

Welcome Home

TO YOUR NEW HOME

Fall 2015

Denver

HELPING YOU SETTLE IN AFTER YOUR MOVE

NEWCOMER AND COMMUNITY *Information*

HELPFUL TIPS

*Decorating,
Remodeling,
Painting and
Organizing
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Home*

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After The Move Checklist



Things to do when the movers leave

Now that the movers have come and gone, you can congratulate yourself on a job well done. You know how much planning and organization went into making it all happen and you deserve a chance to sit and relax. But don't throw away that checklist just yet. There are still plenty of things to do before you can completely be settled. Here are a few important things to do besides unpacking.



✓ You will need to update your driver's license and get new tags and plates for your cars. Check with your local Division of Motor Vehicles for more details, or refer to our Newcomer and Community Information inside this magazine.



✓ Be sure that the post office is going to forward your mail to your new address. You can do this online, or you can fill out a form at your local post office and maybe even meet some new neighbors while standing in line!

✓ Make sure all of your insurance policies are up to date. You may need new policies for your house, auto and health, particularly if you have moved to a new state.

✓ A great way to learn about your new community is to order a subscription to the local newspaper. Many even offer discounts for new subscribers and they often have local neighborhood editions inserted weekly. This is a great way

to learn the ins and outs of your new neighborhood.

✓ Search out new health professionals such as doctors, dentists, and even vets. These are things you will want to have in place before any emergency pops up. Neighbors and co-workers are always a good referral source for these types of services.

✓ Most likely you will need to register to vote. Even if you have just moved from one county to another within the same state, most states will require that you register in your new county. For more information, you can refer to our Newcomer and Community Information inside this magazine.



✓ Make a visit to the neighborhood bank or credit union to set up new accounts, have money transferred, get credit and debit cards, and order those checks with your new address.

✓ Visit your local library and get a library card. The kids can even get their own with their new address on it! The local library is another great place to meet other families in your new neighborhood.

✓ Visit your neighborhood schools and get your children enrolled as soon as possible. You may also want to consider enrolling them in an online or charter school, as most states offer this type of education at no cost because it is a public school. Either way, the sooner you get your children enrolled and involved in the community, the faster they will adapt to their new environment.

✓ Find a place in your new home to keep all your receipts and documents related to your move all in one file. You will need to know where everything is in the event you need to make an insurance claim with the movers or when you file your income taxes the next spring.

✓ Keep in mind that your insurance policies may have a limited time that you can file a claim regarding items damaged during your move. You should run a check of all your electronics and major appliances to make sure they have survived the move and are in good working order. These are most likely all items that would be expensive to replace, so you should make sure they are all working as soon as you can.

Remember that moving is the third most stressful life event, according to the Employee Relocation Council. Settling in will be a gradual process, but your patience will be rewarded in the long run.

The quicker you can cross these things off your checklist, the sooner you can begin to relax and truly enjoy your new home and community.



Welcome Home TO YOUR NEW HOME OF DENVER



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We have done all the research to help you settle into your new community.

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Think Green!



As you enjoy the information and advertising offers in Welcome Home of Denver to help with your move, keep in mind we make a concerted effort to bring this to you in an environmentally responsible way.

This starts with the paper we use for this edition. The wood fiber to make the paper comes from sustainable forests. For every tree harvested to make this paper, a new tree is grown. In addition, this has been independently certified to the Forest Stewardship Council (FSC) standard.

The printer we utilize also has many initiatives and programs including certifications with Forest Stewardship Council (FSC) Rainforest Alliance (RAC) and Partnership for a Clean Environment (PACE). What's more, the printer uses soy base inks as well as direct-to-plate imaging and digital proofing, which saves film, chemicals and energy.

We provide just this one copy of the magazine for your use. Please go to our website for future issues at www.welcomehomemag.com. This way you can view future quarterly editions, including advertiser offers and coupons.

We hope you enjoy the magazine and remember to please recycle. Visit www.earth911.com for recycling information.



Welcome Home of Denver



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Drab to Fab in 3 Easy Steps

Give your old things a new life without busting your budget

How exciting to move into your new home! But when your furniture and accessories are unpacked, it can sometimes feel like it is just the same old stuff in a brand new setting.

Unfortunately a move usually means money will be tight for awhile. So how do you freshen up your new space without breaking the bank?

Follow these three steps to breathe new life into your home, room by room:

STEP 1: Evaluate each space. When you live with items for a long time, it can be easy to overlook furniture that is in disrepair, tattered pillows or accessories that are just plain ugly or boring. Step back and give a more critical scan of the place – as if you are visiting someone else's home. Does your home's décor reflect your family's lifestyle? Is your furniture both functional and attractive? Are you still hanging on to hand-me-down furniture that you have been hauling around for the last 20 years? If something is way past its prime, throw it out or replace it with a new piece that better fits your style. Once you review what you have, edit your stuff. Do you display things that you don't really care for but were a gift or perhaps you feel obligated to put it out simply because it was expensive? You're in a new home and deserve a fresh start. Give yourself permission to only live with the things you love and use every day.

STEP 2: Create a "theme" that can unify your entire home. We're not talking animal prints or country roosters. A theme means finding a common element, such as a fabric, a bold accent color or general palette, which can be incorporated in each room that brings a fashionable cohesiveness to the space. Paint is the top choice for an instant and affordable update. Neutrals are the easiest choice for walls and offer the most flexibility, but they don't have to be boring. Instead of tan, select "greige" – a beautiful combination of beige and

gray that provides a fresh and neutral backdrop for any style of furniture. If you want a color that ties thing together, consider Guilford Green, Benjamin Moore's Color of the Year for 2015. "A neutral that's natural. A silvery green that works with, well, everything. No worries, No second thoughts. Just a brush, dipped in a can, whooshed on a wall, and a whole lot of happily ever after," says Ellen O'Neill, Creative Director at Benjamin Moore.

STEP 3: Go for it! Starting with the space your family uses most, paint the whole room or consider adding a new hue to just the ceiling. With a fresh backdrop, start experimenting with furniture placement. Moving sofas and chairs away from the walls creates a more intimate setting for conversation and visually makes a room appear larger. Switch things up – how about swapping the living room loveseat with a family room reading chair in your new home? You will be amazed how much difference simply moving your old things around the house makes.

**Simple changes =
Big impact**

- If you don't want to commit to painting an entire room, try just one spectacular wall in a rich, fabulous color like dark chocolate, eggplant, bronze or dark orange.
- Update your lighting, including adding dimmers wherever possible. CFLs are environmentally-friendly and great options to save energy and money.
- Declutter, declutter, declutter.
- A fabulous new area rug in the living or dining room can add a shot of energy.
- Pay special attention to your entryway – as that is the first impression people will get of your space. Make it warm and inviting.
- Consider slipcovers for an immediate new twist on old furniture.
- Fresh flowers are always an instant pick-me-up.

Benefits of a Home Warranty

Congratulations on your recent move! The stress should be behind you. You have successfully moved all your belongings into your new home and now you're dreaming of worry-free home ownership. Moving was expensive, and you are hoping there will be no unexpected costs or surprises. If you want peace of mind from unexpected home repairs or appliance replacements, you should consider purchasing a home warranty sooner rather than later.

What Is a Home Warranty?

A home warranty is not the same thing as homeowners insurance. It also is not a replacement for homeowners insurance. A home warranty is a contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing and electrical system. A home warranty may also cover major appliances such as washers and dryers, refrigerators and swimming pools.

Benefits of a Home Warranty

A home warranty protects against expensive, unforeseen repair bills and provides peace of mind. For a homeowner who doesn't have an emergency fund or who wants to protect their emergency fund, a home warranty can act as a buffer. Home warranties also make sense for people who aren't handy or who don't want to worry about tracking down a contractor when they have a problem. In short, home warranties:

- Add peace of mind about the condition of your new home
- Give budget protection from the high cost of home repairs
- Provide the homeowner with the convenience of service 24 hours a day 7 days a week.

How Does It Work?

When something breaks down, you as the homeowner will call the home warranty company, and the home warranty company will send one of its pre-approved service providers to examine the problem. If the needed repair or replacement is covered by the warranty, the work is completed. The homeowner only pays a small service call fee, usually around \$55.00

What Does It Cost?

A home warranty cost a few hundred dollars a year, paid up front. The cost usually does not vary with the property's age. The home's square footage also does not affect the price in most cases, unless the property is more than 5,000 square feet. The best way to get your questions answered is to call and get a quote. And before you sign anything, be sure to read the entire agreement and understand

what is covered and what is not, before purchasing.

Choose Wisely

Not all home warranty companies are created equal! Do your homework and check out their reputation on consumer websites and with the Better Business Bureau. Choose one that's been in business over 5 years and consider the advantages of working with a local company here in Denver.

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Shopping for Appliances

It Pays to Buy New

When a major household appliance needs replacing or upgrading, you might be tempted to save some money by purchasing a used or refurbished one. However, what you save at the check out counter often could end up costing you in higher utility bills, not to mention potential repair bills.

Today's Appliances Are More Efficient

Major appliances produced today are more efficient than ever because manufacturers continually redesign appliances so that they consume less electricity and water. Appliances carrying the ENERGY STAR label have been certified as more energy efficient than those models without the label. To show you how far appliances have come in terms of energy

and water efficiency, consider this: A 20-cubic foot refrigerator manufactured in 1991 consumes, on average, more than 857 kWh a year while a 22-cubic foot refrigerator manufactured in 2012 consumes only 452 kWh a year – that's costing you more than half again on your electricity bill and a substantial gain in capacity! That amounts to over \$50 savings per year for the typical American household. Also, an average dishwasher manufactured in 1991 consumes 2.67 kWh per cycle compared with one made in 2013 that consumes only 1.30 kWh. That saves the average household \$53 each year on their electricity bill. Some states and utility companies will also offer sizable rebates when you purchase new energy efficient appliances and even when you properly dispose of your odd appliances.

