

# Cook Park News

COOK PARK NEIGHBORHOOD ASSOCIATION

www.cookparkneighborhood.com • cpneighborhood@gmail.com

## Cook Park Neighborhood Sale

It's almost time for our annual sale which will be held on Saturday, June 17, from 8 am to 2 pm. This is a great time of year to clean out our homes, garages, cars, etc. Join with your neighbors, friends and family members who can bring their treasures over too. Why not make a few dollars and let others use whatever you aren't? This can be recycling! Every year we have at least 40 participants who sign up in time (deadline is Sunday June 11). A walking map is compiled which will be e-mailed to all participants. This map will also be on line at [www.cookparkneighborhood.com](http://www.cookparkneighborhood.com)

A few hard copies will be at the Cook Park Recreation Center on Friday, June 16. The walking map lists only addresses and what is for sale. This sale will be advertised in the Denver Post and on various sites, including NextDoor and [www.craigslist.com](http://www.craigslist.com) There are three ways to sign up:

1) Send an e-mail to either [cpneighborhood@gmail.com](mailto:cpneighborhood@gmail.com) or [wdu5280@gmail.com](mailto:wdu5280@gmail.com).  
(cont. on page 2)



## President's letter:

Summer in the Cook Park neighborhood has hopefully arrived. (May couldn't make up her mind). With the arrival of our summer months comes a great deal of activity locally. The anticipation of the neighborhood sale is met with double edged sword. You get to clean out your closets, cupboards, basements and garages and you get to clean out your closets, cupboards, basements and garages! For the procrastinators, you better get going.

Read about changes for the 4th of July Bike Parade and Picnic on page 9 and mark your calendars for the largest National Night celebration in Denver on Tuesday, August 1st at our own Cook Park.

Please note we have a few new advertisers this year. Make a point to support them if you can. Their commitment to our newsletter is vital to our ability to sustain.

New ads for the first half of 2017:

- Colorado Athletic Club
- H&E Furniture
- Lucky Dog Grooming
- Country Fair Garden

And, of course we cherish the advertisers that have stuck with us since our inception and through the past 7 years.

Thanks for reading!  
Nancy Barlow,  
President of the CPNA  
[nb@barlowadvertising.com](mailto:nb@barlowadvertising.com)

## Cook Park Neighborhood Association 2017 Board

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## Our Neighborhood

Cook Park Neighborhood is bordered by Cherry Creek to the North, Evans Avenue to the South, Quebec Street to the East and Holly Street to the West.

**CPNA  
meets the  
3rd Tuesday of  
the month at  
5:30 pm at the  
Rec Center**

**June 20**

**July 18**

**August 15\***

**\*August meeting will be  
at the park pavillion  
with a picnic!**



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## Neighborhood sale cont.

- 2) Come to the Cook Park Recreation Center and fill out a form (look for a box marked Cook Park Neighborhood Sale with slips inside).
- 3) Call 303-589-1981 and leave a message.

Any which way you sign up, please include your address and list a few main items which may entice people's interest. No names or phone numbers will be published on the walking map. Some neighbors in the past have had lemonade stands or hot dogs. Feel free to promote your sale by placing up signs, decorations, etc. As always, please take down your signs once the sale ends. Cook Park will post signs in prominent areas on Monaco and Holly to show it's a neighborhood sale. We have been organizing this event for approximately 30 years. Come join in the sale, meet neighbors, buyers, and share interests. Everything about this is positive!

## The Art Students League of Denver Hosts Summer Art Market June 10 & 11

On Saturday, June 10 and Sunday, June 11, in the West Washington Park neighborhood, the Art Students League of Denver (ASLD) will host the 25th Annual Summer Art Market, an event with 260 visual artist booths, artist demonstrations, kidART programming, live music and food and beverage vendors.

The arts festival, held between E. 1st Avenue and E. 4th Avenue and between Logan Street and Sherman Street, features a range of media, including ceramics, fiber arts, mixed media/book art, painting, drawing, photography, printmaking and sculpture. Admission to the event is free.

"We are thrilled to feature top-quality artwork by our faculty and members set among the leafy streets of central Denver for the 25th year," said Rachel Basye, executive director, Art Students League of Denver. "The event provides an opportunity for us to highlight the work of our professional artists and students while engaging the community in a free arts and culture experience."

ASLD's professional faculty will offer three artist demonstrations per day, in a range of media, including book arts and mixed media, oil painting and hand-building ceramics. The kidART programming, sponsored by Delta Dental of Colorado, takes place from 10 a.m. to 4 p.m. Saturday and Sunday, giving children an opportunity to engage with free art projects such as Tooth Fairy Magic, Smiling Cheshire Cat and Wild Smile.

Mudra Dance, Mo Jo Mama Blues, Kicked to the Curb and several others will offer lively musical performances throughout both days, all in a community garden where people can relax under shaded umbrellas and enjoy food from vendors like Little Pub Company and drinks from Craffhouse. Craffhouse will provide artisan, premixed cocktails with fresh and natural ingredients, including the Paloma, Southside and Moscow Mule.

Modeled on the famous Art Students League of New York, The Art Students League of Denver first opened its doors in 1987 with a handful of recognized artists teaching over one hundred students within its first year. Today, located in the historic Sherman School in the West Washington Park area at 200 Grant Street, the League engages over 900 students a month with over 200 noted artists who teach diverse fine arts classes throughout the year. A 501(c)(3) non-profit organization, the League is supported by private donations, tuition, foundation grants, and the Scientific & Cultural Facilities District.

