to moving to Denver where he had a 27-year career with Frontier Airlines. He traveled extensively, especially in Africa, where he directed much of his charitable contributions. He read history voraciously, played tennis and golf with great skill and enthusiasm, and put in many miles on his bike.



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303-751-0166

The following is an article I recently received from our PAR Officer, Gene Lemay.

Recently, a neighboring area resident called police to report a group of juveniles trying door handles of parked cars. Police responded and found the reported suspects, who ran away upon seeing the police. One of the suspects dropped a duffle bag that contained miscellaneous items suspected to have been stolen from vehicles. Officers located one of the suspects trying to hide behind a nearby strip mall. More stolen property was located on his person. Suspect admitted to hooking up with friends at a local arcade, smoking marijuana, and then “car hopping” (breaking into unlocked cars). They entered at least six different unlocked vehicles before police broke up the party.

Thank you to the neighbor who noticed this activity and reported it to the police. This was awesome teamwork between the neighborhood and the police.

Another successful citizen report that resulted in identifying a probable burglar occurred recently. A resident observed two subjects trying neighborhood mailboxes and then attempt to enter a house through an open garage door. Other information indicated that a suspect kicked a house door after knocking on it. Neighbors then followed the suspects out of the neighborhood and kept the police updated about their location and descriptions. Police responded to the area and located/contacted one of the suspects per the neighbor’s description. The suspect provided the police with false identifying information and then ran from the police. Suspect dropped his wallet, which allowed police to identify him. Suspect had two outstanding warrants for his arrest and will now have an additional one for his recent shenanigans.

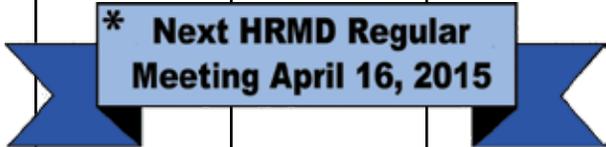
Par Officer Lemay again says; “Awesome job by those who called to report this situation.”

Need I say more about how important it is to stay alert and report anything that looks suspicious. If it looks suspicious, it probably is. Call 911. They will be able to determine whether it’s legit!

Bev Brown,
Head Area Coordinator for Heather Ridge and Area 10

January 2015

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5 Double Tree Board Mtg (Bi-Monthly) Contact Alethia	6	7	8	9	10
11	12 6 pm Cobblestone Crossing Board Mtg 3033 S Parker Rd #320	13	14 6:30 pm Sausalito Board Mtg Heather Ridge Golf Club	15 6 pm * Burgundy Board Mtg Clubhouse 6:30 pm Fairway 16 Board Mtg Clubhouse	16 Metro Matters Deadline	17
18	19 7 pm Country Club Ridge Board Mtg Noonan’s Ballroom	20 6:30 pm Strawberry I & II Board Mtg Strawberry Clubhouse	21 6:30 pm Chimney Hill Board Mtg Noonan’s 19th-Hole	22 6:30 pm Ward IV Mtg Medical Center of Aurora Rm 1 – 1501 S Potomac St	23	24
25	26	27 6 pm Cobblestone Board Mtg Noonan’s 19th Hole 6:30 pm HRS Board Mtg HRS Clubhouse	28	29	30	31



*** Next HRMD Regular Meeting April 16, 2015**

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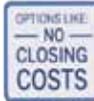
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The next gathering for the Out to Lunch Bunch will be

Thursday, JAN. 15 Noon

Thai Basil

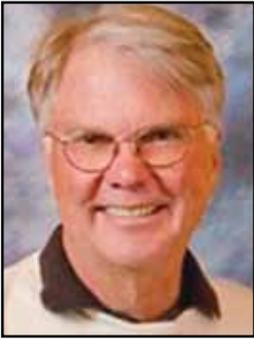
2710 S Havana St, Aurora, CO

303-369-8889

303-671-5634 or amipep@aol.com



Looking Back On Heather Ridge's 2014 Real Estate!



Pete Traynor
Double Tree

303-877-9538

PeteTraynor@ReMax.net

The February issue of *Metro Matters* will outline all sales reported in MLS for the ten HOA communities in the Heather Ridge Metro District. This will give HOA residents a strong sense of their HOA home values compared to other communities. In 2014, Pete and I had more sales than any other agent, and we look forward to helping old and new neighbors in 2015.

More and more, other agents are seeking our help to understand Heather Ridge values. I recently listed and sold a Heather Ridge unit at full price after challenging the buyer's agent data. Their offer was \$6,500 low and included significant seller paid closing costs to the buyer. The seller countered full price with reduced closing costs because Pete and I had the facts why Heather Ridge values are better than other adjacent communities.