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Safety is Important

Efficiency isn't the only reason to choose a new appliance. Safety should be taken into consideration. When you buy a secondhand appliance, you may not know if the previous owner has properly maintained the appliance, which contributes to the life expectancy of an appliance.

Consider Recycling

Appliances are also recyclable. According to the Steel Recycling Institute, 90 percent of major home appliances are recycled so you can rest assured knowing that the old refrigerator isn't going to rust away in a landfill – it may have a new life as a car or even a clothes dryer. On the whole, a new product, when designed with sustainability and recyclability in mind, from a life cycle approach, may be a far better deal than a used one.

Major appliances offer long useful lives too! According to a survey of consumers conducted by AHAM which asked appliance longevity, it showed that average life of a chest freezer is 215 years and an electric range is 16 years.

Don't think twice about buying a new appliance. It makes sense – saving you money, energy, and peace of mind, all while gaining new features!

The Association of Home Appliance Manufacturers (AHAM) is the trade association representing manufacturers of major, portable and floor care home appliances and suppliers to the industry.



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Will Your Remodeling Project PAY OFF?

There are financial factors to consider before you choose a home improvement project and smart homeowners will consider resale value before making a major remodeling investment. Each year REMODELING magazine publishes a study that can help homeowners determine the return on investment for their home improvement projects.

This Cost vs. Value Report contrasts the cost of home improvements with their recouped value if the house is sold today. They compare construction costs for several projects, with estimates of the projects' value in a current market resale scenario. Real estate professionals in residential markets across the country provided return-on-investment estimates.

Landscaping and fresh paint may lure house hunters inside, but once in the door, buyers of existing homes look for functionality, durability, and convenience. That's why it's so important for a resale to be modernized.

Kitchens and baths are among the most popular home improvement projects, which can drive the return on investment. Reports often show

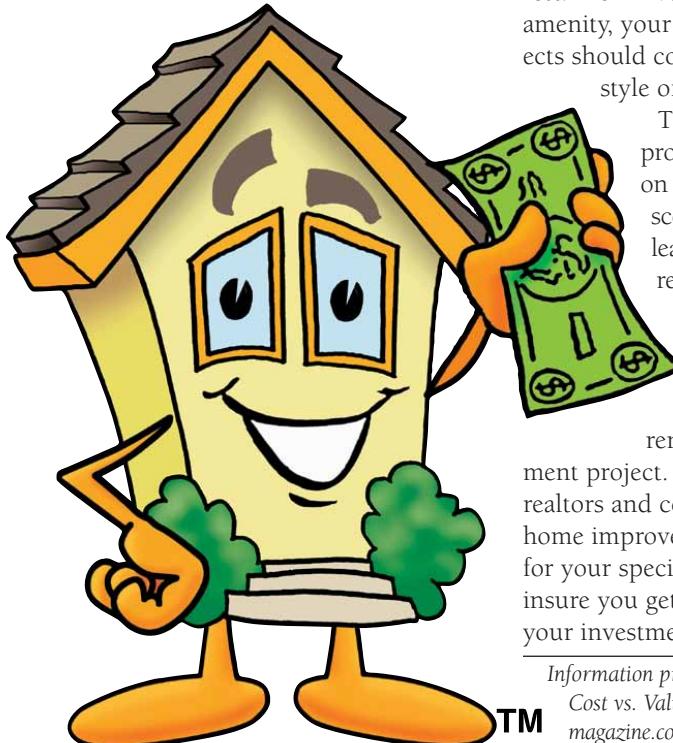


Reports often show that many remodeling dollars are spent within the first two years of move in.

that many remodeling dollars are spent within the first two years of move in. Under those circumstances repair and replacement projects such as windows or siding may get first attention if they require maintenance. As the housing stock ages, and existing homes continue to sell more than 6 million units a year, those projects may see an increased return on investment. To perform as an amenity, your home's improvement projects should complement and match the style of the existing property.

The resale value of each project is an estimate based on a current market resale scenario. This can be misleading because many newly remodeled homes are not put on the market so soon.

Smart homeowners will ask many questions before starting any remodel or home improvement project. Get advice from both realtors and contractors to decide which home improvement projects make sense for your special circumstances and to insure you get the greatest return on your investment.



TM

Information provided by Remodeling magazine
Cost vs. Value Report. Visit: www.remodeling-magazine.com

HOW DOES REMODELING PAY OFF?

(cost recouped, for resale now national average)

Entry Door Replacement – Steel	101.8%
Manufactured Stone Veneer	92.2%
Garage Door Replacement	88.4%
Siding Replacement – Vinyl	80.7%
Deck Addition – Wood	80.5%
Minor Kitchen Remodel	79.3%
Window Replacement – Wood	78.8%
Window Replacement – Vinyl	72.9%
Basement Remodel	72.8%
Entry Door Replacement – Fiberglass	72.0%
Roofing Replacement	71.6%
Bathroom Remodel	70.0%
Deck Addition – Composite	68.0%
Major Kitchen Remodel	67.8%
Garage Addition	64.8%
Two Story Addition	64.1%
Family Room Addition	64.1%
Master Suite Addition	61.7%
Back-up Power Generator	59.9%
Bathroom Addition	57.8%
Home Office Remodel	48.7%

Welcome to the Water-Wise Neighborhood!

Denver Water customers benefit from a water supply that starts as mountain snowmelt. It took a lot of foresight to establish this supply, and will take even more to maintain it. We need your help protecting this precious resource critical to people, food, animals, plants and everything we love about our thriving neighborhoods.



While you can't make water, here are a few things you can do in your new home to use water wisely in Denver's dry climate:

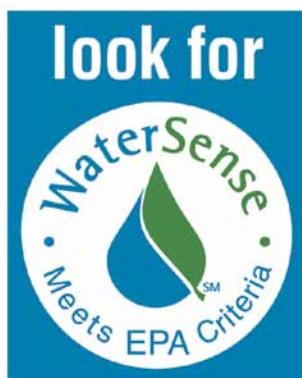
Perform a self-audit:

Check for leaks in your bathroom, kitchen, laundry room and outdoor watering systems — seemingly small leaks can add up. For example, a small toilet leak can waste more than 50,000 gallons of water a year. Use the indoor self-audit list on denverwater.org to help guide you through the process.



Repair or replace:

Repair leaky toilets and faucets to fix any leaks you find. Some repairs are simple while others require replacing appliances or fixtures. Switching out old toilets with an ultra-high-efficiency model can save as much as 80% more water with each flush. Denver Water offers rebates for qualifying WaterSense®-labeled toilets. Learn more and apply online at denverwater.org/rebates.



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12 Reasons Why Top Quality Paint Is Worth the Money



If you want to change the appearance of your new home's interior, there is no easier way to update your space than with a fresh coat of paint. But, if you're tempted to save a few dollars by trading down to a lower quality interior paint, it's important to know what you're giving up in the process. Here are 12 reasons top quality 100% acrylic latex interior paints are worth the money:

- **Better adhesion.** The superior "binder" in these paints helps them grip any surface.
- **Better hiding capability.** Top quality paints can often conceal the color below in fewer coats, saving the time and money needed to apply additional coats of paint.
- **Better spatter resistance.** These paints are less likely to throw off flecks of paint while you're applying them.
- **Better flow and leveling.** Top quality paints go on evenly; brush and roller marks tend to flow out and become unnoticeable.
- **Better touch-up.** If you have to touch up your paint job at a later date, it won't be noticeable when using a top quality paint.
- **Better stain resistance.** These paints tend to keep dirt and grime from sinking in, making for easy cleaning.

- **Better scrub resistance.** Even if you have to scrub hard to remove a stubborn stain, top quality paint is tough enough to take the scrubbing without damaging the surface of the paint.

- **Better burnish resistance.** Lower quality paints get shiny when they're scrubbed; top quality paints have less of a tendency to do so.
- **Better block resistance.** Ever notice how it's hard to open a window after it's been painted? Top quality paints are less susceptible to sticking.
- **Better print resistance.** Windowsills and other face-up surfaces can be imprinted when objects are placed on them. When painting horizontal surfaces, use of a top quality paint in an eggshell (rather than a glossier) sheen will minimize this problem.
- **Better mildew resistance.** If you don't like mildew, don't compromise on paint quality.
- **Better fade resistance.** You'll probably sweat bullets choosing just the right paint color. Make sure your color lasts by using a fade-resistant top quality 100% acrylic latex interior paint.

For more information and painting tips, visit www.paintquality.com



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5 Simple Design Solutions



**Working on a decorating project that just doesn't seem to...well, work?
Take these simple cues from visual merchandising and interior design
and take your decorating skills to the next level.**

1 Less Is More – Minimizing visual clutter is one of the easiest ways to improve the look of your home. Own a lot of random odds and ends? Try using bins or baskets to hide smaller objects from view and store things you don't want on display behind or inside closed storage. Donating, selling or tossing out items you no longer need can be a big help, too! Sometimes less really is more.

2 Stumped On Colors? Get Inspired – Choosing the “right” colors is not only a matter of design consideration and coordination but also personal taste. Not sure which colors to use? Look for objects that capture your imagination and really speak to you. For example, if you have a favorite piece of artwork that has a variety of colors in it that you admire, try pulling some of those tones out by using items that share some of the same colors.

3 Pay Attention to Scale – Depending on your space, the size and even the color of the objects you fill it with can ultimately dictate the way the room feels. Keep the overall size of your space as well as the amount of natural light it receives in mind when choosing wall colors and furniture. If you are decorating a small room, then choosing oversized furniture will make it feel cramped. Similarly, using a lot of dark colors can also make a room feel confined. On the flip side, arranging small furniture in a larger room can make it feel empty while darker colors in this instance can create a sense of intimacy.