## Don't Let Your Investments Take a "Vacation"

It's summer again – time for many of us to take a break and possibly hit the open road. But even if you go on vacation, you won't want your investments to do the same – in summertime or any other season. How can you help make sure your portfolio continues to work hard for you all year long? Here are a few suggestions:

- Avoid owning too many "low growth" investments. As you know, different investments have different characteristics and can help you in different ways. For example, you typically own stocks because you want them to grow in value so that you can eventually sell them for a profit. Other investments, such as certificates of deposit (CDs), provide you with a regular source of income and stability of principal – two valuable contributions to your portfolio. However, investments like CDs don't offer much in the way of growth. So if you own too many of them, you might be slowing your progress toward your important financial goals, such as a comfortable retirement.

You can maximize the productivity of your portfolio by owning a variety of investments – domestic stocks, international stocks, corporate bonds, U.S. Treasury securities, CDs and more. How much of each investment should you own? The answer depends on a variety of factors, including your age, income, risk tolerance, family situation and specific objectives. Over time, your ideal investment mix may change, but you'll likely need at least some growth potential at every stage of your life.

- Don't let your portfolio go "unsupervised." Your investment portfolio can be subject to "drift" if left alone for extended time periods. In fact, without your making any moves at all, your portfolio can move in directions that may not be favorable to you. Suppose you think your holdings should be made up of 70% stocks, but due to strong gains, your stocks now make up 80% of your portfolio. This development could lead to a risk level that feels uncomfortably high to you. That's why you should review your portfolio at least once a year, possibly with the help of a financial professional, to check your progress and make adjustments as needed.

- Don't stop at the nearest "resting place." Some people hope that if they can get that one "winner," they will triumph in the investment arena. But the ability to "get rich quick" is much more of a myth than a reality. True investment success typically requires patience, persistence and the resilience to continue investing even during market downturns. In other words, investing is a long-term endeavor, and you need a portfolio that reflects this reality. The investment moves you make today may pay off for you decades from now. You need to establish your goals and keep them constantly in mind as you invest. And you will never really reach the end of your investment journey, because you'll need to make choices and manage your portfolio throughout your retirement years.

Hopefully, you will enjoy a pleasant vacation sometime this summer. But your investment portfolio shouldn't take time off.

*This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.*

# Establish your goals and keep them constant on your mind.



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# Explore Your Local BBB Free Consumer Resources

by The Better Business Bureau of Denver

Your Denver/Boulder Better Business Bureau is here to provide a multitude of resources for all of your financial needs and marketplace questions. You may know us for accrediting outstanding Denver area businesses and providing information on most companies in our service area so you know who to trust. In addition to supporting our mission of being the leader in advancing marketplace trust, we also offer a variety of services to keep you safe from fraud and privy to happenings in the Denver business community.

**Ask BBB:** Are you planning to landscape your yard, repair your roof, or buy a new car? Ask BBB to find a reliable company to fulfill your home improvement and every day needs. Visit [ask.bbb.org/findabusiness](http://ask.bbb.org/findabusiness) or give us a call at 303-758-2100 to let us know what kind of business you are looking for. We display business profiles for the majority of Denver area companies and provide a rating for over 80% of these businesses so you know their marketplace reputation. On a business profile you can view the company's rating, how long they have been in business, their customer reviews, and any complaints they have received, in addition to how those complaints were handled.

**Customer Reviews:** Have you recently done business with a company and want to share your experience? BBB offers you the opportunity to write customer reviews for businesses that will become visible on their business profile. Customer reviews can be positive, negative, or neutral. We want to hear about your experiences and let businesses know how they are doing. Your feedback helps companies be better and shows consumers who they can trust. Visit [ask.bbb.org/submitareview](http://ask.bbb.org/submitareview) to share your experience.

**Scam Tracker:** Have you spotted a business or received an offer that sounds like a scam? One of our most recent consumer services that we have added is our Scam Tracker tool, which you can find at [ask.bbb.org/scams](http://ask.bbb.org/scams). Scam Tracker allows you to report scams that you have experienced, as well as search for local scams in your area and across the country. Through this tool, you can search for scams by keywords and also use an interactive map to look at reported scams based on location to see which ones are trending in the Denver area. Additionally, you can view the most recently reported scams along with the zip code they were reported from, how much money has been lost as a result, and full details with a description of the scam activity.

BBB recently debuted the inaugural 2016 BBB Scam Tracker Annual Risk Report, which provides comprehensive insight into scams based on the more than 32,000 reports made to BBB Scam Tracker in 2016. We found the top five riskiest scams in 2016 through the BBB Risk Index, which measures along three dimensions:

- Exposure (how likely are you to be exposed to the con?)
- Susceptibility (if you are exposed, how likely are you to lose money?)
- Monetary loss (if you do lose money, how much is it likely to be?)

Based on the BBB Risk Index, the riskiest top five scams overall (U.S. and Canada combined) are:

1. Home improvement scams ([bbb.org/homescam](http://bbb.org/homescam))
2. Fake checks and money orders ([bbb.org/fakecheckscam](http://bbb.org/fakecheckscam)) (*cont. on page 12*)

## Dental, Vision & Braces for your Family



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# Insurance Scare-narios

(Part 2 of a 2-part series) *by Ed Hornung With expert advice by Clinton Wood, Insurance Agency, Inc.*

In part one of this two-part series, we looked at common insurance claim scenarios that could happen to any Cook Park resident; occurrences such as: falling trees, roof and hail damage, injuries caused by cracked sidewalks, and liability for injuries to workers on your property. In this issue, we examine eight additional scare-narios such as: texting while driving, dog bites, residential water damage, car insurance, and damage to your home by rodents, raccoons, squirrels, etc.