Van Lewis
Heather Ridge South

303-550-1362

van@vanlewis.com

I sent the buyer's agent a list of comparable sales with notes, a map of Heather Ridge showing relative values, and information and references why our golf course adds value vs. other areas. The other agent didn't know Heather Ridge that well, but once presented with the correct information, the buyer readily accepted the counter. It was a win-win sale for everyone.

Please ask Pete or me for a marketing report before you list with another agent. It doesn't hurt to have a second opinion to compare profession services, costs, and local marketing expertise. Pete has lived in Heather Ridge since the early 1980s, and now lives with his wife Wendy in Double Tree. I moved into Heather Ridge South in 1991 after marrying Ginny.

Misconceptions About Today's RE Market

Lending Requirements: Today's mortgage policies hearken back to the early 1990s, a time when good credit and a proven ability to buy were the rules and not the exceptions. Long gone are the days of "projected or stated" income without verification of funds. Home loans are being made for qualified buyers with good credit and proven means to make payments. It made sense in 1990, and makes sense today.

Down Payment: Down payment requirements range from zero to 20 percent. Yes, I said zero down payments. This includes conventional as well as VA loans. FHA programs require only 3 percent down and offer more flexible qualifying standards. The biggest benefit of putting 20 percent down on conventional mortgages is no mortgage insurance.

Who needs a RE Broker with today's Internet Access to buyers and sellers? More than ever, a Realtor is needed to represent buyers and sellers. Realtors are constantly trained to guide buyers and sellers through today's maze of real estate demands. The home sale process is cumulative based on exposure to comparable homes, mortgage programs, local market conditions, contract negotiations, due diligence, and representing the best interest of the Realtor's client.

As Pete and I like to say, "Please don't leave home without us." We are just a phone call or email away, so please call for a private, professional analysis of your real estate needs.

Van Lewis: Re/Max Alliance —

303-550-1362; van@vanlewis.com

Pete Traynor: Re/Max Masters —

303-877-9538, PeteTraynor@ReMax.net

PLEASE REMEMBER

DON'T LEAVE HOME WITHOUT THEM.

Homes For Sale November 14 through December 14, 2014

HOA	Price	No.	Street	Be/Ba	SqFt	Gar/Spaces	Style
Cobblestone Crossing	\$109,900	13221	E Asbury Ave	2 - 2	948	1-Space	2 Story
Strawberry II	\$120,840	2455	S Xanadu Way B	2 - 2	1,091	2-Spaces	2 Story
Chimney Hill	\$189,999	13586	E Evans Ave	2 - 3	1,344	1-Gar, Att	2 Story
Chimney Hill	\$199,900	13636	E Evans Ave	2 - 4	1,344	1-Gar, Att	2 Story

Homes Sold From November 14 through December 14, 2014

HOA	SoldPrice	No.	Street	Be/Ba	SqFt	Sold Terms	Concess	Seller Type
Strawberry I	\$61,000	2608	S Xanadu Way E	1 - 1	856	Conventional	\$0	Individual
Strawberry I	\$71,000	13623	E Yale Ave A	1 - 1	843	Conventional	\$0	Bank/GSE
Strawberry I	\$123,000	2658	S Xanadu Way C	2 - 2	1,098	FHA	\$2,649	Individual
Cobblestone Crossing	\$130,000	13376	E Asbury Ave	2 - 2	1,208	Conventional	\$0	Individual
Strawberry I	\$135,500	13611	E Yale Ave A	2 - 2	1,098	FHA	\$500	Individual
Cobblestone Crossing	\$142,000	13462	E Asbury Ave	2 - 3	1,392	Conventional	\$0	Bank/GSE
Cobblestone	\$150,000	2122	S Victor St A	2 - 2	1,392	Cash	\$0	Estate
Burgundy	\$155,000	2623	S Xanadu Way A	2 - 2	1,314	FHA	\$0	Individual
Burgundy	\$164,900	2623	S Xanadu Way B	2 - 2	1,314	VA	\$0	Individual
Sausalito	\$165,000	2418	S Victor St D	3 - 2	1,300	Cash	\$3,000	Individual
Country Club Ridge	\$185,000	2230	S Vaughn Way 201	2 - 2	1,196	Conventional	\$750	Individual
Chimney Hill	\$189,500	13642	E Evans Ave	2 - 2	1,512	Conventional	\$3,458	Individual
Country Club Ridge	\$203,000	2210	S Vaughn Way 203	3 - 2	1,693	VA	\$0	Bank/GSE
Country Club Ridge	\$221,500	2230	S Vaughn Way 203	3 - 2	1,709	Conventional	\$1,000	Individual

