

# INNSBRUCK

Official Neighborhood  
Newsletter

Volume 3 Issue 6  
September 2010

## FANTASTIC PICNIC



Management company

**Earl Johnson**

**303-745-2220**

(This is a 24 hour number for  
emergencies.)

On line for info and Docu-  
ments: [www.wsps.net](http://www.wsps.net)

**Western States  
Property Services**

**9145 E. Kenyon Ave #100**

**Denver, Co 80321**

**FAX: 303-745-3335**

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### HOA BOARD

PRESIDENT

Maria Baker

303-671-8040

VICE-PRESIDENT

June Robinson

303-752-2013

SECRETARY

Mary Ellen Markel

303-695-0916

TREASURER

Warren DeBay

COMMITTEES

ARCHITECTURAL

CONTROL

Leif Mann

303-306-9787

Maria Baker

303-691-8040

Mary Ellen Markel

303-695-0916

NEWSLETTER

June Robinson

303-752-2013

## HIGHLIGHTS OF BOARD MEETING



September 8, 2010: The meeting was called to order by President Maria Baker at her home. Board members present were Maria Baker, Mary Ellen Markel, Leif Mann, & June Robinson. Manager, Earl Johnson was absent.

**FINANCIAL REPORTS-August 2010:** The finances still remain in good condition.

The delinquency report was reviewed. Some of the Homeowners are making payments for missed dues. Some are going into foreclosure. Our attorney will peruse collection.

### **OLD BUSINESS:**

The asphalt repairs have been completed.

The concrete repairs to sidewalk entries and driveways were completed.

Correspondence: Permission to remove a tree was put off until spring. It will be trimmed.

A dispute between two homeowners concerning entryway was settled.

### **NEW BUSINESS:**

The free Aurora Water Audit was completed and reported Innsbruck is in good shape with the current watering system.

### **END OF SUMMER PICNIC:**

The picnic was set for Saturday, September 11 from 3 till 5 pm. In the open space behind the pool. The pool will remain open until after the picnic. Lief Mann will provide the food: whole roast pig, smoked chicken, potato salad, grilled zucchini, baked beans, Cole slaw, fresh garden salad, assorted deserts, drinks.

The Board Members will help set up.

Three of the Homeowner Moms will take charge of the games.

**PRESIDENT'S COMMENTS:** President Maria Baker poled the Board on going back to meeting monthly with the option of not meeting if urgent business in not required. Passed.

She mentioned problems with a renter doing car work in his garage. He will receive a notice.

**ADJOURNMENT:** The next meeting will be October 13 in the Management offices.

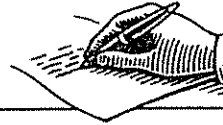


## NEIGHBORHOOD PICNIC- CONTINUED



About 75 people attended the first neighborhood picnic. We thank all the people who made it such a success especially Leif Mann and Bonnie Kelly and her committee for kid's games. We had wonderful whole roasted pig, smoked chicken, salads, deserts, home made bread and all types of drinks. Great time to meet your neighbor & socialize. Let President Maria Baker know if you would like to continue having one each year.

## From the president's pen

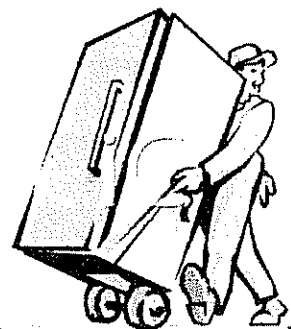


Our first community picnic was a success, I believe, based on comments made by those approximately sixty persons who came. Having a chef on the Board doesn't hurt! Thanks to Leif and his friend, Jim, the menu and food were great. I'd also like to thank Bonnie Kelly, Cyndy Maxwell, and Cecelia Moore for their efforts in entertaining the children. Redbird donated a grill and chickens, Jim donated the rolls and pastry, and the pretzel buns and condiments were donated by another individual that Leif knows. Although one new resident was there, many met people they had never had contact with before- exactly why we need these kind of activities. I will be asking you to answer a very short survey re: the picnic so that we can better plan for next year (there will be another picnic) and my expectation of more people attending.

I attended a roundtable sponsored by the City of Aurora regarding one million in rebate money they received through the stimulus funds (yes, there really is money out there-with lots of rules of course). Starting last April and ending in April 2011 or until the rebate money is gone, Aurora residents may receive rebates from the city, XCEL, and Colorado for appliance and home upgrades. If interested, call 303-739-7675 or go to [www.AuroraGov.org/rebates](http://www.AuroraGov.org/rebates) on line. You may also call 1-800-462-0184 or on line [www.RechargeColorado.com](http://www.RechargeColorado.com) for more information on saving money for saving energy. Aurora is sponsoring a Home Energy Efficiency Workshop on October 4<sup>th</sup> from 6-7 pm if you are interested in learning more at the Aurora Municipal building. The Water Dept. of Aurora is still giving \$100 rebates on qualified washing machines and toilets that replace old ones.