Question 1: I am completely stopped at a traffic light at the intersection of Mexico Avenue and Monaco Parkway when I observed in my rear view mirror my neighbor who lives on Kearney Street, Amber Dextrous, rapidly approaching. She is texting with her right hand and applying makeup with her left. After the crash, my back seat ends up in my front seat. What happens to my insurance rates? What repercussions are there for causing an accident while texting and driving?



Answer 1: You were not at fault in this accident and your rates will not go up, even if you use your own collision insurance. As for Ms. Dextrous' texting while driving, current Colorado law bans engaging in text messaging or other similar forms of manual data entry or transmission while operating a motor vehicle. Colorado is one of at least 46 states that ban text messaging for all drivers. Current penalty for first-time offenders is a \$50 fine and one point. However, State Senate Bill 27, if signed by Governor Hickenlooper, would increase the penalty to \$300 and four points. Note: A State Department transportation study found that approximately one in every ten fatal crashes in 2015 involved a distracted driver. Additionally, over 390,000 others were injured by distracted drivers.

Question 2: Last November, my significant other did not properly winterize our automatic lawn sprinkler system and outdoor faucets. When we turned them on last month, we discovered two cracked pipes, and we sustained major water damage to the basement. Our plumber, whose company's slogan is "We repair what your husband fixed", estimated repair costs at over \$5000. No need to worry, insurance will pick this up, correct?

Answer 2: Humm . . . Homeowner's contracts will distinguish 'outside water' from 'inside water'. The former sources of water will not yield a covered claim whereas the latter sources of water will. Water damage to the house from the lawn sprinkler system (outside water) will not be covered, whereas water damage to the house from inside water will be covered beyond the deductible. (cont. on page 6)



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### Cook Park 4th of July Bike Parade

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July 4th 10 AM parade at Cook  
Park starting in the North  
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### Summer Picnic/Potluck

July 16  
11:30 AM - 1:00 PM

### Vacation Bible School

July 31 - August 4 and  
performance during 10 AM  
church service August 6.

### Outdoor Brass Concert

August 12th at 6 p.m.

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## Insurance Scare-narios cont.

Question 2a: What about water damage that was caused by a clogged gutter or downspout? We haven't cleaned out our gutters since our previous contractor, Men-in-Kilts Gutter Cleaning Service, filed for bankruptcy.

Answer 2a: Water damage caused by a clogged gutter or downspout would not be covered since the water in this case is not 'inside' water.

Question 3: My kitchen floor sustained damage due to a cracked dishwasher hose. Am I covered now?

Answer 3: Oh, at last we have a clear example of 'inside water' and coverage will apply beyond deductible. It is recommended that dishwasher hoses, refrigerator hoses, and washing machine hoses be replaced with 'braided stainless steel' hoses that can be obtained by your favorite plumber.

Question 4: While I was away on vacation, my dog "Chew-Barka" ate away at the washing machine water supply line, and we experienced some water damage. Does my insurance policy cover damage caused by pets?

Answer 4: Yes, limited coverage for water damage caused by pets is covered beyond deductible. However, in general, there is no coverage for damage to the house or its contents caused by household pets. An exception is made if the homeowner's contract contains a 'limited water coverage', which, in this case, will include the resulting water damage ('inside' water) from the chewed-up water supply line, again beyond deductible. Note: If you suspect your house has sustained damage by animals (raccoons, squirrels, birds, rodents, bears, etc.), check with your carrier . . . and you probably will be disappointed to learn that you are usually not covered for damages by critters.

Question 5: We live on South Oneida Street, and I bought my 12-year-old son, Buzz Aldrin, a drone. While test-flying it after school at Cook Park, he accidentally flew it into a nearby overhead power line, and it crashed onto a neighbor's car. Do I need special insurance for a drone related accident?

Answer 5: At the present time, drones are currently legal if they are for personal or hobby use. Also, according to the Colorado Department of Regulatory Agencies, anyone can fly a drone as long as it remains in the operator's field of vision and does not exceed 400 feet above the ground. If these restrictions are met, then you would not need special insurance to cover the damage to the overhead power lines or a neighbor's car. Your homeowner's policy would be your first line of defense, subject to its language and limitations. The situation changes if the use of your drone falls outside the above-stated restrictions. In this case and at this time, there are no standard endorsements available to provide coverage in the personal lines market.

*(cont. on page 11)*



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# SE Denver Motor Vehicle Office Now Open - by Ray Vreeland

Nearly 6 months after a ribbon cutting ceremony attended by various Denver government officials, the SE Denver Motor Vehicle Branch Office is now averaging approximately 150 visitors per day. On the day I visited, a number of representatives were present and the wait time for service was virtually nonexistent. A former SE Denver Branch office was shuttered 13 years ago because of budget constraints.

This Branch office, located at 2243 South Monaco Parkway in the Villa Monaco Shopping Center, is open Monday/Tuesday/Thursday/Friday 8:00 am to 4:30 pm and Wednesday 8:30 am to 4:30 pm. Telephone access can be obtained through Denver's 311 call system. Ample parking is available in the shopping center parking lot, right outside the front door.