4 Aim For Balance – One way you can make a room feel “finished” is by creating balance. Placing identical objects opposite of each other, for example, would be a symmetrical way to achieve this, though there are others. Perhaps

instead of placing matching chairs on either side of a sofa in your living room, you could try placing both chairs across from the sofa instead. This would be an example of asymmetrical balance.

5 Create Contrast – As a visual merchandiser, I am constantly searching for ways to give every piece of merchandise its best chance at getting noticed. One way I do this is by pairing items with contrasting qualities to create visual impact—for instance, a dark rug with a lighter sofa, or a smooth accessory on a rough table top. Of course, a tone-on-tone look can work, too; it just takes more careful planning to get the tones matching just right. Looking for an easy way to make a statement? Aim for contrast.

These are just a few techniques that can be used to pull a room together. What tricks have you used in your decorating successes?

Choosing a Gas Log Fireplace

As you sit back and start to think about your new property and what kind of extras might be a good investment as well as adding comfort for your family, you may want to take a look at your fireplace.

If your new house has a fireplace, you need to make sure it is in good working order. You may also want to consider adding gas logs or a decorative gas stove to your home if it currently does not have a fireplace. These

are popular and will certainly raise the property value by more than the amount it would take to add the feature. Both types of units are available as vented and vent-free appliances.

When shopping for gas logs, you will need to know whether you want vented or vent-free logs. Your decision will come down to several factors including looks vs. efficiency, local building codes and placement of the fireplace.

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Vented gas logs will burn and have a realistic-looking yellow flame. For this, you will need a chimney that is in good working order so that the carbon monoxide gas is vented to the outside. These logs will simulate a wood-burning fire and are more decorative than the vent-free version, while still generating some heat for your comfort. Some even come with heat circulating thermostatically controlled blowers and are approved for bathroom, bedrooms and bed sitting rooms.

Vent-free logs, which operate with the chimney flue closed, will not give you that roaring fire effect and the flame will not be as realistic or as high as you would have with the vented logs. This type of gas log burns with a hot blue flame that is designed to eliminate carbon monoxide gas. Be sure to only let these burn for short period of time and you should closely monitor it for safety. Consider installing carbon monoxide detectors if the house has any type of fireplace, especially if you ever plan to make your property a rental. If you are only looking for an efficient heat source and a realistic looking flame is not that important, you may consider vent-free logs. Vent-free logs add moisture to the air, so it will be important to install them in a room with proper ventilation to avoid mildew forming. Vent-free logs are also not permitted in bedrooms and bathrooms, near curtains, furniture, clothing or other flammable objects near the perimeter of the heater. They are also not recommended in high traffic, windy or drafty areas.

Before you install or hire someone to install any gas log system in your home, you should check your local and state codes.

Custom Closets – What to Look for, and Where

Mark Lestikow, president of The Closet Factory in Denver encourages new movers to use this as an opportunity to change bad habits and get organized right from the start. “Moving into a new home with newly organized closets adds to the pleasure of a happy experience. I would definitely encourage new movers to organize their closets now, to facilitate settling into their new environment and avoid dissatisfactions that may arise from the *honey this doesn’t fit syndrome.*”

The following five questions should help you identify the closet, and the closet company right for you.

1. Are there different types of closet systems, or are they all pretty similar? There are two main types of closet units. One is called a wall-hung system, and the other a floor-based system. Ask the closet companies you interview the difference between the two, and which would be most appropriate for your individual needs and expectations.

2. Custom manufactured vs. pre-built systems? Although most closet companies say they are custom, few truly are. A custom closet, as you would expect, is high in quality, offers more efficient space utilization and often is the best value for your investment.

3. Will I have the opportunity to work with a design consultant or see a showroom with examples of product? Having a trained professional designer come to your home is a nice option because they can take your exact measurements and prepare a personalized design that fits your specific needs.

4. What about installation? It is important to distinguish if the installers are employees or independent contractors. There can be a tremendous difference in the final result if a trained employee installs your custom closet versus an untrained independent.

5. How do I pick the right company?

The company you choose to install your custom closet is your key decision. All custom closet companies are not the same. Evaluate how you were treated from the first time you called. Were you able to speak with a knowledgeable person immediately, or at least receive a prompt returned call to your inquiry?

Be sure to get a written guarantee, preferably one that will be in effect as long as you live in the house.

Ask to see a customer list. Call some people on this list. If a company doesn't do good work, people will not likely recommend them. Enjoy your new home and your closets!

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Advertorial

Organizationally challenged?



Now's the time to bring order to your home – and your life

Anyone who has ever moved into a new home knows the giddiness of starting fresh and getting the opportunity to finally get organized!

But all too often, we rush to unpack and then spend weeks, months, if not years, trying to organize and re-organize our stuff.

Don't let this happen to you. Take the time to create a game plan and then follow through. Have a designated place for every item you own BEFORE you unpack one box.

Get started

Hopefully, you already purged unused, broken or unneeded items BEFORE you moved. This not only saves time, money and precious space, it allows you to move into your new home without additional clutter.

Beginning with the kitchen — lay out a plan to store items closest to the area you will use them.

- Place cookware adjacent to the stove while glassware and dishes should be stored near the sink and dishwasher.
- Keep sandwich bags, foil, plastic wrap and parchment paper in one drawer for quick access to pack lunches or wrap up leftovers.

- Use risers or lazy-susans to display spices, canned goods and other pantry items in cupboards to avoid things getting lost in the back.
- Consider a grocery inventory list on the fridge or inside a cupboard to avoid duplicate items.
- If you love to bake, create a special area to house all your baking dishes, mixers, rolling pin, flour, sugar, etc. in one place.
- For fine china and crystal that is not used daily, pack carefully and store elsewhere, such as the basement, garage or a buffet so it doesn't take up precious real estate in your kitchen.

In living areas, seek out furniture that not only is beautiful but functional to help with your storage needs. For example, a trunk that can be filled with blankets and extra pillows can make a great cocktail table. Built-ins can artfully display sentimental items, framed photos, books and plants.

Keep bathrooms clutter-free for easy clean-up. Install medicine cabinets and make full use of cabinetry to store essentials. Stock each bathroom with a mini cleaning kit: surface, glass and toilet bowl cleaners, sponges, paper towels, etc. Stowed in a handled bucket under the sink, this portable kit will make keeping up with daily and weekly cleaning a snap.

Avoid turning your entryway into a dumping ground by installing hooks for coats and backpacks, put out a basket or

boot tray for footwear and have a small table with a beautiful bowl or soap dish to keep keys from getting lost. A nearby wastebasket catches junk mail.

A closet case

One of the most important spaces to organize is in your closets.

- Store outerwear, umbrellas, hats, gloves, scarves in your hallway closet. Don't overstuff it so you have room for visitor's belongings when entertaining. Install hooks inside the door for a tote that you can fill with items going to the dry cleaner. When it's full, just take the tote to your car.
- In your bedroom closets, sort like items together and organize by color BEFORE hanging anything. Use the same hangers – wooden, padded or those velvet-covered slimline ones – for a beautifully cohesive look.
- Keep frequently used items at eye-level.
- No shoe shelves? Store footwear in clear boxes or tape a photo to the outside of each shoebox to save time looking for just the right pair of heels or loafers.
- Optimize your linen closets by storing same-sized sheet sets together in their matching pillowcases. Use tote-able baskets or canvas cubes to store extra tablecloths, napkins and placemats. Another option is hanging cleaned and pressed tablecloths on a skirt or pant hanger in your closet.
- If you have extra closets, store out-of-season clothes there or in long plastic bins under the bed. A well outfitted closet should include shelving, hanging space with varying heights, drawers and/or open storage bins. If your closet falls short, consider investing in a closet organizing system.

So now that you are completely organized, you need to stay that way. Make a habit of putting things away when you're done using them. Each night spend just 10-15 minutes before bed straightening things up, wiping down countertops and returning misplaced items to their rightful home.

Waking up each morning to a clean, orderly home will set a positive tone for the day ahead.

Making One Room into Two – With a Murphy Bed

Whether downsizing or moving into a new home with a growing family, you may find yourself wishing to magically change that guest room into an office or craft room as well. A Murphy Bed is a great solution to this dilemma: by disappearing into the wall when guests aren't there, it's giving you the office and storage that you need while still keeping your guests happy with a real bed.

By disappearing into the wall when guests aren't there, it's giving you the office and storage that you need while still keeping your guests happy with a real bed.

The original Murphy Bed was invented by William Murphy in the early 1900's to solve the need to hide his bed while entertaining in his tiny one room apartment in San Francisco. The Murphy, or Wall bed, as it also called, has come a long way since then, with the range of materials and accompanying furniture limited only by your space itself.

What Does a Murphy Bed Look Like?

"Although the web is a good place to start, a Murphy Bed is such a visual product that it needs to be seen to understand all the options that are available. That's why we built our two story showroom which contains over 23 displays," says Steve Beckmann, the owner of Smart Spaces. Now in its eleventh year, Smart Spaces is unique

in that its main focus is the Murphy Bed with its accompanying furniture such as offices, closets and entertainment centers. Steve estimates that they have designed and built over 3300 beds, ranging from the simple side bed for a basement to cabinetry containing everything from Hindu shrines to coffee makers.

"It generally takes people two or three visits to truly decide what will best work for their space. Our designers have excellent software that help the customer envision how their room can be used. Everything is custom built, and designs can often

take weeks to complete with the designers coming out to measure and offer suggestions to modify the plans."

How Big Does My Small Room Have to Be?

The size of the bed depends on the height of the wall where the Murphy Bed would go. Generally 90" is needed for a queen and king size bed, while full and twin sizes require 85" in height. If the ceilings are lower, then a side Murphy Bed works equally well and is often used in basements and in narrow rooms where the width is an issue.