The City of Aurora also has a prescription discount card provided as a public service, at no taxpayer expense, sponsored by the city and the National League of Cities. It is NOT insurance and the discounts, average savings of 20%, are only available at participating pharmacies. It's FREE with no enrollment or membership fees—even pet prescriptions are covered. There is no limit on how many times you use the card and can be used any time your prescription is not covered by insurance. For more information call toll-free 1-800-620-1749 or visit [www.caremark.com/nic](http://www.caremark.com/nic). There are eight Aurora locations to pick one up- the closest to us is the Utah Pool at 1800 South Peoria Street.

The pool is closed, Kelly has started cutting back on watering, and leaves are changing colors in the mountains- guess summer is ending. When the leaves are gone, Mark will be cleaning out gutters and we will be doing seal crack repairs on the asphalt. Then it will be just waiting for the snowfalls- oh, well- it's suppose to be a milder winter than last year. Enjoy and I'll see around—  
Maria B





The holiday season can be one of the highest crime times of the year, please take the following precautions to ensure the safety of you and your family:

### Before You Shop

- Avoid carrying a purse. Use a fanny pack or deep pockets in clothing to carry what you need.
- Avoid carrying large amounts of cash. Pay for purchases with a check, credit card, or debit card when possible.
- Be extremely careful using ATM machines. Only use them in populated places, and be constantly paying attention to what's going on around you.
- Teach children to go to a store clerk or security guard and ask for help if they become separated from you. They should never go into the parking lot alone.

### While Shopping

- If you have to carry a purse, carry it close to your body and always keep it zipped. Do not put it in a shopping cart.
- Park strategically; close to the mall is optimum. Park in well-lit areas.

- Know exactly where you park your car. Make a mental note or write it down so you will know exactly where to go when you leave the mall.

- Leave the mall well before closing time. This way, there is greater assurance you will walk out with other people. There is safety in numbers.
- Avoid shopping until you are exhausted. You are more alert when you are less tired.

- When hurried, or in a crowded shop, make sure you get all forms of I.D. and credit cards returned to you before leaving.

- Mall security can escort you to your car upon request if you have too many packages or if you are leaving the mall after closing.
- When leaving, be aware of your surroundings. When approaching your car look around, underneath and inside your car for anything suspicious. Hiding in the parking lot is a common practice for criminals and they will take you by surprise.
- When leaving, have your keys in your hand and ready to use.

- Keep your packages stored out of sight in the trunk of your car.

### At Home

- Keep gifts hidden from view through outside windows.
- After opening gifts, break down cardboard boxes of expensive electronics and fancy stores and put them in plastic bags to hide the fact you have valuable items in your home.

- Be extra cautious about locking doors and windows when you leave your house or apartment, even for a few minutes.

- Be wary of solicitations for charitable donations. They may attempt to take advantage of people's generosity during the holidays. Ask for identification, how donated funds are used, if contributions are tax deductible.



### Trick-or-Treating safety

Children should be well supervised by an adult when trick-or-treating. Older children should trick-or-treat in large groups, in well known neighborhoods. Carry a flashlight. Never enter anyone's house. Walk, don't run. Stick to well lit houses in familiar neighborhoods only. Follow traffic signals and rules of the road. Drive slowly. Avoid taking shortcuts across backyards or alleys. Stick to the sidewalks of well lit streets.

### Candy safety

Instruct your children to bring all candy home before eating it so that you can carefully inspect it for tampering. Children shouldn't snack while they're out trick-or-treating, before parents have a chance to inspect the goodies. To help prevent children from munching, give them a snack or light meal before they go – don't send them out on an empty stomach. Tell children not to accept – and especially not to eat – anything that isn't commercially wrapped. Throw out candy or treats that

are homemade, unwrapped or if they appear to have been tampered with (pinholes in wrappers, torn wrappers, etc.).

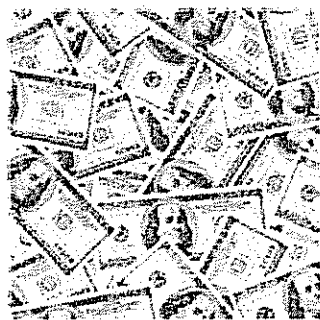
Parents of young children should remove any choking hazards such as gum, peanuts, hard candies or small toys. Wash all fresh fruit thoroughly, inspect it for holes, including small punctures, and cut it open before allowing children to eat it.

**General safety tips**

Homeowners should prepare their home for trick-or-treaters by removing obstacles from the front yard, restraining dogs and other animals, and lighting the house well. Provide treats that are individually wrapped, or offer kids nonfood treats such as stickers and erasers.

Artificial lights and candles are a safer alternative to real candles with a flame that can pose a fire hazard.

If going to an adult Halloween party, make sure that you don't drink and drive. Use a designated driver if alcohol is being consumed.



**NEED A NEW MORTGAGE: refinance or to purchase a home?**

CONVENTIONAL LOANS: 80% first, 10% second, 10% down, with no mortgage insurance.

FHA LOANS: 3.5% down ( a relative can make the down payment.)

VA LOAN: 0% down with no mortgage insurance.