Homes Under Contract as of December 14, 2014

HOA	List Price	No.	Street	Be/Ba	SqFt	Gar/Spaces	Style
Strawberry II	\$130,000	2471	S Xanadu Way C	2 - 2	1,091	1-Space	2 Story
Strawberry II	\$135,000	2459	S Xanadu Way B	2 - 2	1,091	1-Space	2 Story
Strawberry II	\$140,000	2441	S Xanadu Way A	2 - 2	1,091	2-Spaces	2 Story
Cobblestone Crossing	\$156,500	13302	E Asbury Ave	2 - 2	1,208	1-Gar, 1-Sp	2 Story
Burgundy	\$156,500	2665	S Xanadu Way B	2 - 2	1,162	1-Gar, 1-Rsv	2 Story
Heather Ridge South	\$175,000	2842	S Wheeling Way	3 - 3	1,462	2-Gar, Att	2 Story
Sausalito	\$176,000	2418	S Victor St C	3 - 2	1,300	2-Gar, Att	2 Story
Heather Ridge South	\$190,000	2874	S Wheeling Way	3 - 3	1,633	2-Gar, Att	2 Story
Country Club	\$200,000	2220	S Vaughn Way 203	3 - 2	1,693	2-Gar, Att	2 Story
Heather Ridge South	\$230,000	2735	S Xanadu Way	2 - 2	1,365	2-Gar, Att	2 Story
Fairway 16	\$232,900	2446	S Vaughn Way F	4 - 4	1,650	2-Gar, Att	2 Story

HAPPY NEW YEAR



Heather Ridge Golf Club Monthly Update

www.golfclubatheatherridge.com

HR Men's Golf Club

Wondering what to do with your time next summer? Join the Heather Ridge Men's Golf Club — great exercise and great comradery.

The Heather Ridge Men's Golf Club board has selected the dates for the 2015 season which will include 14 events to including the two day Member/Member and the two day Club Championship, as well as the now famous men and women's Mixer Tournament. The Club is still working

on the format for each event and as well as coordinate a balance of straight golf mixed with a few fun events. It will bring back the "Pick your T-time" sign up form for some of the events. As always the Club is trying to offer a set up that will be popular among all members, so if

you have some thoughts send them to Loren Janulewicz by way of email (LJanul@msn.com). The Club is also be working on a new and more efficient way to track your winnings, rather than the out dated certificate procedure that has been used the last three years.

Tentative 2015 Schedule Heather Ridge Men's Golf Club

March 27	Men's Club Spring Banquet
March 28	Four-Man Shamble A, B, C, D Players 8:00 am Shotgun (Computer Draw)
April 11	Individual Gross/Net 8:00 am Two-Man Best Ball (Computer Draw)
May 9	Point Par 8:00 am
May 16	Team Individual Gross/Net 8:00 am Bring A Friend, or a Friend from the Club
June 13	Mixer, Men's Club & Women's Club 8:00 am Shotgun Start
June 27	Point Par 8:00 am
July 11	Individual Gross/Net 8:00 am
July 24, 25, 26	Member/Member T-Times Start @ 8:00 am Saturday/Sunday Horse Place Friday @ 5:00 pm Players must be within 10 strokes of each other
August 1	Point Par 8:00 am
August 15	Two Man Best Ball, Pick Your Partner Must be within 10 strokes
August 29, 30	Club Championship 8:00 am
September 12	Tournament of Champions 8:00 am Non Winners Tournament to follow same day
September 25	Men's Club Fall Banquet
September 26	Year End Tournament 8:30 Shotgun Two Man Shamble (Computer Draw)

(Red indicates tentative dates)

The cost for 2015 will remain the same as 2014 Application

- \$125 Membership (to include you GINN listing (a \$35 value), and two banquets, one in the spring and one in the fall.
- Hole in One insurance \$5 (optional). The Hole in One winner will be paid out at the end of the season. If no winners the pot will carry over to the next year.
- Match Play \$25 (optional). Matches will be played using the players' handicap the day of play.
- Total cost can be as low as \$125 or as high as \$155, which is the lowest cost for a men's club membership in the entire front range.

So ladies here is an opportunity to surprise the guy that has everything ... A Membership in the 2015 Heather Ridge Men's Club. The gift that keeps on giving all through the summer.