Once color, material, mattress and handles are decided, the order goes into production which takes place onsite at the store. (Ask the owners for a peek downstairs to see the furniture being made.)

With your bed installed and your new found space, you will wonder why you hadn't bought a Murphy Bed before!

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Advertorial

Moving with Children

Once the boxes are unpacked, the next step is to help your kids settle in their new neighborhood. Here are a few tips that should help make the transition easier.

Search for evidence of kids who live on your street and in your neighborhood. Look for signs that kids live in that house, looking for swing sets, bikes and other toys. Neighbors can be helpful as well, telling you which houses have children living there.

Spend time in a local park. Neighborhood parks are an ideal place to meet not only other kids, but other parents as well. There may even a park inside your neighborhood where you can spend hours of time outside meeting new friends and learning about your new neighborhood. Get outside and good things will happen!

Host a party for kids. You can invite kids from the neighborhood and from the playground. Invite the parents

Reasons to Consider an Online Education For Your Child

Now that the move is finally over, you may be worrying whether your child's transition to your new neighborhood school will be as successful. Will you like the new teacher and administration at the new school? Will they understand that your child may not learn the same way as the others? Will the new kids be friendly?

You do have a choice whether or not to send your child to the traditional neighborhood school. There are many reasons why an online education just might be the perfect choice for your child and your family.

What is an Online Education?

Online education combines creativity, problem solving and communication with technology to give students the skills necessary to thrive in today's technology-driven world. Because students already use technology, online education is the ultimate tool for 21st century learners.

The foundation of online education is the virtual classroom. Benefits of the virtual classroom include:

- Flexibility in scheduling, live teacher instruction and feedback, and the opportunity to work independently
- The opportunity for students to interact with the teacher and classmates by oral and written communication
- Recorded virtual classes – all classes are recorded and archived

for reviewing/playback purposes

Online education was created to fit the needs of students today and their families as well as outside demands. Online education has created a whole new kind of school experience for your child that is focused on student development and centered on community.

In fact, community is a vital element of most online schools. Receiving an education online doesn't mean your child won't participate in the social activities vital to their development. Not all online schools have a community behind them, but successful programs encourage relationships within the education community, between students, families and teachers.

Students Learn at Their Own Pace

Individualized learning is another important part of an online education. Students are placed in courses that will benefit their abilities and interests. Teachers differentiate according to student needs as they progress at their own pace.

So don't just automatically enroll your child in your new neighborhood school. You really do have options and an online education could be just the right choice for you, your child and your family! For a complete listing of online schools in Colorado, visit <http://www.cde.state.co.us/onlinelearning/schools.htm>.



to come so you can also meet new people, and deliver the party invites in person with your child door to door. If you keep it simple, it's a great way for you and your child to get to know the area.

Join the neighborhood community center.

Most recreation centers and community centers have classes for kids, including recreational programs, sports teams, family swim times and more. Be sure to join along with your child and speak to staff members to see what other opportunities exist in your neighborhood.

Visit the library. We often forget that the local library is a wonderful place to meet other parents and children. Staff here can provide great information on what's going on in the neighborhood and can suggest family-friendly activities in your new neighborhood. Spending time in the children's section of the library and checking out books is a fantastic way to let your children interact with others.

Spend time outside! Sometimes all you need to do to meet the neighbors is to spend time in your front yard. Go for a walk, a bike ride or just hang out on your front porch. If you do these things we've suggested, you are sure to be discovered by neighborhood kids and families and your child will feel happy and settled into their new home and neighborhood before you know it.

Health Care on the Move

Welcome to your new home and community! Hopefully you are starting to settle in and explore your new surroundings.

As you know, moving is a huge effort. The list of tasks seems endless at times. Most of us prioritize the obvious: unpacking, setting up the house, getting the kids into school, possibly starting a new job.

There is one topic on the moving checklist that frequently gets overlooked: Health Care. And when it does get overlooked, you can potentially find yourself in a very difficult situation. Don't worry! Here are answers to some frequently asked questions about "health care on the move".

QOops! I am running out of my prescription medication! What can I do?

ARetail clinics (located inside select King Soopers and Walgreens stores) and urgent cares can often refill a prescription for a 30-90 day period. Most don't require an appointment and operate seven days a week. To find a location near you, call your nearest pharmacy for a recommendation.

QMy child's new school requires a particular immunization or physical exam before he can enroll. Where can I get this done quickly?

AAgain, retail clinics and urgent cares are your best bet for a quick solution. But it's very important to establish a regular primary care provider as soon as possible. More on that below...

QWe still don't have our flu shots, and some places say they're completely out. What now?

ADon't worry. With a little diligence, you can usually find what you need. Start by calling or visiting your local pharmacy or retail clinic. Frequently, they give flu shots (and other immunizations) right there. If they don't, they usually know where you can go.

And last, but certainly not least...

QHow do I find new doctors for myself and my family?

AThis is a very important question! Luckily, there are a number of answers for you. Of course, you can always ask friends and neighbors for recommendations. But it would benefit you to dig a little deeper and give yourself some choices. If you have health insurance, look on the back of your insurance card for the company's website. The vast majority of them have a database of family physicians and

specialists that are covered by your plan. Another idea is to ask the providers at a nearby retail clinic or urgent care for a recommendation. They hear this question all the time, and are typically prepared with a referral sheet of good physicians in the area.

Congratulations on the purchase of your new home. May you create lasting memories and have many happy, healthy years there!

Add quality healthcare to your shopping list.

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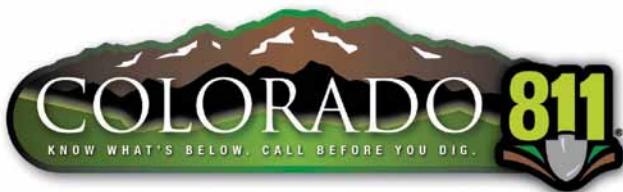
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Preventing Overuse-Type Sports Injuries In Kids

By Dr. Jared White, Orthopaedic Surgeon, Sports Medicine, Orthopaedic Physicians of Colorado-North



Sports injuries from a traumatic event, such as ankle sprains, muscle strains and shoulder dislocation aren't necessarily the most common forms of sports injuries. In fact, overuse-type of injuries to joints, tendons, and bones are far more common. These repeated stresses occur when athletes continue to play through pain, which has led to a drastic increase in adolescent sports injuries.

For overuse-type injuries, prevention is key. Young athletes whose injuries are not attended to early on can acquire more severe injuries and be taken out of the game for a longer duration of time. Many young athletes will over train and push themselves too hard and too fast. For instance, baseball players who throw too many pitches, too hard and too frequently without appropriate rest, can experience shoulder and elbow pain. If these athletes continue to play through the pain and ignore the symptoms, they can develop injuries to the growth plates and ligaments in the shoulder and elbow, which may necessitate surgery.

Prevention is best sought with education. Education aimed not only at athletes, but trainers, coaches, and parents too. The "No Pain No Gain" mantra should be avoided, especially in the young athletes. This is when injuries become more severe and

can possibly require surgery. Symptoms need to be recognized and treated before any type of complication can arise. And rest is paramount. Most physicians recommend sitting out one sports season each year. Lastly, being a diversified athlete and playing various sports throughout the year allows the body to heal and avoids repeated stresses on one area.

Appropriate warm-ups, fitness and stretching are important in addition to proper education. And finally, if the athlete continues to have pain after an appropriate period of rest, a sports medicine athletic trainer or medical professional should assess the injury. STOP Sports Injuries is a great tool to educate young athletes, coaches and parents. Visit STOP Sports Injuries at www.stopsportsinjuries.org.

About Dr. White: As a specialized sports medicine trained orthopedic surgeon and a prior emergency medicine physician assistant, Dr. White's extensive background makes him an expert in the field of orthopedic surgery and sports medicine. He studied at the Rochester Institute of Technology before completing his Doctorate of Osteopathic Medicine from Lake Eire College of Osteopathic Medicine.



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An Inside Look At Atrial Fibrillation

By Dr. Ryan Maybrook, Aurora Denver Cardiology Associates



Anticoagulation for atrial fibrillation (Afib) is one of the most common decisions cardiologists make in everyday practice. For more than 65 years, a blood thinner known as warfarin (Coumadin) has been used to prevent strokes in patients with Afib. However, factors including rigid dietary restrictions, narrow therapeutic range and a delayed onset of anticoagulation after drug initiation can make warfarin less than desirable for most patients.

In 2009, the novel oral anticoagulants, commonly referred to as NOACs, were introduced. There are now four NOACs available to patients. Apixaban (Eliquis) and dabigatran (Pradaxa)—are given twice a day. Rivaroxaban (Xarelto) and edoxaban (Savaysa)—are given once a day. While there is concern not to take these agents due to risks of internal bleeding, the fact of the matter is that they have been tested and used in hundreds of thousands of patients and most cardiologists that practice today are more comfortable prescribing them than warfarin.

A few advantages of the NOACs as compared to warfarin include a superior stroke prevention rate (apixaban only; the rest have equal rates as compared to warfarin), faster onset and

elimination times (which allows patients to avoid painful shots of heparin in the stomach known as bridging), significantly less drug/food interactions and no regular lab monitoring. The only major disadvantages these new agents have is that they don't have a specific reversal agent and therefore are harder to reverse in rare cases of life-threatening bleeding. Fortunately, the effects of NOACs wear off relatively quickly when stopped, which limits the extent of bleeding.

If you have Afib, I would strongly encourage you to talk with a cardiologist about which NOAC is the right one for you. The more aware you become about Afib and your individual stroke risk, the more educated you will become regarding Afib. Excellent sources for more information pertaining to Afib can be found online at www.adacardiology.com, www.RMheart.com and on the Heart Rhythm Society website: www.hrsonline.org.