The following services are available:

- registration of new and used vehicles
- change of address
- title services
- disability plates and placards
- trailer, motorcycle, RV and motor vehicle registrations
- temporary permits and plates for Denver residents, only (If you are not a Denver resident, please contact Colorado Department of Motor Vehicles for branch locations. All driver license issues are also handled by CO DMV.)

Please note that all Denver Motor Vehicle services can be accessed on line at [www.denvergov.org](http://www.denvergov.org).

## Useful phone numbers/websites

- Police/Fire/Medical Emergency 9-1-1 City Services 3-1-1
- Police (non-emergency) 720-913-2000
- District 3 Police Station (admin. and info.) 720-913-1300
- Neighborhood Inspection Service 720-865-3200  
(for zoning violations, un-shoveled snow, weeds, front yard junk, abandoned vehicles, etc.)
- Graffiti Hot Line 720-865-7867
- Street Maintenance/Pothole Repair 720-865-6855
- Animal Control/Barking Dogs 3-1-1
- [Denveranimalshelter.com](http://Denveranimalshelter.com)
- Denver Dumb Friends League to report a lost or found pet 303.751.5772 x 7254
- Denver's Household Hazardous Waste Collection 800-449-7587
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- Denver Recycles 720-865-6805
- Solid Waste Department (Trash Pick Up) 720-865-6900, after hours call 720-865-6855
- Mayor Hancock, [MileHighMayor@denvergov.org](mailto:MileHighMayor@denvergov.org), 720-865-9090
- Paul Rosenthal, State Rep. District 9 303-866-2910 or [paul.rosenthal.house@state.co.us](mailto:paul.rosenthal.house@state.co.us)
- Councilman Paul Kashmann's office - 720-337-6666
- Ann Rowe, School Board Rep. 720-423-3210
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## STAY IN THE LOOP

Join us at a CPNA meeting: every 3rd Tuesday of the month at 5:30 pm at the Rec Center.

We love meeting new faces!

## Ask your Realtor: *By Debbie Vandre*

### What are some budget friendly ways to prepare my home for sale?

Staging is always best but not everyone has the money to pay for a stager. I always offer a stager consultation for the homeowner but not everyone is comfortable with a stranger coming into their home and making suggestions, so...we have an honest talk and we start with the walkway and front door. Is the yard well-groomed and the front door area clean of debris and cobwebs? Do all doors close as they should and do all knobs and keys work properly? As I enter, I immediately look for ways to de-clutter and ways to make the rooms look larger. Maybe we can group furniture instead of just pushing it against the wall to enlarge the area? Limit all items on shelves and tables. Is the paint fresh and is the flooring clean and presentable? Is the home bright and full of light? If not, are all window and sills clean, are all the light bulbs working, can we open drapes or blinds? Is the house clean? Is the house *really* clean? All cabinets and closets should be well organized right down to the medicine cabinet. Nothing works better for a budget-friendly sale than a manicured lawn, de-cluttering, light, bright and a nicely cleaned home.

If you have specific Real Estate questions please contact your neighborhood Realtor: [Debbie@VandreProperties.com](mailto:Debbie@VandreProperties.com) or 303-517-0891.

Debbie Vandre, Vandre Properties, LLC, Keller Williams DTC, LLC.

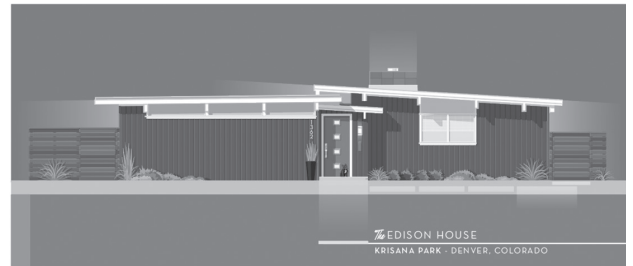
## Mid-Mod Home Tour - Krisana Park, July 16, 2017

Virginia Village/Ellis Community Association is proud to sponsor this summer's Mid Century Modern Home Tour on July 16, 2017 from 11:00 am to 3:00 pm. Planned as a celebration of the recently acquired Conservation Overlay District, the tour features seven homes, including a lovingly-preserved gem, sensitive remodels (one of which recently appeared on the cover of Atomic Ranch magazine), and a new build that was inspired by Mid Century Modern Architecture.

Proceeds from the tour will benefit Ellis Elementary School at 1651 S. Dahlia St and will be used to purchase technology and other learning aids for students.

The tour will start at Ellis Elementary, where guests will pick up/purchase tickets and a tour map, refreshments, and commemorative merchandise. All of the homes featured on the tour are within walking distance of Ellis Elementary.

For tickets, sponsorship opportunities and more info go to [www.virginiavillage.org/2017-home-tour.html](http://www.virginiavillage.org/2017-home-tour.html). Early bird ticket price is \$25 (\$30 on the day of the event).



*Custom home portrait by Christian Musselman.*

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# New fitness center coming to our neighborhood

By Stephanie Casey

Looking for a new place to go and workout? Seems there are some new fitness centers popping up in our community one of which is called CHUZE which will be located in the Villa Monaco shopping center located at the intersection of East Evans Ave and Monaco Parkway. CHUZE promotes itself as a place that's "beyond friendly, beyond spotless and beyond well-equipped. A gym with every fun class you want, in one place. A gym that feels like a country club, but costs like a couple of lattes." With an anticipated opening date of Fall 2017, CHUZE will offer 3 membership plans, each offering a different level of options. Whether you choose the basic plan starting at \$9.99 per month or one of the other two plans, CHUZE promises you'll pay less and get more than anywhere else.