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- 1/13 Irish
- 1/20 Italian
- 1/27 French

Friday Nights

- 1/2 All American
- 1/9 Asian
- 1/16 Fish & Chips
- 1/23 Prime Rib*
- 1/30 German



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HG 9-Hole Women's Club Christmas Tea

Under the leadership of Chair, Sharon Warembourg, the 9-Hole Ladies Golf Club kicked off the holiday with its annual Holiday Tea and Game Day. HRWGA 18-Hole golfers and other invited guests joined in the festivities. Mimosas, coffee, tea, scones, tea sandwiches and many yummy sweets filled the tea table.

Sharon Gunderson
Vice President/
Publicity



Top photo, left to right: Stacey Visentin, Sharon Gunderson, Ginny Lewis, Marge Sumberg, Sandy Finney, Sharon Warembourg, Joann Oswald, Joyce Scott, Ruth Bell, and Sally Simon

Photos at right (clockwise from top right (left to right): Sandy Finney, Sally Simon, and Marge Sumberg. Joyce Scott, Stacey Visentin, Sharon Warembourg, and Ruth Bell. Sue Smith, Sharon Berkowitz, Diane Barnes, and Joan Ott. Diana Jorden, Arlene Schell, Vonda Peecher, Marge Copeland, Donna Brothis, and Liz Clancy. Ginny Lewis, Joann Oswald, Lou Ford, Sue Ford, and Glenda Orsborn. Chris Leger, Sue Smith, and Kathy Chandler. Irene Young, Sharon Berkowitz, and Diane Barnes. Sandy Finney, Sally Simon, and Rena McCullough. Judy Strayer, Marge Sumberg, and Mabel Jordon.



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HR Heather Ridge

ASSOCIATION NEWS

Heather Ridge South



What's New For 2015: HRS's monthly fees increased \$10 for all units: now \$281 for the larger 3-bedroom two story, and \$276 for the smaller 2-bedroom two story and 2-bedroom patio ranch models. And, the 2015 budget is \$591,012, down \$4,328 from the 2014 budget. If the budget is smaller, then why are monthly fees going up?

For those who attended the Annual HOA meeting on Dec 2, that question and others were answered along with an enlightening group discussion. Over 30 energized residents attended and commented on budget items, maintenance issues, and their community. Residents expressed great

appreciation how good the community looks and the efforts of board members Skip Cunningham, Dave Elgin, and Lee Norkus to keep things running and looking good. Attendees gave the board a resounding applause and approval for a job well done.

Insurance is the largest and least stable of all our HOA expenses now. Other budget items have increased too, but nothing has exploded like insurance – a \$34,000 increase for the July 2014 to July 2015 policy with who knows what will happen for the 2015-2016 renewal. To absorb this increase and others, the Board cut discretionary expenses (e.g. security services, some utility costs) and held the line on others (water, maintenance, and Reserve contributions).

Our Reserve Fund contribution is \$101,564 annually – a “savings account” for future and unexpected capital repairs. At this time, our Reserve Fund balance is \$2.2M after receiving \$1.6M for Sept's hail storm damages. However, after roof replacement, the Reserve will be \$600K with \$150K additional coming from insurance escrow. The new balance should be \$750K.

Unexpected and unbudgeted expenses in 2014 included \$34,000 for new insurance, approximately \$50,000 for major drainage and flood mitigation programs, and \$20,000 for two insurance claims (\$10,000 deductible per claim).

HRS's General Insurance Policy: At

our Annual Meeting, board Treasurer Ed Kay explained how our insurance costs have drastically increased and what the future might hold for us. Our next insurance policy renewal is July 2015, but at what costs and coverage to us? To keep our budgets affordable with adequate, but not onerous Reserve balances, the Board will seriously consider the following policy for 2015: To use its assessment powers to supplement future insurance deductible claims. Our Declarations allow up to a \$5,000 assessment per unit given the size and nature of damages. Owners can insure against such losses through an adequate HO-6 insurance policy with assessment coverage. As the insurance renewal date for 2015 approaches, the board will publish letters and articles in *Metro Matters* to keep owners informed.

Window/Door Screens and Window Well Covers: A physical survey of HRS revealed many damaged screens and window well covers. Owners are responsible to maintain those exterior items as well as other items referenced in HRS's Rules and Regulations. Owners may contact our on-site maintenance person to bid this work and other suitable maintenance needs. Please call Wayne Mueske at 720-505-1727. His work with private residents is not an HOA function or liability, and will be between contracting parties only.

2014's Holiday Party, Dec 6: What a fun evening with 58 residents

and their guests dining at our clubhouse on prime rib, ham, turkey, and a huge selection of desserts and table side-dishes. Needless to say, an open bar for wine and drinks added to the evening's fun. For almost 18 years Heather Ridge South has invited its residents to celebrate living here through social functions. For old and new residents, our seasonal parties are a great time to bend elbows getting to know each other better. Each summer a Luau Party with Porky the Pig highlights a fun night by our swimming pool. Thanks to everyone who came and/or contributed to this year's parties, especially board members Linda Hull, Ronni Jones, and Dave Elgin. Without them, these parties might not happen.