About Dr. Maybrook: Ryan Maybrook, MD, has experience in cardiovascular care as well as general surgery and internal medicine. He is board certified in internal medicine, cardiac CT, echocardiography, vascular and nuclear cardiology.



**aurora denver
cardiology associates**

For more information on
Dr. Maybrook or to make an
appointment, please visit
www.adacardiology.com/physicians.

Yes, You Can Join a Credit Union!

It used to be that a person could only open an account at a credit union because they or a family member was employed by a certain company, or they worked for the government. That has changed because now just about anyone will

Here are the top reasons to join a credit union.

5

find they are eligible to join a credit union.

As you begin to settle into your new community and wade through the numerous options available, you just may find that credit

union membership is the answer to all your financial needs.

Taxes: Can you write off your recent move?

It's expensive to move. Once the excitement of your new home wears off, you may find yourself dealing with bills for movers, boxes, storage and utility hookups. The stress of a move might be reduced by the fact that the IRS *may* help offset some of those costs. If your recent move satisfies **three** criteria, some expenses are deductible.

Moving for a job

If you need to relocate for employment, your move may be deductible. There are no restrictions on this provision. It doesn't matter if it's your first job, your 10th position, your current role if your office has moved, or if you have been recently unemployed. As long as you or a jointly filing spouse need to move for work, this requirement is fulfilled.

The 50-mile rule

The distance between your new career opportunity and your former home must be at least 50 miles greater than your previous commute. For example, if your commute used to be five miles, your new job must be at least 55 miles from your previous residence. This applies to either spouse.

Full-time employment

You or your spouse must be employed full-time for a minimum of 39 weeks during the year following the move. You do not have to remain with the same employer, however. The move qualifies as long as your employment is in the area of your new residence.

If you are self-employed, you must work full-time at least 78 weeks

in the two years following the move.

If your move satisfies all the criteria, congratulations. It is tax deductible!

What moving expenses can you write off?

- Packing and shipping expenses

This includes the cost of boxes, packing materials, moving companies, and insurance. Storage of 30 days or less is also included. And, don't forget Fido! Expenses related to transporting household pets are deductible.

- Travel costs

Costs incurred while traveling to your new residence (once) are eligible. This includes charges for lodging (not food) and either the actual cost of your oil and gas OR 24 cents per mile.

- Utilities

Any charges (penalties or hookup fees) for disconnecting utilities at your previous residence and obtaining utility service at the new place are tax deductible.

What next?

- Receipts

The IRS loves documentation, so save all receipts related to the move.

- IRS Form 3903

By IRS standards, this 'Moving Expenses' form is clear and easy to understand. Once it's filled out, the write-off amount will show up on page 1 of your 1040.

For more information:

<http://www.irs.gov/uac/Form-3903,-Moving-Expenses>

<http://www.irs.gov/publications/p521/>

1. Better interest rates and lower fees.

Credit unions are usually able to offer their members better interest rates and lower fees. When you're getting better interest rates and paying lower fees, you get to keep and save more of YOUR money, helping you take-charge of your financial life.

2. Full line of products and services.

Most credit unions can give you the same services as a bank—like checking, savings, investment funds, mortgage loans, car loans and even school loans—and credit unions will offer online financial services and bilingual capabilities as well.

3. Convenient.

Credit unions are financial cooperatives, and that means they cooperate—with their members and with other credit unions. Through that cooperation, credit unions have one of the largest ATM networks in the U.S. Credit union members have convenient access to 25,000 surcharge-free ATMs in the U.S., 800,000 ATMs worldwide and more than 2,300 lobby locations in the U.S. and even some foreign countries.

4. Member-owned.

Credit unions are owned by their members and they operate to make profits for each individual, no matter how big or small their account balance.

5. Expertise.

Credit unions know what they're doing. They have the expertise and will give you the personal attention you need to help you make important financial decisions that will benefit your bottom line, not theirs. Credit unions treat you like the boss, because at a credit union you're not just a customer you're an owner.

Check out the credit unions in your community and discover why they rank high in customer satisfaction surveys. Also, check out Westerra Credit Union, page 5.



Hot Tips – Cold Cash

25 Easy Ways to Save Money and Energy

Saving energy not only feels good, but it can save you big bucks as a homeowner. Get off on the right carbon footprint in your new home with these tips:

- 1 Find out if your utility company offers free or low-cost **energy audits**. Not only will your new home be inspected for energy efficiency you will receive invaluable tips on slashing energy costs while keeping your home feeling comfortable.
- 2 Use a **programmable thermostat**. This small investment (usually around \$40-\$70) pays off big. According to ENERGY STAR, the proper use of a pre-programmed thermostat can save about \$180 every year in energy costs.
- 3 If you're handy, **inspect your heating and cooling ducts**, including exposed one in the basement and attic. Seal them with mastic or metal-backed foil tape and then insulate them. This alone can improve the efficiency of your heating and cooling systems by as much as 20%.
- 4 Don't put off **regular maintenance of your heating and cooling systems**. Just like your car, they won't run optimally and eventually break down if they are not maintained.
- 5 Keep the air flowing by **changing your air filter regularly**.
- 6 Set your **water heater's temperature to 120 degrees** for maximum benefit and insulate it for even more savings.

- 7 Need to **replace your water heater?** Consider a money-saving tankless model.
- 8 Whatever new appliance you purchase, make sure it has an **ENERGY STAR rating**.
- 9 **Apply caulk or weather stripping** to all windows and doors in your home, including your glass sliding doors. In addition seal any energy leaks around electrical outlets.
- 10 **Don't heat unused spaces**; shut the registers and close the doors to rooms you don't regularly use.
- 11 **A leaky faucet or toilet will flush a lot of your money down the pipes.** Fix them immediately!
- 12 Remember a **10-minute shower** uses less water than a bath.
- 13 Install **energy-efficient and long-lasting CFL bulbs** wherever possible. This also goes for your outdoor lighting.
- 14 **Use window coverings** to take advantage of the warm sun during cold months by leaving them open during the day. In the dog days of summer, keep them closed to keep the searing heat out.
- 15 **Proper use of interior ceiling fans** can help keep your house cool in the summer and warm in the winter.
- 16 Simply **turning off the lights** when you're not in the room will save money and energy.
- 17 Use only **warm or cold water to wash your clothes** and rinse only with cold water.
- 18 Drying your clothes is a huge energy-drain. **Do loads of laundry consecutively** so that you can take advantage of the heated dryer. Better yet, cut back on your dryer use by using a drying rack for your clothes. Save the dryer for heavy items like towels and other heavy items.
- 19 Use a **power strip to centrally shut off your electronics** when not in use.
- 20 **Unplug battery chargers and power adapters**, which are notorious energy zappers.
- 21 In the kitchen, **use your microwave instead of your oven** whenever possible to cut your energy costs for cooking by half.
- 22 **Get rid of your old refrigerator and invest in an energy-efficient model.** Some older models can cost more than \$100 a year to operate.
- 23 Wait until your **dishwasher is fully loaded** before running a cycle.
- 24 **Look outside your home for energy-friendly landscaping.** Deciduous trees and bushes can provide a nice wind barrier to reduce heat loss during the winter. And while mature plantings can provide shade in the summer, consider pruning sun-blocking trees or shrubs that prevent you from taking full advantage of the sun's warmth during the winter.
- 25 **Regularly inspect your roof** for damage or leaks around ducts, skylights and chimneys.

ENTER TO WIN A \$250 Gift Card



LIFESTYLE FURNITURE



**Just fill out the card located on page 25 of
this Fall edition of Welcome Home.**

**On December 15, 2015, we will hold a drawing
and select one lucky winner to receive
a \$250 Gift Card from American Lifestyle Furniture!**

For complete details, visit www.welcomemag.com or send a self-addressed envelope to Publisher/Wecome Home Magazine of Denver, 79 Spyglass Drive, Littleton, CO 80123.



Welcome to your new home in the Denver metropolitan area. The following information should be helpful whether you are a newcomer or simply moving within the area. Keep this reference guide in a handy place so you can refer to it often.

The advertisers in this magazine all supply products and services that you may need soon after moving. Many even provide coupons and special offers. If you'd like to request more information from any of our advertisers, please refer to the Free Information Card that is located on page 25 of the magazine.

Colorado.gov

Visit this fact-filled official Colorado Web site for any detailed information you may need regarding Colorado laws, drivers licenses, employment, education and much more.

USA.gov

This is the Federal Citizen Information Center. Log on to the official gateway to all government information. As the U.S. government's official web portal, USA.gov makes it easy for the public to get U.S. government information and services on the web.

Ten Digit Dialing

As a newcomer, you need to be aware that Colorado has ten-digit local dialing. It's really very easy. Just remember to dial the area code before the seven-digit local number. Dialing "1" before the ten digits is only needed when placing a long distance call. Keeping this in mind could prevent you from seeing unnecessary long-distance charges on your telephone bill. Remember, too, that you shouldn't dial a "0" when placing a ten-digit local call. Doing so will only route your call directly to a telephone operator.

Phone Directories

YellowBook.com

Contact us by phone.....1.800.YB.YELLOW
CenturyLink

To order a Dex directory1-800-422-8793
For customer service.....1-800-244-1111

NEWCOMER AND COMMUNITY INFORMATION

Motor Vehicle Laws

Colorado license plates must be obtained within 30 days after residency has been established. For motor vehicle registration and driver's license purposes, you are considered a resident if you are employed in Colorado, own or operate a business in Colorado, or have rented or purchased an apartment or home.

Non-resident students and Armed Forces personnel are not required to obtain Colorado license plates or a Colorado driver's license if they have valid plates and a valid license from their home state.