FHA \$100 down for HUD homes

HERE ARE THE PERCENTAGES THAT AFFECT CREDIT SCORES:

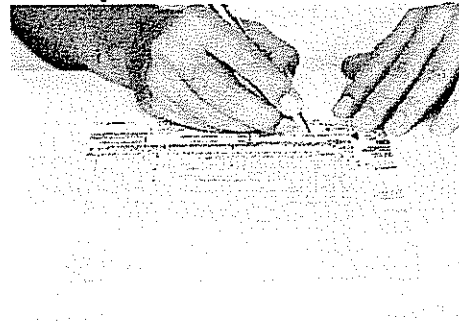
**If the balance is more than 70% of your credit limit, it lowers your core the most.**

**If the balance is 50%- 70% of your credit limit, it lowers your score a bit less.**

**If the balance is 30% - 50% of your credit limit, it lowers your score even less.**

**If the balance is below 30%, it will improve your score the most.**

**These percentages apply to individual credit accounts and also to the total credit limit of all credit accounts. So if you pay off a credit card account, do not close the account. That will lower your total available credit**



limit and therefore lower your credit scores.

**FORCLOSURE PREVENTION COUNSELORS**

**Community Development Division**

**9898 E. Colfax Ave, Aurora 80010.**

**303-739-7900**

**Foreclosure Prevention Counseling**

HOAP counselors assist homeowners in trying to save their homes from foreclosure by negotiating with the lenders and advising homeowners of special programs from HUD and VA, as well as helping the homeowners understand the foreclosure process along with their rights and responsibilities.

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**INTEREST RATES AT AN ALL TIME LOW**

30 year mortgages start at 4.32%

15 year mortgages start at 3.83%

Great time to purchase or refinance.

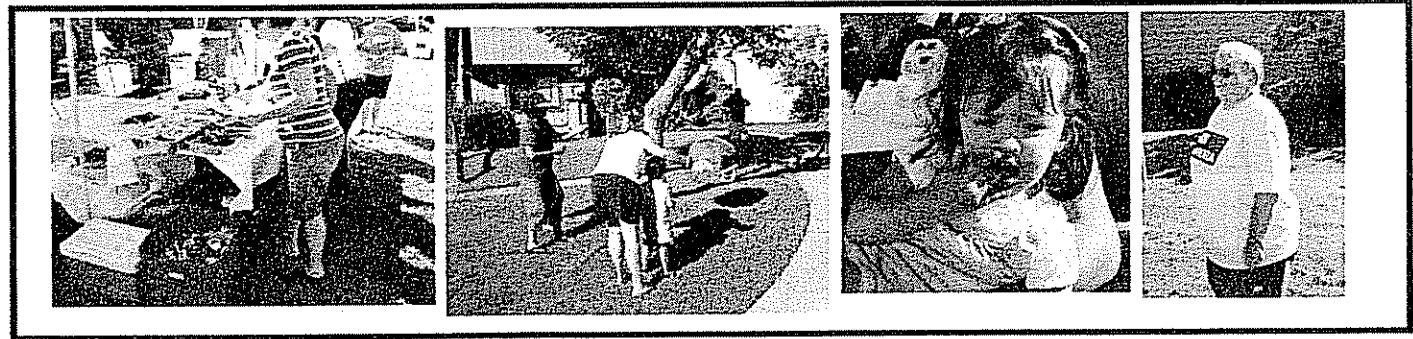
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**ELECTRONIC RECYCLING EVENT**

October 16, 9 a. m. to 1 p. m.

Tallyn's Ranch Library/municipal Service Center. 23911 E. Arapahoe Rd, 80016.,

DVD players, computers, VCRs, stereos, printers, fax, cell phones, microwaves, etc. Cost is \$2 per item, except for computer monitors are \$8, and TVs are \$15.



## INNSBURCK

C/O Western States Property Services, Inc  
9145 E. Kenyon Ave #100  
Denver, Co 80231

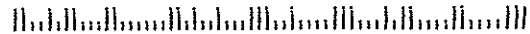
Phone: 303-745-2220  
Fax: 303-745-3335  
Email: [www.innsbruckinaurora.com](http://www.innsbruckinaurora.com)

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**Sept/Oct 2010**

We're on the web!  
[www.innsbruckinaurora.com](http://www.innsbruckinaurora.com)

8001481817 0043



**June & Clyde Robinson**  
**303-752-2013**

## INNSBRUCK Real Estate Market Update

### SOLD LISTINGS; (6 months)

SOLD PRICE	STYLE	SOFT	FINISHED SQ FT	BEDROOMS	BATHS	SOLD DATE
\$110,000	Bi/L	1524	1524	2	2	6/30/10

### ACTIVE LISTINGS:

ASKING PRICE	STYLE	SOFT	FINISHED SQ FT	BEDROOMS	BATHS	OWNER TYPE
\$118,900	2 Story	1412	1412	3	3	Bank owned
\$127,400	2 Story	1624	1624	2+1	3	Individual
\$134,900	Bi/Level	1551	1551	1+1	2	Short Sale
\$147,000	2 Story	1112	1368	2	2	Individual

**Call for a free market analysis!**