CHUZE has gyms in California, Arizona and now 5 locations in Colorado. Check out a location in Thornton, Littleton or Westminster. Broomfield and South Monaco to open soon! Go to [www.chuzefitness.com](http://www.chuzefitness.com) to learn more.

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## Summer Speakers *By Ed Hornung*

Speakers that we had: 2017

- January, Denver Water
- February, Animal Protection
- March, Better Business Bureau
- April, Virginia Village Head Librarian
- May, County Judge Colleen Clark

Summer and Fall upcoming presentations: Meetings at the Cook Park Recreation Center, 5:30 pm

- Tuesday, June 20, Xcel Energy, a discussion about safety
- Tuesday, July 18, State Senator Lois Court, District 31, represents a large portion of the Cook Park Neighborhood. Senator Court will address State Senate Bills, Budget and Taxes, Jobs and the Economy, Education, Equal Rights, and Public Safety.
- Tuesday, August 15, Denver Homeless Out Loud
- Tuesday, September 19, Christopher Martinez, Community Relations, Mayor Hancock's office.
- Tuesday, October 17, Denver Parks and Recreation Commissioner's officer

Additionally, City Councilman Paul Kashmann and Denver Police Department Community Resource Officer Mike Borquez speak at our monthly meetings and address community concerns.

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## 2017 4th of July bike parade and picnic *By Stephanie Casey*

The 2017 Annual Cook Park 4th of July Parade and Picnic is fast approaching - so get those bikes and decorations ready for another fun and patriotic family event! Because traffic in the community continues to increase every year, we have decided to make some changes with the safety of all in mind. In order to avoid confrontations with upset and irate drivers we will be gathering and starting the parade in the parking lot on the northeast side of the recreation center. We will then allow all to parade around the park utilizing the path. The parade will end at the Pavilion located on the southwest corner of the park by the baseball field, playground and basketball court. George Washington, Abraham Lincoln, Uncle Sam, Davy Crockett and Paul Revere have graciously agreed to escort our parade again this year. We'll have activities, food, bike decorating contests, and more.

Bike Parade starts at 10am and the picnic begins at approximately 11 am.

Find us on Facebook  
at [www.facebook.com/cookpark4thofjuly](http://www.facebook.com/cookpark4thofjuly)

For more information please contact Steph Casey at [caseysstephanie1@gmail.com](mailto:caseysstephanie1@gmail.com) or 303.349.8981

We hope to see you all there!



*Left: Nancy Barlow, Cook Park President, Right: Ed Hornung AKA, "George Washington" Cook Park Board Member.*

## Meet local business owners *by Pamela Walshe*

*“The thing that is really fun...is when you have two, three generations of customers coming in here. It’s so great to see the faces from the neighborhood, we’re now working on the cars of our kids’ friend’s kids.”-- Jim Addison*

One of the reasons that local businesses are such an essential component of a thriving community is that—unlike large chains—they have personal interests and investments in the neighborhood that extend well beyond the four walls of their businesses.

We recently had the opportunity to talk with Brenda and Jim Addison, owners of Addison Auto Center for 35 years and their Operations Manager, Dirk Owens, about what it means to be doing business in our community and the changes they’ve seen over time.

**What made you choose this community to do business?**

Our home was also in the neighborhood, on S Kearney—approximately six blocks away from the Addison Auto. At the time our kids went to Montessori School of Denver and then to the

Cherry Creek Schools, so it was great to be so close. It enabled us to run a business while also having the flexibility to raise our family. Over the years, we met so many other families through the Montessori School, many of whom became our customers and are still our customers to this day—including the next generation of their kids.

**What is the best thing about being in this neighborhood?**

The neighborhood has stayed nicely consistent over the years in terms of homeowners taking care of their homes and yards. In the past five years, we have seen improvements to the area with new buildings going up and old abandoned ones torn down. We are glad to see property values are being kept up as well as being able to draw from a good clientele of homeowners.

**How do you stay engaged in the small business community?**

We’re active members of the East Evans Business Association (EEBA), and we like that there is participation from both the business community and the neighbors. We’ve also developed strong relationships with other local businesses. If you come to Addison, you’ll also be supporting a myriad of local vendors. Our glass, upholstery, locksmith, tinting vendors are all based right here in Denver and we are proud to be able to share business opportunities with them—it makes all of us stronger. The auto business is a close-knit community, we come together to learn and to help, we’ll often share tools with each other. And when we hit capacity, we’ll refer to other shops that we trust. In our many years in business we’ve seen a lot of small shops get swallowed up by large chains, and we think our staying power really comes down to the quality of the services that we provide and our relationships with both customers and other business owners that we’ve made in the community.

*“You’ve got to be involved, these are the people we serve, so you’ve got to be part of the community to get to know the people and what they need.”-- Brenda Addison*

**What else would you want your neighbors to know about your business?**

We appreciate having the opportunity to sponsor events like the 4th of July Bike Parade, National Night Out, and the Spring Neighborhood cleanup. It always makes us feel good to do something that helps make the neighborhood stronger, safer, and more fun. After all, we live here—and so do many of our employees. There is a lot of change happening in Denver, and there is a real opportunity to improve our surroundings and we’re excited to be a part of that.



*Left to Right: Brenda and Jim Addison, Owners, and Dirk Owens, Operations Manager of Addison Auto.*

# Insurance Scare-narios cont.

Question 6: I occasionally use my privately owned vehicle to transport customers for Uber. Do I need any special insurance?