Cold Temperature and Freeze Damage Liabilities: Owners are responsible for freeze damage expenses to the degree not covered by general or personal property insurance carriers. Any general insurance claims against HRS's carrier stipulate up to a \$10,000 deductible by the HOA. Payment is made from Reserves using funds paid by owners set aside for capital and unforeseen expenses such as insurance claims.

The HRS HOA investigates each claim to determine coverage, liabilities, and negligence. Owners could be liable for repayment of general insurance deductible disbursement given claim circumstances and evidence. Owners, as well as their tenants, are responsible to oversee the safety and well-being of their property.

Van Lewis



Dr. Nick D'Amico

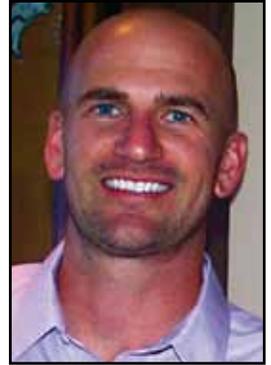
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Burgundy

It's a winter day somewhere between snow and a football game and I have a case of the holiday let down. Now that the holidays are over and before all the decorations are carefully (or not so carefully!) back in their boxes, **Thank You**. For those who lit the nights, sang their favorite seasonal tunes, those who entertained family and friends, and for those who didn't, may your New Year be filled with wonder, good health and joy.



Looking back over the past year, we have accomplished so much! We survived more than our share of the wind, hail and rain. Baby steps are being taken to accomplish our goal of xeriscaping the community grounds to help reduce our usage of water. Our sign on the corner of Yale and Xanadu Way received a much needed paint job – a temporary fix for now. Chimney cap replacement will be completed within the next few months. Because of the close relationship we maintain with our attorneys, the bad debt/unpaid assessment balances are some of the lowest in the Metro area.

We have shared so much with you as well. . . the frustration with the roofing and the insurance, mail boxes that were unable to be used for too long and neighbors who chose to park in reserved areas. Those have been far outnumbered by the fun things – new neighbors have been welcomed, more gardens were planted and admired, snow angels decorated our lawns, community parties were planned.

For the coming year, your HOA board is discussing and reviewing the

budget. With the overall age of our homes comes the need for some major repairs, replacements and updates. The challenge is to prioritize these projects while keeping a careful and critical eye on the monies available. Barring any emergencies, we are putting a hold on some of the projects, allowing us to temporarily maintain our current HOA dues.

HOA board meetings are held on the 2nd Thursday of each month. All residents are welcome – renters must be accompanied by the homeowner. Please call ahead so we can save a chair for you.

Jaynie Basch

Some important numbers to remember:

Hammersmith Mgmt	303-980-0700	e-hammersmith.com
Clubhouse rental	303-908-9574	Amanda
Neighborhood Watch	303-872-3154	Bev Brown
303-627-3100	non emergency	
303-739-1819	PAR Officer	

Fairway 16

Lights & Sound: Be sure to stop by CJ Barr's house at 2496 S. Vaughn Way to play the drums and watch the lights change color. He has added rings of light to all 4 homes in that building. Great fun for children and adults alike. He leaves it up until after the Super Bowl. (See page 2 of this issue of *Metro Matters*.)

Lights: Yea, we now have 63% of our homes leaving on exterior lights either by the garage doors and/or front doors. All of the tall lights are currently working also. Thanks to our neighbors who decorated for the holidays with even more lights plus decorative objects.

Letter from Westwind Management: This letter was mailed to all owners Dec. 19. It gives details on paying the monthly maintenance fee and contact information. Please read it carefully and call Westwind if you have questions 303-369-1800. We are looking forward to more responsive and friendly service.

January Board Meeting: It will be held at the clubhouse on Jan. 15 at 6:30 p.m. This change was due to

scheduling conflicts with Mr. Larson and Fairway 16 Board members. Also, the first Thursday fell on Jan. 1 – a holiday. If you are interested in serving on the Board, please try to attend a Board meeting and express your interest. There will be 2 vacancies coming up soon.

Metro MCM: This is the correct name of the company which will be handling snow removal this winter. They also did the gutter and

downspout cleanouts.

Neighbors: Many of our residents live alone. Please make a friendly phone call or visit during these long, dark days of winter, especially if you haven't seen them for a while or newspapers are not collected.