A newcomer to Colorado must obtain a Colorado driver's license within 30 days after establishing residency. In most cases, if your present license is valid, you will only need to pass a written examination and eye test. For more information call 303-205-5600 or visit dmv.org/co-colorado

Auto Emissions Inspections

Emission testing is required when registering or selling vehicles in the counties of Denver, Boulder, Broomfield, Jefferson, Douglas and partial areas of Adams and Arapahoe counties. Testing can be done at any one of Envirotest's 14 convenient locations, or ask about Rapidscreen Roadside Emissions Testing. For more information on station locations, maps and directions, testing requirements and procedures, company information and job opportunities, visit them on the web at aircarecolorado.com or call the Air Care Colorado Hotline 303-456-7090 (See ad page 23.)

For further questions call the Department of Revenue Emissions at 303-205-5603.

Automobile Registration

To obtain your registration you must register your car in the county where you live and you must bring the following items:

- 1) A valid emissions test and a form DR2087 showing verification of your vehicle I.D. number. Both of these are available from an Emissions Inspection Station.
- 2) Vehicle title and registration.
- 3) Proof of insurance, which must include the year, make, and vehicle identification number (VIN) of the vehicle. Also, be sure to include the policy effective date.

A Colorado State vehicle inspection is required on all vehicles purchased with an out-of-state title. Fees may be paid by check, cash or money order.

You can contact your particular county for further information. Operating hours may vary. Check with each office for details.

Adams County	720-523-6010
Arapahoe County	303-795-4500
Boulder County	303-413-7710
Broomfield County	303-464-5888
Denver County	303-376-2200
Douglas County.....	303-660-7440
Jefferson County.....	303-271-8100

Driver's License

Residents can apply for a Colorado driver's license by completing the following requirements:

- 1) Pass all required exams, which may include written, vision and road skills.
- 2) Submit previous license, permit, birth certificate or other document that shows proof of identity and current age.

- 3) Reside at a Colorado residence address and provide proof of legal presence.
- 4) Have your photograph and fingerprints taken.
- 5) Pay the required fee.
- 6) Driver's license available at any one of the following offices in the metro area:

Boulder.....	303-442-3006
Castle Rock.....	303-627-0985
Denver-Central	303-937-9507
Denver-NE.....	303-373-0161
Evergreen	720-497-1182
Lakewood.....	303-205-5609
Littleton.....	303-795-5954
Northglenn & Thornton.....	720-929-8636
Parker.....	303-627-0985

For further assistance regarding driver's license information call 303-205-5607.

Automobile Insurance

Under Colorado's tort system you are only required to buy liability coverage to pay for medical bills and property damage that you cause when you are at fault in an accident. You may also choose to buy additional medical coverage to help pay for your own injuries. For more information contact RMIIA 1-800-355-9524

Auto Clubs

AAA Auto Club-Colorado..... 303-753-8800

Road Conditions

For updated road conditions throughout Colorado, call the Road and Weather Information Hotline from the Colorado Department of Transportation (CDOT) 5-1-1

Child Car Restraints

It is a Colorado State law that every child under 4 years of age and weighing less than 40 pounds must be in an approved child car seat.

Transportation

Colorado Department of Transportation (CDOT) administers a variety of state and federal programs to complete projects that enhance our comprehensive transportation network. For a complete list and description of programs now in full force, visit www.coloradodot.info/programs.

Denver International Airport

Airport Paging.....	303-342-2300
Ground Transportation	303-342-4059
Lost and Found.....	303-342-4062
RTDs Skyride.....	303-299-6000
SuperShuttle	800-BLUE-VAN

Taxi Service

Metro Taxi	303-333-3333
Yellow Cab	303-777-7777
Zone Cab.....	303-444-8888

Train Service

Amtrak - Union Station Info 303-534-2812

Bus Service:

The bus service is provided by Regional Transport District (RTD) 303-299-6000

Provides local, express and regional bus and light rail service throughout the metropolitan area. Also includes Park-n-Ride locations and offers special services such as skyride bus service to Denver International Airport (DIA), BroncosRide and RockiesRide.

Commuting Options:

A program of The Denver Regional Council of Governments, My Way to Go offers reliable,

easy, environmentally-friendly, no-nonsense commuting options to Denver area commuters. They can help you find a carpool, vanpool, transit route, or best paths for biking or walking. Visit their website at www.mywaytogo.org. For more information and free personal assistance, call 303-458-7665 or send an e-mail to: waytogo@drcog.org.

Bicycles:

Denver B-cycle and Boulder B-cycle offer over 100 bike stations for you to simply hop on a bike and go!

■ **Denver residents:** Denver B-cycle membership costs \$90, unlimited rides, 365 days a year. Call for more information at 303-825-3325 or go to DenverBcycle.com.

■ **Boulder residents:** Boulder B-cycle membership costs \$70, unlimited rides, 365 days a year. Call for more information at 303-532-4412 or go to BoulderBcycle.com.

Credit Unions

Westerra Credit Union..... 303-321-4209

U.S. Postal Service

Postal Answer Line 1-800-275-8777
www.usps.com

Libraries

Arapahoe	303-542-7279
Aurora	303-739-6600
Brighton	303-659-2572
Boulder	303-441-3100
Denver Public Library, Main	720-865-1111
Douglas County.....	303-791-7323
Englewood	303-762-2555
Jefferson County.....	303-235-5275

Voter Registration

- Voters who move from one county to another in Colorado must re-register to vote in the new county.
- Voters who move within the county must complete a change of address at least 29 days prior to an election.
- Residents can register to vote or change an address at any Driver's License office, City Clerk's office or Motor Vehicle office.

Adams County	720-523-6020
Arapahoe County	303-795-4511
Denver County	720-913-8600
Douglas County.....	303-660-7444
Jefferson County.....	303-271-8111

Emergency Numbers

In most areas 9-1-1 will access emergency ambulance, fire or police. Please verify that this is indeed true for your county, as there are some exceptions.

County Sheriffs

Adams County	303-654-1850
Arapahoe County	303-795-4711
Boulder County	303-441-4444
Denver Police.....	720-913-2000
Douglas County	303-660-7500
Jefferson County	303-277-0211

Rocky Mountain Poison Center 303-739-1123
Xcel Energy Electric Emergency/

Power Outage 1-800-895-1999
Xcel Energy Gas Emergency/
Gas Odor 1-800-895-2999

NEWCOMER AND COMMUNITY INFORMATION

Utilities

Gas & Electric
Xcel Energy

24-Hour Emergency

Electric Emergency/ Power Outage 1-800-895-1999
Gas Emergency/Gas Odor..... 1-800-895-2999

Residential

24-Hour Customer Service
and Billing 1-800-895-4999
TDD/TTY Support 1-800-895-4949
Product Information and Sales... 1-800-895-4999
HomeSmart from Xcel Energy Appliance
Service/Installation 1-866-837-9762

Business Solutions Centers –

Customer Service & Billing 1-800-481-4700

Other

Call Before You Dig/Utility Notification
Center of Colorado 1-800-922-1987
Web site xcelenergy.com

Telephone

CenturyLink 800-603-6000
centurylink.com

Water

The Denver Water Department is the major supplier for the Denver metro area, although there are some exceptions depending upon where you live. For further information on billing and service in your area, contact the Denver Water Customer Service Department.
Customer Care 303-893-2444
After Hours Emergencies 303-628-6000

Time & Temperature

Weatherline 303-337-2500



Boulder County	303-441-3626
Broomfield County	303-438-6400
Denver County	303-698-0076
Douglas County.....	303-660-7529
Jefferson County.....	303-271-5070

Free Consumer Guide Smart Energy Living

Learn how to reduce energy consumption, save money and improve Colorado's environment with energy-efficient home improvements from The Colorado Energy Science Center (CESC). To reserve your free copy of Smart Energy Living, while supplies last, go to: energyscience.org

Trash Removal

Garbage collection is included as a city service in the city of Denver. In all other metro areas, you can retain the services of one of the many private contractors available. In the City and County of Denver, call Solid Waste Department 720-865-6900

Recycling Hotlines

Denver Recycles 720-865-6900
Governor's Office of Energy Management
and Conservation 303-866-2100
Colorado Department of Public Health
and Environment (CDPHE) 303-692-2000

Environmental Recycling Hotline: This national hotline provides information on where to recycle waste paper and boxes, glass, scrap metals, plastic, waste oil and tires. It has an electronic database of state recycling programs which lets callers

Pet Licenses

Dogs and cats living in most of the Denver metro area must be licensed annually and vaccinated against rabies. They must be vaccinated within 30 days, or have been vaccinated within the past 12 months. Most communities have strict leash laws. For more information, call the Animal Control offices in your county.

Adams County 303-288-3294
Arapahoe County 720-874-6750

A collage of nine photographs showcasing different types of stained glass windows and doors. The top row includes a cartoon-style window with a face, a large arched door with a decorative transom, three arched windows above a wooden cabinet, and a large arched window over a sink. The bottom row includes a double door with vertical panels, a bathroom window with a decorative arched transom, a central arched door flanked by two tall vertical panels, and a large arched window with a decorative transom.

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Is Your Vehicle “READY” for its Colorado Required Emissions Inspection?

What is a “Readiness Monitor” and what does it have to do with the emissions inspection requirement?

Colorado law requires all vehicles eight years and older to have a passing emissions inspection to be registered in the nine counties along the Front Range. Vehicles eight to 11 model years old require a On-Board Diagnostics (OBD) system inspection. OBD is an electronic emission control monitoring system that continuously tracks and stores information about the emission control devices and emission-related engine components on a vehicle. These **self checks** are referred to as “Readiness Monitors.”

Vehicles have between seven and 11 monitors, or self checks, that the computer system performs. When the vehicle’s computer receives a signal from a particular sensor, it runs the readiness monitor check. Once the vehicle’s computer completes the check, the readiness system status is set to “Complete” or “Ready.” If the vehicle has not completed the check,

the status is reported by the computer as “Not Complete” or “Not Ready.”