Answer 6: Oh, yes. The so-called 'livery conveyance' exclusion is written into virtually all family auto policies. It would operate to void coverage when the vehicle is used in a trade, profession, or occupation, or for-profit. Fortunately, some carriers offer a 'Uber endorsement' which seamlessly offers coverage when the 'livery' exclusion would apply. Otherwise, it is recommended that you do not work as a 'ride-share' driver without your carrier's endorsement. If they do not have such an endorsement, then either give up using your vehicle for profit or find a carrier that does. This extra endorsement costs approximately \$200 additional/year.

Question 6a: My son, Pete Zadriva, residing on East Minnesota Drive, occasionally works for Speedy's Pizza and uses his car to deliver pizza for his employer. He doesn't need additional insurance because he will be covered by his employer, right?

Answer 6a: Dear Mr. Zadriva, wrong! Oh so wrong! Hope springs eternal but will not operate to spring him out of a lawsuit. There is a 'business use' exclusion in virtually all auto policies. The only solution I know of is to acquire a commercial auto policy which is much more expensive.

Question 7: I live on South Locust Street, and my wife Cornelia and I recently hosted a party for our daughter Julia's 5th birthday. Our family dog, Droolius Caesar, bit and injured a party guest. A visit to urgent care was required. No problem, right?

Answer 7: Yes. No problem on the first bite... but big problem if it can be shown by previous behavior that the dog had bitten at least once before. As they say, the first bite is covered by your home owner's liability or premises medical coverage. The second bite is not covered. In all likelihood, the carrier that pays the first bite claim will terminate your contract because no more legal defense will apply for future bites and the resulting law suits.

Question 8: Last year at National Night Out, held every year at Cook Park on the first Tuesday in August, I witnessed a demonstration of a patented JambBrace security door plate. If I retrofit all my entrance doors with this security brace, will my insurance rates go down?

Answer 8: No. To justify a 'credit premium' for this better security, there would have to be many thousands of similar retro fittings of existing customers' doors. Unfortunately, one client's retrofitting would be actuarially insignificant. However, the burglary you save will be your own.

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# Leetsdale Cop Shop *by Mary Walsh*



After fifteen years at 7150 Leetsdale Drive, the Leetsdale Cop Shop closed in mid-May – their free lease was not renewed. The Cop Shop is still around, pioneering virtual and mobile options. They will be participating in community events (including National Night Out on August 1) and speaking with groups. They can be contacted by calling the same phone 303-329-0500; by mail to PO Box 22642, Denver CO 80222; or via e-mail at leetsdalecopshop@hotmail.com. They also have a website: [www.leetsdalecopshop.com](http://www.leetsdalecopshop.com). There is a search for a new physical location. Please put out the word – any shopping center on the east side of Colorado Boulevard in Denver will do. The Cop Shop needs a rent-free space, approximately 1200 square feet. They pay their utility bills and insurance, and have volunteers to staff it five days a week, generally from 11 a.m. to 6 p.m. The Cop Shop is manned entirely by volunteers who serve their community by taking minor police reports, make referrals to city and state government services, including fingerprint identification, graffiti, etc. It will continue to focus on meeting the community needs for crime prevention and safety.

## Better Business Bureau cont.

3. Employment scams ([bbb.org/employmentscam](http://bbb.org/employmentscam))
4. Online purchase scams ([bbb.org/webpurchasescam](http://bbb.org/webpurchasescam))
5. Advance fee loan scams ([bbb.org/loanscam](http://bbb.org/loanscam))

Additionally, we found that men were more vulnerable than women in seven of the top ten scam categories and consumers 18-24 are the most likely to lose money to a scam.

To read the full report, visit [bbb.org/2016scamriskreport](http://bbb.org/2016scamriskreport)

BBB Warnings: BBB also regularly updates our consumers with warnings against companies that have demonstrated questionable behavior in their business dealings. We provide this information in an effort to keep you ahead of the curve when it comes to businesses that you should use caution when dealing with. One of our most prevalent warnings this year was against CenturyLink for advertising issues, a pattern of complaints, and a government action that was filed against them. We have many more warnings that we post throughout the year. Visit [bbb.org/Denver/news-events](http://bbb.org/Denver/news-events) to stay updated on new warnings and scams that surface.

To stay updated on Scam Tracker, BBB warnings, events, our efforts in the community, and much more, sign up to receive our quarterly consumer newsletter. E-mail Meghan Compton at [MCompton@denver.bbb.org](mailto:MCompton@denver.bbb.org) to subscribe.

We also keep you updated through social media. Follow us today!

Facebook: @BBBDenver, Twitter: @BBBDenver, and Instagram: @denverbbb

## Local Real Estate News

Denver's market is still on the rise. Here is an overview from Debbie Vandre. For more information on our neighborhood, contact Debbie Vandre at 303-517-0891 or email her at [Debbie@VandreProperties.com](mailto:Debbie@VandreProperties.com)

Homes Priced Below \$500,000

9 Sold  
6 Under Contract  
3 Active  
Avg Sold Price \$406,900  
Sold 101.64% of List price  
Average Days on Market 20

Homes Priced Over \$500,000

8 Sold  
3 Under Contract  
4 Active  
Avg Sold price \$579,488  
Sold 99.45 % list price.  
Average Days on Market 27

2017

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<b>PERSONAL RETURN</b> <small>(plus Sch. C)</small>	<b>\$100</b>
<b>PARTNERSHIP/S-CORP</b> <small>(1065 &amp; 1120s)</small>	<b>\$125</b>
<b>C CORP (1120)</b>	<b>\$200</b>
<b>ADDITIONAL STATES</b>	<b>\$35 ea</b>
<small>Additional cost may apply with excessive items on Sch D</small>	
<b>New Business set-up/registration - \$150</b>	