Ron Hultquist, longtime owner at 2588B passed away in early Dec. Welcome our new neighbors also.

Susan Bruce.



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Chimney Hill



Happy New Year!

Thank You: CH Board would like to thank all residents that came to our annual meeting. The board will work hard on keeping our community safe and in good order.

Winter Issues: Remember that winter is here even though sometimes it seems that it's not. If you live in the North facing unit, please use the ice melt if you feel that it is a bit slippery by your garage or on your

steps. Remember that the steps will be shoveled when there is 2" of snow on the ground and the streets will be plowed after the 4" of snow. Marked parking spaces are off limits when there is more than 2" of snow on the ground. Two parking spaces in front of the sign must be available to pile snow.

Holiday Decorations: Holiday decorations must be removed by the second week of January.

Dog Issues: Please keep your dog on the leash, pick up after your dog, and do not leave bags with dog waste outside on the property.

Retrieving Important Information: All HOA related important information can be found on the Accord Property Management website – www.accordhoa.com. Click on 'Association' on the top banner, select Chimney

Hill in Heather Ridge and select: Go to Association Website. If you do not remember the password, call Accord Management during the business hours. The emergency number can be found on the left on the screen  by clicking.

In Case of Emergency: In case of **After Hours property-threatening emergency ONLY** call Accord Management at 720-259-8019. Remember that the following is not considered Association emergencies:

- Noisy Neighbors
- Illegally parked cars (unless it blocks your garage or parking space)
- Architectural Change Requests
- Questions about account balances
- Covenant violations

Please keep in mind that contacting the board members will not expedite or help resolve the issue.

Sewer Maintenance: Please keep in mind that not all maintenance records were transferred to Accord Management when they took over in 2012. If your sewer was cleaned out on a schedule in the past, call Accord and let them know.

Contact Accord: When emailing Alec (alec@accordhoa.com) please keep in mind that some emails may end up in the junk folder because your email address is not stored on Accord's computer. Please do not hesitate to make a follow-up call to accord (720-230-7321) and let them know about the email you sent.

HOA Board Meetings: The next CH monthly board meeting will be on Wednesday, January 21, 2015.

**CH HOA Board
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Sausalito



Thank You: The Board of Directors would like to thank all of our residents and members for making 2014 another wonderful year here at Sausalito. As we usher in another new year, we hope 2015 will be full of Peace, Love and Laughter for everyone in Sausalito. Here is a fun bit of trivia about the New Year. The song, "Auld Lang Syne," is sung at the stroke of midnight in almost every English-speaking country in the world to bring in the New Year.

HOA Assessment: In December, each Homeowner received a notice informing you of a small increase in your monthly HOA assessment. As an FYI, here is a bit of information regarding association fees. Our Association wants to make sure you get your money's worth. Each

month at bill paying time we pay a multitude of monthly bills: credit cards, car payment, mortgage, etc. However, one of the least understood bills that we pay is our association maintenance assessment. Just where does our money go? Every year the Board approves a budget for the upcoming fiscal year.

Those expenditures include insurance, common utilities, common area maintenance costs, and administration costs such as professional management, postage, etc. In addition, a portion of our monthly assessment is set aside to fund our Reserves. Our reserve fund pays for the repair and/or replacement

of the capital assets owned by our association. An adequately funded reserve reduces the chance that a special assessment will have to be passed in order to pay for repair or replacement of those assets. At this point in time, our auditors have told us our reserves are low thus the small increase in our

monthly assessment. So, when you pay your monthly assessment, remember that it covers many items necessary to ensure that our association maintains, preserves and enhances our property values.

Neighborhood Watch Programs:

It is certainly no surprise that many cities are encouraging and coordinating Neighborhood Watch Programs. They really work! We can certainly attest to the NW program success in Area 10 and 11 where due to homeowners diligence, crimes continue to be thwarted. Please contact Carol McCormick, the Sausalito Area NW Coordinator, at carol_mccormick@comcast.net if you want to know more about our program or want to become a Block Captain.

Light Rail Meeting: Tom Scally, our Vice President, has shared his notes from a recent informational meeting regarding the Light Rail. The parking

lot and the rail station will be just north of the post office. A sidewalk will be furnished, extending from Iliff to the station. Crosswalks under the highway and the rail overpass will be expanded and pedestrian traffic signal buttons will be installed. The station will be elevated about 2 feet so the walkway from the parking must be utilized. Parking in the 600 space lot will be free for 1 day and \$2.00 per day thereafter. Open date is early 2016.

Holiday Lights: The holiday lights throughout our community look wonderful. Please remember that all external decorations must be taken down by the end of January, usually around Stock Show time. Also, our snow plows need to clean the entire community during and after our snow storms. As usual residents must park in their garages, not in visitor parking spaces.