When a vehicle’s emissions are inspected at an Air Care Colorado emissions inspection station, the vehicle’s readiness monitors must be set to “Ready.”

What causes a vehicle to be not “NOT READY”?

Unset readiness monitors do not necessarily mean that anything is wrong with the vehicle. It simply means that the vehicle has not had a chance to complete all of its self checks to confirm that the vehicle is operating properly.

Some common reasons a vehicle may be “Not Ready”:

- Recent vehicle repairs or maintenance in which diagnostic trouble codes have been cleared with an OBD scan tool
- A recently disconnected or replaced battery
- Pending problem that has not yet illuminated the “Check Engine” or Malfunction Indicator Light (MIL)

What happens if a vehicle is presented for an inspection and it is “NOT READY”?

If a vehicle computer displays “Not Ready” codes during its initial inspection, the vehicle will either:

- Automatically be inspected with an alternate test, or;
- If the vehicle cannot be alternately tested, due to size or other restrictions, it will be rejected from testing and sent away until more driving is completed and the monitors are set to “Ready.”

How does a vehicle become “Ready”?

Vehicles perform self checks during normal courses of driving. Vehicle drive cycles differ, but generally driving for a week, give or take a few days, should be sufficient for the computer to conduct all of the necessary self checks. However, to be certain, contact your dealership or repair shop to determine the manufacturer’s specific drive cycle for your vehicle.

Need an emissions test? Visit one of Envirotest's

14 convenient testing locations throughout the Denver-Boulder metro area.

STATION LOCATIONS

★ Arvada	5185 N. Marshall Street	★ Denver Southeast	10190 E. Warren Avenue
★ Aurora	12042 E. 30th Avenue	★ Golden	15335 W. 44th Avenue
★ Boulder	5655 Airport Boulevard	★ Ken Caryl	10727 Centennial Road
★ Broomfield	11609 Teller Street	★ Longmont	4040 Rogers Road
★ Castle Rock	541 Topeka Way	★ Northglenn	1950 E. 112th Avenue
★ County Line	8494 S. Colorado	★ Parker	10199 Park Glenn Way
★ Denver Central	2300 S. Lipan Street	★ Sheridan	2802 W. Mansfield Avenue

FOR MORE INFORMATION ON STATION LOCATIONS, DIRECTIONS, WAIT TIMES AND RAPIDSCEEN ROADSIDE EMISSIONS TESTING, CALL THE



AIR CARE COLORADO HOTLINE
303-456-7090

www.aircarecolorado.com



NEWCOMER AND COMMUNITY INFORMATION

enter their zip code to find recyclers in their area. Visit earth911.com or call 1-800-253-2687

City of Denver 3-1-1 Call Center

Citizens in Denver can now call 3-1-1 as a free service to get answers regarding all city related business including reporting a pothole, purchasing a parking permit, starting a new business or getting a marriage license. Also visit www.denvergov.org.

Dial 2-1-1 For A Community Connection

Colorado 2-1-1 launched in metro Denver and surrounding communities in October 2003. It gives citizens one number to call when they need access to human services such as food bank locations, low cost healthcare for children as well as a direct link to non-emergency help for all kinds of community services. Also visit 211colorado.org.

Denver/Boulder Better Business Bureau

The BBB is a membership-based nonprofit organization dedicated to promoting and fostering the highest ethical relationship between businesses and the public through voluntary self-regulation, consumer and business education and service excellence. The BBB offers free information to the community regarding local businesses and charities. Visit denver.bbb.org or telephone 303-758-2100

Feel Comfortable & Safe in Your New Home



Home Security Centers

Proudly securing Colorado for over 30 years.

Monitoring over a phone line just \$18⁰⁰/month with no minimum obligation.

303 799-9620

www.homesecuritycenters.net

**\$100⁰⁰ OFF Installation of New Alarm System
or Free Conversion of Existing System**

For new subscribers on new or existing systems—Not valid with any other offer



DRCOG Area Agency on Aging303-455-1000
drcog.org
CareConnect of Boulder County...303-443-1933
careconnectbc.org
Seniors Helping Seniors.....720-242-5285
seniorshelpingseniors.com
Seniors! Inc. 303-300-6906 seniorsinc.org

Child Care Referrals

To get a referral for licensed in-home child care providers and child care centers in your area, call one of the following agencies:
Metro Denver Child Care
Resource and Referral 303-969-9666
frcce.org
City of Boulder Children's Youth
& Family Services (Boulder) ... 303-441-3544
bouldercolorado.gov
Jefferson County Child Care Assn. 303-969-8772
jeffcochildcare.org



Schools

There are 18 school districts in the seven-county Denver metropolitan area. Information on these educational systems may be obtained by contacting:

Colorado Department of Education
201 East Colfax Ave.,.....303-866-6600
Denver, CO 80203 www.cde.state.co.us

Online Schools

No matter where you live in Colorado, you can enroll your child in an online school of your choice at no cost because it is a public school. For a complete listing of online schools in Colorado, visit www.cde.state.co.us/onlinelearning/schools.htm.

Denver Metro Area Hospitals

Aurora - HealthONE - The Medical Center of Aurora303-695-2600 auroramed.com
Aurora - HealthONE - Spalding Rehabilitation Hospital ...303-367-1166 spaldingrehab.com
Boulder - Boulder Community Hospital 303-440-2273 bch.org
Brighton - Platte Valley Medical Center 303-659-5800 pvmc.org
Centennial - HealthONE - Centennial Medical Plaza 303-600-3000 auroramed.com
Denver - Centura Health - Porter Adventist Hospital 303-778-1955 centura.org
Denver - Centura Health - St. Anthony Central Hospital 720-321-0000 centura.org
Denver - Children's Hospital.....720-777-1234 thechildrenshospital.org

NEWCOMER AND COMMUNITY INFORMATION

Denver - HealthONE - Presbyterian/St. Luke's Medical Center 303-839-6000 pslmc.com

Denver - HealthONE - Rose Medical Center 303-320-2121 rosemed.com

Denver - Denver Health Medical Center 303-436-6000 denverhealth.org

Denver - National Jewish Center.. 303-388-4461 nationaljewish.org

Denver - St. Joseph Hospital 303-837-7111 exempla.org

Denver - University of Colorado Hospital 720-848-0500 uch.edu

Denver - Veterans Affairs Medical Center 303-399-8020 denver.va.gov

Englewood - HealthONE - Swedish Medical Center .. 303-788-5000 swedishhospital.com

Lafayette - Good Samaritan Medical Center 303-689-4000 exempla.org

Littleton - Centura Health - Littleton Adventist Hospital 303-730-8900 mylittletonhospital.org

Lone Tree - HealthONE - Sky Ridge Medical Center 720-225-1000 skyridgemedcenter.com

Longmont - Longmont United Hospital 303-651-5111 luhcares.org

Louisville - Centura Health – Avista Adventist Hospital 303-673-1000 centura.org

Parker - Parker Adventist Hospital 303-269-4000 parkerhospital.org

Thornton - HealthONE - North Suburban Medical Center 303-451-7800 northsuburban.com

Westminster - Centura Health - St. Anthony North Hospital 303-426-2151 stanthonynorth.org

Wheatridge - Lutheran Medical Center 303-425-4500 exempla.org

Daily Newspapers

There are two daily newspapers in the Denver/Boulder metro area. To order a home subscription call:

The Denver Post 303-832-3232

The Daily Camera 303-442-1202

Call Before You Dig

Three working days before you begin any activity that requires digging or excavation, call Colorado 811 for location of underground utilities. This is a free service to you. Statewide 8-1-1

Landscaping Help

For help in finding a landscape contractor, visit the Associated Landscape Contractors of Colorado at alcc.com or call 303-757-5611. An ALCC landscape contractor can help improve your yard with design, planting, repairs, maintenance, water features, xeriscape, decks and patios, fencing, walls and sprinkler systems.

Golf in Colorado

For a comprehensive online golf course directory go to: golfviews.com

Sports In Denver

For season tickets or information on the following teams and sporting attractions call:
 Bandimere Speedway 303-697-4870
 Denver Broncos NFL Football 303-649-9000
 Colorado Avalanche 303-405-1100
 NHL Hockey

Denver Nuggets 303-405-1100

NBA Basketball

Colorado Rockies 303-292-0200

Major League Baseball

The Colorado Rapids 303-825-4625

Major League Soccer

Colorado Mammoth 303-405-1100

Major League Lacrosse

Colorado Mountain Club 303-279-3080

Colorado Golf Association 303-366-4653

Colorado Ski Country USA 303-837-0793

Colorado Tennis Association 303-695-4116

University of Colorado Athletic ... 303-492-8337

Ticket Office

University of Denver Athletic 303-871-2336

Ticket Office

Tourism

To receive travel and tourism information for Colorado, call 1-800-COLORADO or visit colorado.com.