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# Virginia Village Library *Martha Garbison, Senior Librarian*

If you live close to Virginia Village Branch library as I am writing this article on Monday, May 15th, you are probably being disturbed by the noise of jackhammers as they demolish our cracking, trip-inducing plaza. We are closed from Monday, 5/15 through Thursday, 5/18. With good weather and no project delays, we will reopen on Friday, 5/19. By the time you read this, I hope that the noise and dust is a distant memory and you are enjoying an area with more outdoor bench seating so that you can enjoy our wi-fi in the sunny plaza or just take a restful break to enjoy our fabulous Colorado weather... RIP to the two plaza trees that had to be removed, succumbing to disease and root rot!

Thanks to the Cook Park Neighborhood Association for inviting me to spend time at their April meeting. I loved getting the chance to tell folks about some of the many amazing services that Denver Public Library provides to you, our customers. There is much that is offered and it can easily be missed if all you do is check out and return materials... not that that is a bad thing!! There is just so much more and I want to repeat some of that same information now in hopes of spreading the DPL news even further!

Many people are aware of our 26 locations (the Central Library downtown and 25 branch locations) and our two Reading Rocket mobile units that serve Senior Citizen centers and DPS schools, but did you know that we also have a 'virtual' location? We have a large collection of e-media that is available to every Denver Public Library cardholder, including e-books, audio ebooks and streaming video. Our collection of e-materials is 40,000 plus items and growing daily : currently 30,086 ebooks, 11,336 audio ebooks and 792 streaming videos. You really do have a great reason to ask for a new tablet or e-reader for your next birthday! You can download to your laptop or pc, but portable is wonderful and I can wax on and on about the benefits of not having to pack those heavy books to get you through your next vacation! Do know that we don't have an infinite number of virtual 'copies' for you to borrow so you may have to go on the waiting list for e-books, just like our old fashioned book collection... Visit your nearest branch location if you want help downloading the free Overdrive software and learning the details of downloading. There are also instructions at [www.denverlibrary.org](http://www.denverlibrary.org) that can help you learn how to download to your specific device. This 'virtual' library is not just for adults either; some of the new collections include graphic novels (listed as comic and graphic books) and a section for kids that includes picture books with audio! Please visit <https://denver.overdrive.com> or <https://downloadmedia.denverlibrary.org>. Don't even get me started on our Flipster or Zinnio apps for downloadable magazines...

*(cont. on page 14)*



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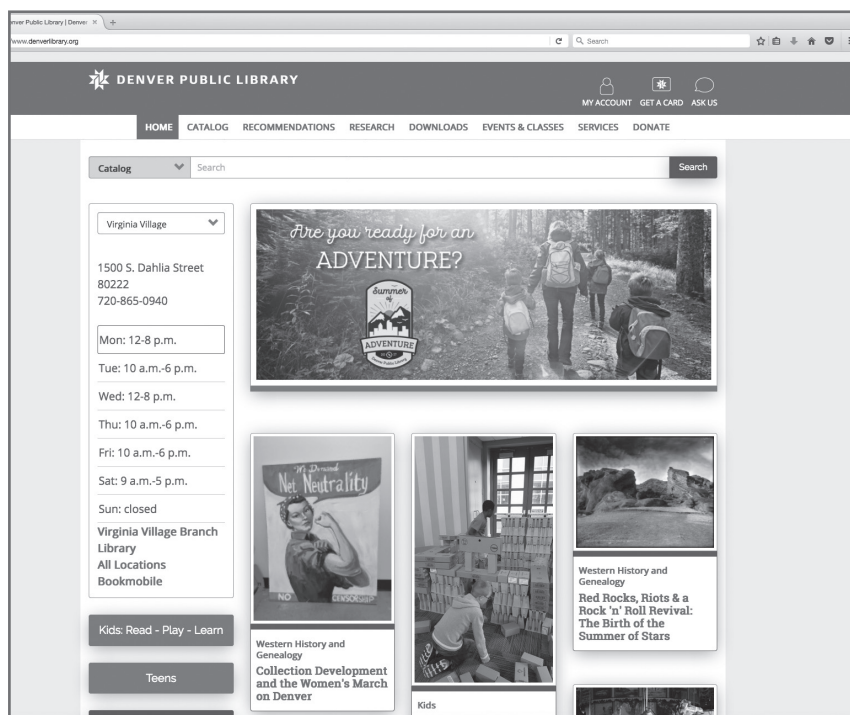
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# Virginia Village Library cont.



Speaking of the DPL website... there is more information on our website than just our locations and their hours!! Visit [www.denverlibrary.org](http://www.denverlibrary.org) and notice that there are a few 'tabs' at the top of the screen and one of them says "Research". Clicking on "Research" may just open up an entirely new world of information to you. With your library card, password (your four digit year of birth, i.e. '1973', if you have not changed your password) and the internet, you have full access at home to most of the databases including Consumer Reports, Health and Wellness Resource Center, Legal Forms, Reference USA, Morningstar, Valueline, Gale Virtual Reference Library, Mango Languages, Learning Express Library, Classical Music Library and many, many more- some including thousands of full-text articles. All of the databases are accessible by topic or an alpha list from the "Research" tab. Gale Virtual Reference Library alone gives you access to a "huge online reference collection that can be accessed from home, with over 3,500

high-quality reference books in electronic format, including subject encyclopedias, almanacs, biographies, guides to current events and controversies, and much more."