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.

HOA 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

Strawberry

Board News: Jan Lucas has resigned as board president. Former vice-president Beverly Earley is the new president, and Christine Nicklas has been elected as the new vice-president. The Strawberry HOA Board meets the third Tuesday of every month but the time has changed to 6:30 pm. Residents are welcome to attend. The closed executive session begins at 5:30. Both are held at the Strawberry Clubhouse.

Clubhouse Rental: Rent your clubhouse. It's a great location for a party; much larger than any Strawberry home, and it has a kitchen. Residents must be in good financial standing. Call David at CAP Management (303-832-2971) at least 10 days before your event. The rental form is on the Strawberry website. The cost has been lowered to \$25, plus a refundable \$300 damage deposit.

Brown Security: Strawberry contracts with Brownstone Security for security services. If you have any security concerns, call Brownstone at 720-879-4568; an officer may be on site and available to speak with you in person.

Roof Repairs: Like most other communities in the area, Strawberry sustained significant roof damage in the recent hailstorms, and repair is necessary. Our insurance deductible is \$75,000, an unexpected item in our

2015 budget. The board has hired an independent Public Adjustor, who is a specialist in settling insurance claims. He serves as a intermediary between the insurance company, the client, and the repair company. If his investigation determines that the insurance company will likely pay the claim, he will receive 12% of the claim. Should he determine that the claim is unlikely to be approved; he will stop the process and receive no compensation.

Winter Parking Update: If you park your car on the street, especially in Phase II, you know that drainage can be a problem in the winter. Last year, several cars had to be towed because they had frozen into the ice near the curb. To prevent this from happening, try not to park directly next to the curb; leave a little space between your tires and the curb for drainage. The City of Aurora



is responsible for breaking up the ice should it build up to a dangerous level. Call 303-739-7000 to report.

On-Site Maintenance: The board has hired an on-site maintenance technician, Bryan Stone. If you have a maintenance issue, contact David Ball at CAP Management, 303-822-2971 X306 or email David@Capmanagement.com. Please put Strawberry in the subject line and your unit number. Bryan reports to John at CAP Management and cannot take personal requests.

Wildlife Alert: Two residents recently reported seeing wildlife in the Strawberry neighborhood, a coyote and a large raccoon. Please keep trash in the dumpsters and not on the ground to deter wildlife. Also leash your pets to keep them safe.

**Strawberry Board
Elizabeth Watts**

Molly Markert



**Molly Markert –
Ward IV**
15151 E. Alameda
Parkway
303-739-7516 (Council
Office)
**mmarkert@
auroragov.org**

Fundraising for Shot Aurora Police Officer

As most of you know, Aurora Police Officer Ryan Burns was shot in the line of duty on Friday, November 14, as he conducted a traffic stop with a stolen vehicle. The driver shot through the window and struck Officer Burns in the upper leg, grazing an artery, before driving off. Officer Ryan is currently in the hospital and is facing several surgeries to his leg and may be unable to work for the next 8-10 months. He is, however, expected to recover from his wounds. The Aurora Police arrested a suspect last month. Ryan is a respected Police Officer who has served Aurora citizens for 11 years. He is the sole supporter of his family, which includes his wife and five children under the age of 12. Monetary donations can be made in a couple of ways. You may submit a check made out Officer Ryan Burns Fund and mail it to:

Mary Avgerinos
Neighborhood Services
City of Aurora
15151 E. Alameda Parkway
Aurora CO 80012

Or, you may drop off your donation to:
APD District 1 13347 E. Montview Blvd.
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Healthy Living



Have you noticed the influx of pro-biotic commercials on TV? When a massive new push for something demands acknowledgement, I wonder why, why now, and what for?

The opposite of “pro”- biotic, is “anti”- biotic. Antibiotics are created from fungus or bacteria. Cultured cheese, yeast in breads, alcoholic beverages, carbohydrates

that turn into sugar in your body and sugar itself are all fungus feeding foods, to name a few, that contribute to an imbalance in the bacterial flora in our bodies or fungal toxicity. There are thousands of fungi that instigate everything from insomnia, depression, skin lesions and heart disease to cancer. A necessary evil; isn't it interesting that antibiotics are prescribed to cure infections, while they cause disease.

Our society exists on the above mentioned foods and over medicating with antibiotics has become nationally news worthy. It stands to reason we are creating a critical imbalance in our guts. Thus, the invasion of pro-biotic advertisements. Our bodies need a variety of good, live bacteria (there are thousands), while killing off the overgrowth of bad bacteria with fungus starving foods. Unfortunately, many buy into the highly marketed acidophilus in sugary yogurt, while continuing the same eating habits, all of which is counter-productive; a Band-Aid on cancer.