Shopping

Aspen Grove

Santa Fe & Mineral 303-794-0640

Town Center at Aurora Mall

14200 E. Alameda 303-344-4120

Belmar

7200 W. Alameda 303-742-1520

Cherry Creek Shopping Center -

1st & University 303-388-3900

Cherry Creek North - North of

Cherry Creek Mall 303-394-2903

Colorado Mills - Colfax & Indiana

(near I-70) 303-384-3000



Denver Pavilions - 16th Street Mall between Tremont & Welton Sts. 303-260-6000

Flatiron Crossing - Boulder Turnpike & Storage Tech/Interlocken Loop 720-887-9900

Heritage Square 18301 W. Colfax 303-277-0040

Larimer Square 1400 Block of Larimer 303-534-2367

Outlets at Castle Rock - South of Denver on I-25 at Exit 184 303-688-4495

Outlets at Loveland - North of Denver on I-25 at Exit 257B 970-663-1916

Outlets at Silverthorne - West of Denver on I-70 at Exit 205 970-468-9440

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NEWCOMER AND COMMUNITY INFORMATION

Park Meadows Shopping Mall
C470 & I-25.....303-792-2533
Southwest Plaza
Bowles & Wadsworth303-973-5300
Tabor Center/16th Street Mall
16th Mall & Lawrence.....303-534-6161
Tamarac Square
7777 E. Hampden Ave.....303-755-5927
The Shops at Northfield Stapleton
8340 Northfield Blvd.....303-375-5464
The Streets at SouthGlenn
University & Arapahoe.....303-539-7141

Arts

Arvada Center for the Arts & Humanities
720-898-7200 arvadacenter.org
Colorado Ballet 303-837-8888 coloradoballet.org
Colorado Creative Industries303-892-3802
coloarts.state.co.us
Colorado Symphony Orchestra303-623-7876
coloradosymphony.org
Denver Performing Arts Complex. 303-893-4100
denvercenter.org
Museum of Contemporary Art.....303-298-7554
mcadener.org
Opera Colorado 303-778-1500 operacolorado.org

Attractions & Entertainment

Buffalo Bill Memorial Museum &
Grave303-526-0744 buffalobill.org
Butterfly Pavilion and Insect Center
303-469-5441 butterflies.org
Children's Museum of Denver.....303-433-7444
mychildsmuseum.org
Colorado History Museum303-866-3682
colorado.com

Colorado Sports Hall of Fame.....720-258-3888
coloradosports.org
Colorado State Capitol303-866-2604
leg.state.co.us
Comfort Dental Amphitheatre303-220-7000
Coors Brewing Company Tours303-277-2337
coors.com
Denver Art Museum720-865-5000
denverartmuseum.org
Denver Botanic Gardens720-865-3500
botanicgardens.org
Denver Coliseum Box Office.....720-865-2475
denvercoliseum.com
Denver Firefighters Museum303-892-1436
denverfirefightersmuseum.org
Denver Museum of Nature &
Science303-322-7009 dmns.org
Denver Zoo303-376-4800 denverzoo.org
Downtown Aquarium.....303-561-4450
aquariumrestaurants.com
Four Mile Historic Park720-865-0800
fourmilepark.org
Gates Planetarium303-322-7009 dmns.org
Heritage Square303-285-2990
heritagesquare.info
IMAX Theatre303-322-7009 dmns.org
Lakeside Amusement Park.....303-477-1621
lakesideamusementpark.com
Littleton Historical Museum303-795-3950
littletongov.org/museum
Molly Brown Museum303-832-4092
mollybrown.org
National Western Stock Show.....303-297-1166
nationalwestern.com
Red Rocks Amphitheater720-865-4220
redrocksonline.com

Six Flags Elitch Gardens303-595-4386
elitchgardens.com
Tiny Town Railroad303-697-6829
tinytownrailroad.com
U.S. Mint303-572-9500 usmint.go
WaterWorld303-427-7873
waterworldcolorado.com

Colorado Breweries

www.colorado.com/Breweries.aspx



Colorado Ski Resorts

Arapahoe Basin888-272-7246
Aspen Highlands800-308-6935
Aspen Mountain800-308-6935
Buttermilk800-525-6200
Copper Mountain800-458-8386
Crested Butte800-544-8448
Eldora800-440-8700
Howelsen970-879-8499
Loveland303-571-5580
Monarch888-996-7669
Powderhorn970-268-5700
Purgatory970-247-9000
Silverton970-387-5706
Ski Cooper800-707-6114
Ski Granby Ranch888-850-4615
Snowmass800-525-6200
Steamboat970-879-6111
Sunlight800-445-7931
Telluride970-728-6900
Winter Park970-726-5514
Wolf Creek970-264-5639
General Information, snow report,
free guide303-837-0793
www.coloradoski.com

Parks & Recreation Information

For information on Colorado Parks and Wildlife, please visit cpw.state.co.us. There are 42 parks in the state park system—nine in the Denver metro area. They offer fishing, hiking, boating, camping and a subscription offer to *Colorado Outdoors Magazine*.

National Park Service303-969-2000
U.S. Forest Service303-275-5350
Rocky Mountain Region

Hunting & Fishing Licenses

For information on residency requirements and license fees call the Colorado Parks and Wildlife at 303-297-1192 or visit cpw.state.co.us. Licenses can be purchased at any Colorado Parks and Wildlife office or at most sporting goods stores.

Hunting Info Hotline (24 hours) ..303-291-7529
Fishing Info Hotline (24 hours)....303-291-7533

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Eight Great Trips to Enjoy Fall Colors

Whether it's a spectacular walk under an umbrella of aspen trees at Sylvan Lake, or viewing brilliant shrubs and scrub oak at Roxborough, Colorado's state parks offer you the best way to experience fall in Colorado. Check the Park Finder at cpw.state.co.us for current conditions. Many state parks are located along some of the most scenic drives in Colorado, providing the perfect landscape for a weekend getaway to enjoy Colorado's fall splendor.

1. Autumn in the Canyons

Located near the Denver metro area, Golden Gate Canyon State Park and Eldorado Canyon State Park each provide a spectacular display of the annual fall gold rush. The two parks are about 30 miles apart, allowing fall-color fans to visit both parks in the same day.

2. The Forests of Northern Colorado

Experience the beauty of Colorado's timberland beginning just 75 miles west of Fort Collins. State Forest, Steamboat Lake and Pearl Lake state parks beckon visitors to take a weekend away from the city. Find fall in the forest amid quiet paths covered in pine needles.

3. Up the I-70 Corridor

During the fall months, the drive up the I-70 corridor from Denver to Glenwood Springs is an unparalleled trip through the heart of the Rockies. Golden aspens paint the landscape on your way to Sylvan Lake, Rife Falls, Rifle Gap and Harvey Gap state parks.

4. Pikes Peak to River Country

Come see nature's canvas in the Pikes Peak region of Colorado. Golds, reds and oranges guide your tour from Colorado Springs to Buena Vista. Along the way, stop to enjoy the incredible views at Cheyenne Mountain State Park, Mueller State Park, Eleven Mile State Park and Arkansas Headwaters Recreation Area. Spend the afternoon meandering along the twists and turns of the mighty Arkansas River, as you discover Colorado's river country.

5. The Western Slope via the Vineyards

Pack up the car and spend a week on the road. Visit the Western Slope wine country this fall. Rush to the gold at the Colorado River State Park and Highline Lake State Park near Grand Junction. Then journey south to Ridgway State Park where you can experience the grandeur and ruggedness of the San Juan Mountains.

6. Fall in the Four Corners

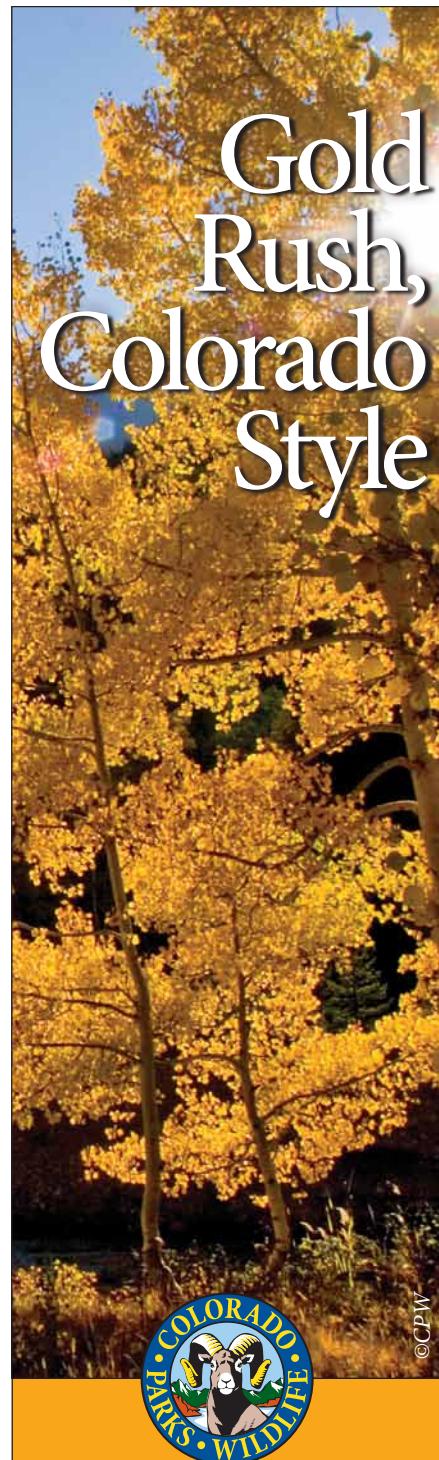
Southwest Colorado brings a new and different flavor to fall-color viewing. Desert mountains, buttes and mesas are highlighted by pockets of colorful brilliance. Navajo and Mancos state parks, both built around reservoirs, offer a multitude of outdoor recreation opportunities for you. Escape the crowded cities and rejuvenate in historic southern Colorado.

7. Legendary Colors

Wind your way through the extreme southern portion of Colorado on the Highway of Legends. This extraordinary drive ties together Trinidad Lake State Park and Lathrop State Park, with the Purgatoire Valley, the Culebra Range of the Sangre de Cristo Mountains and Cuchara Valley in between. Several 14,000-foot peaks and dozens of aspen groves are speckled throughout the drive. Make it a weekend seeing crisp fall colors and historic attractions in southern Colorado.

8. Grand Mesa Trip

Fall brings crimson splashes and splatters of saffron to the valleys and mountains of Grand Mesa. The mild climate encourages a variety of wildlife to wander in the dense forests of the area. Come explore Vega, Paonia and Crawford state parks while touring the fall colors of the Western Slope.



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