I hope to introduce you to even more Denver Public Library Services in coming issues of the Cook Park News, but in the meantime, take time to peruse our website and be prepared to run across gems like Volume Denver, info about classes and/or programs that you or your kids can attend from our "Events" page, and, oh, did I mention our coming Summer of Adventure? Calling all kids and parents! Registration for our 'reading-palooza', Summer of Adventure, begins on June 1st. See you at your local library!

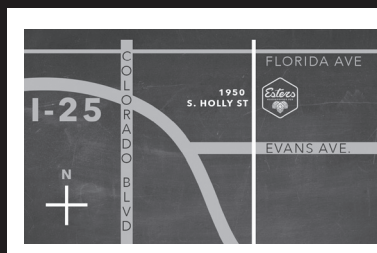


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# Choosing to be WONDERFUL!

by Pastor Mike Lemke

Dear Cook Park Friends!

I want to tell you about a friend of mine named Roger. He is a dear man and a member of my congregation. Roger has struggled with health issues over the years. To his great disappointment, Roger nowadays is unable to attend worship. He is so unsteady on his feet! There is always the fear that he will fall at church, just like the many times he has fallen at home, over and over again. This morning, I visited Roger in the Life Care Center of Aurora. Having recently broken his hand as he attempted to break a fall, and attempting to rehab in the care facility, I still found Roger in his jolly, upbeat mood as I entered his room. Upon seeing me, he immediately joked: "Mike, why don't you visit somebody who really needs visiting? I AM WONDERFUL!"

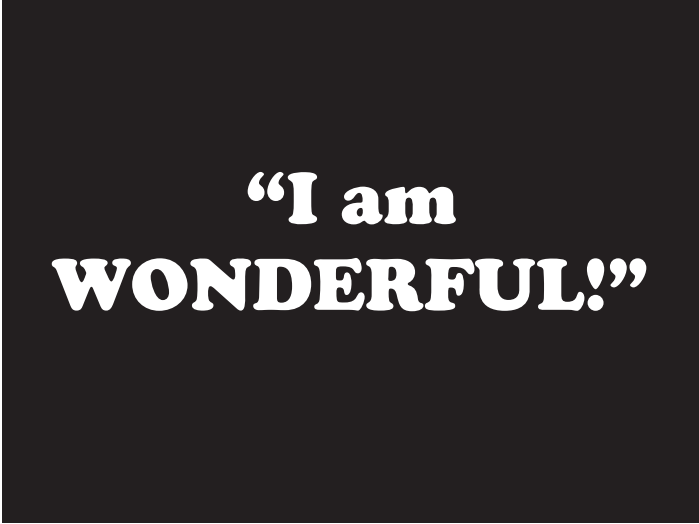
Over the years of visiting Roger, I have grown accustomed to Roger's pat answer in response to my asking him how he is. "I AM WONDERFUL," he remarks. Many would wonder why Roger contends to be so wonderful. He and his wife Karen have suffered the loss of three of four children, most recently son Bob at age 58 having passed away just last year. The family business, operated for decades, went under a couple of years ago. Roger and Karen held on as long as they could, even forgiving the debts of other business owners who also were crippled by economic hard times. Business associates of Roger's have said to me, "The man could have run for mayor in Commerce City and would have won in a landslide! Everybody knows Roger and Karen! Their integrity goes before them! Their word is in their handshakes over biscuits and gravy at the Butcher Block restaurant on north Washington Street. They have meant so much to our family and to our community!"

Well now it's tough for Roger to shake hands. His broken hand will not be healed for another two months or so. The man who repeatedly claims, "I AM WONDERFUL," has tried his best these last years to physically stand when ironically, he has stood taller than the majority of us who do not worry about taking a few steps from our kitchen tables. Because Roger cannot ATTEND church, he insists on BEING the church from the comforts... and challenges... of his living room. Whenever someone in my congregation is ill, Roger is among the first to call. "I am thinking of and praying for you," he promises. His wife Karen, our organist at Cross of Glory, depends on Roger to select the hymns to be sung in church on any given Sunday. Meticulously, Roger studies the Scripture passages intended for each worship service. He prays that God will lead him to select hymns that support the themes suggested by the Bible readings. Roger always picks winners. To the chagrin of some in our church, the hymns are not always familiar. Some are outright difficult to sing... but in those instances... the words are SO reflective of the themes of the Bible passages for the day. You try sometime NOT duplicating 200 hymns to be sung in worship over the course of a year, EACH with familiar, beloved melodies that congregational members WOULD BE ABLE AND WILLING to sing... and with words that support the Bible themes for the day! It isn't so easy.

Nor is sitting at home... or in a rehab center... when you would much rather be about what was once cherished and routine in your life. I am reminded of one of the first lessons in my Christian education. The church is NOT a building. It is a fellowship of radically-diverse lovers of God who inherently are flawed and yet MADE perfect in their imperfections. Theologically, Roger is as much a sinner as he is a saint... just not in my book. I will always think of him as the guy who IS wonderful and not just because he claims to be. Like Roger and Karen, you too have your stories of triumph and tragedy... of win and lose. How will you CHOOSE to make your family, your neighborhood, your life, this day, WONDERFUL in spite of the difficulties of even standing?

God's Peace and Joy!

Pastor Mike Lemke  
Cross of Glory Lutheran Church



**"I am  
WONDERFUL!"**



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