You can try my recipes for fun, but only the serious are going to respond to a major life change of eating for Healthy Living. Doug Kaufmann of *knowthecause.com* has been

studying fungus related diseases and the cure for over 16 years and has more answers than we commoners have questions. Check it out and let the serious get healthy!

Shirley Berry
Fairway 16

Apple Crumble

Apple Filling:

6-8 Green Organic Apples, cored, and thinly sliced (6 cups)

1 C Xylitol (sugar substitute)

2 Tablespoons Tapioca Flour

1 Teaspoon Cinnamon

Dash ground Nutmeg

2 Tablespoons Butter, melted

Place apples in 9 inch square baking dish.

Mix dry ingredients. Toss Apples with cinnamon mixture. Drizzle melted butter over top.

Crumb Topping:

1/3 Cup Xylitol (powdered in coffee grinder)

1/4 Cup Tapioca Flour

1/4 Cup Coconut Flour

1/2 Cup Almond Flour

6 Tablespoons Butter, melted

Combine dry ingredients. Mix in melted butter. Lightly cover apples with crumble mixture. Baked 350 degrees for one hour or till topping is browned and filling is thick and bubbly. If crumble browns too quickly, cover with foil. Cool. Top with whipped cream.

Classified Ads

ATTENTION HEATHER RIDGE HOMEOWNERS!
THINKING OF SELLING YOUR HOME?
CALL US ... WE ARE CASH BUYERS.
303-501-6967

MILE HIGH COIN
2222 S Havana St Unit A
Aurora, CO 80014
720-370-3400

Store hours: Monday-Friday 10 am to 5 pm

- Sell your coins
- We appraise your coins
- We buy gold and silvery jewelry
- Specializing in identifying rare and valuable coins.

TAXES — DIDN'T FILE YET? EXTENSION OR NOT? Prepared by 10-year Strawberry resident without leaving your home. Over 30 years experience preparing personal, partnership and corporate income tax returns. Free consultation — Pick-up — Delivery — Reasonable Rates. Page Taylor — RTRP. 303-751-9093. 720-545-8660.

NOTARY PUBLIC. Lives at Fairway 16. Reasonable rates. Can make house call, if necessary. Call 303-639-5946 and leave message.

HANDYMAN SERVICES. If you need to fix it, I can do it. Home improvement and repairs, plumbing, light electrical, carpentry, painting, and flooring. HRMD resident. Call Leo, 720-838-8072.

FOR SALE:

Genuine leather flying jacket and full length leather coat. Attractive. Like New! Owner height is 5'3" Coat: \$225 — Jacket \$125. Call Dan at 303-745-4374. 40 Short.

CLASSIFIED ADVERTISING RATES: \$10. Maximum 40 words. 2 Month Minimum. Write your ad and deliver with a check payable to HomeWoRx Publishing, 350 Oswego Ct., Aurora, CO 80010. Publication does not imply endorsement. Information, call Wanda, 303-881-3066, ensley53@aol.com

Heather Ridge Metropolitan District

Metro Matters

350 Oswego Court

Aurora, CO 80010

Postmaster: Please Deliver by December 29, 30 & 31

Presorted Standard
U.S. POSTAGE

PAID

Denver, CO

Permit No. 3280

Preserve the open space, property values, and safeguard the way of life

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BEAUTIFUL AND GENTLE

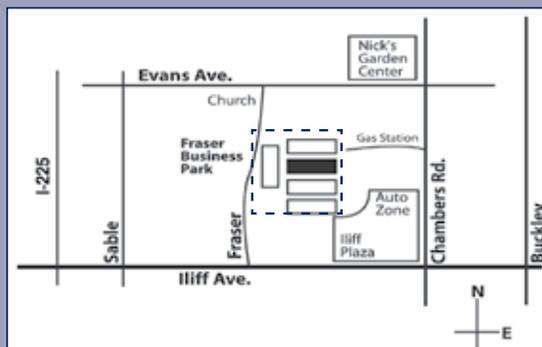
HAPPY NEW YEAR



- 5% Discount for Heather Ridge HOA's Residents all year round!
- Emergency calls taken after hours
- Comprehensive Care: Crowns, Surgery, Implants, Cosmetic Care
- Payment plans offered
- Practicing in Aurora Since 1987

*Gentle and Affordable
Dental Care for Families.*

**2222 South Fraser St. #3
Aurora, CO 80014
www.yourorchiddental.com**



303-671-0305