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of the Woodmar Square Homeowner:
www.Woodmarhoa.org • WoodmarHOA@yahoo.com

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Walking in Woodmar... Keep it Safe!

Be aware of your own safety when walking in our neighborhood. A Woodmar resident shares some concern that people walking for leisure or fitness are many times walking in the street and not moving to the sidewalks when cars approach. We teach our kids at a very young age to move to the sidewalks when cars are coming our way, and hopefully adults are remembering this as an important safety measure for ourselves as well. We hope that drivers are always cautious when driving our neighborhood streets, but the early morning and late afternoon sun glare can make it difficult for drivers to see. Thank you for taking care to move to the sidewalks or paths, especially during the times when the roads are busiest in the morning and late afternoon/early evening. We want everyone to be safe!

What Is The Value Of My Home?

Some of you may be asking yourself, "Does my insurance coverage fit my needs?" "Do I have enough coverage to replace my home in the event of a serious loss?" "What affects my premium?"

These questions create a need for you to regularly review your homeowners insurance and to consider other questions such as: "Have you recently remodeled or improved your home?" "Has the rate of inflation risen since your last appraisal?" "What influences the building construction costs in your area?"

As you consider these issues, it is important to understand that real estate values measure the market value or selling price for a home. For insurance purposes, it is important to estimate the current replacement cost which is the amount needed to hire a contractor to repair the damage or to rebuild the home to its pre-loss condition. Dwelling replacement costs used by insurance companies do not include the value of the land. Market conditions in your area may impact the amount it will cost to rebuild your home if you experience a loss.

Building contractors or professional replacement cost appraisers are a good source for obtaining an estimated replacement cost for your home. Estimates from these sources should reflect your home's specific features and details. If you are unable to obtain a detailed estimate from these sources, call an insurance agent for an estimate.

Once you know the estimated cost to replace your home, you can decide how much insurance coverage fits your needs. You should also consider other policy endorsements such as back up of sewer and drain coverage, or additional coverage for personal articles with high values such

Fall in Jeffco: We've Got Some Wild, Wild Life

Jefferson County is an intersection of urban and rural living. Its geography and population mean that residents sometimes find themselves in the middle of something wild.

BEARS

In September alone, our county experienced six reported "bear burglaries" – black bears entering homes and cars in search of food. No residents were hurt, although several were understandably panicked. Division of Wildlife officers killed at least three of the bears afterward, due to the bears' aggressive pursuit of food linked to humans.

Bear encounters aren't limited to Jeffco's mountains. It's not unusual for a bear to make its way east of C-470, such as the one that surprised Chatfield Bluffs residents in late September.

For your own safety and for the safety of bears, please remember to keep your doors shut and locked. Smells from dog food, fruit and other foods left out in kitchens can lure bears. Adult bears are freakishly strong, and small cubs can easily fit through pet doors. Bears will continue their exhaustive search for food until they hibernate this winter. Do all you can to keep them from finding food in and around your home.

ELK

Our longtime Evergreen and Conifer residents know that this time of year is a wild one for elk because of the rut. During the rut, bull elk are frisky, aggressive and sometimes plain out of their minds. In recent weeks we've had elk near Evergreen standing their ground in the middle of roads and charging at vehicles. Last year a bull elk gored a woman in front of her house. This fall, be aware of their temperament, and give them a wide berth.

OTHER WILDLIFE

For safety tips on living with mountain lions, coyotes, skunks, raccoons and more, visit DOW's website. Jeffco Public Health also features information on rabies, a growing problem among small mammals in Colorado.



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continued on page 3

Fall in Jeffco, *continued from front page***WILDFIRE**

Despite a brief soaking in mid-October, fire danger is still a reality. In recent weeks, fires have broken out among several counties to the north of us, from Weld to Boulder to Grand. Wildland fire and weather experts are predicting continued dry weather this fall.

On October 14, the Jefferson County fire ban that had been in effect was cancelled in favor of fire restrictions. These restrictions prohibit fires except in a permanent fire grate in a park, campground or picnic area. Charcoal grills in residential neighborhoods are permitted provided the appropriate safety precautions are taken. For a complete explanation of the current fire restrictions, visit our website. For the safety of our entire community, please observe the fire restrictions until they are lifted.

WILD AND CRAZY

Finally, you can't talk about fall and "wild life" without talking about our favorite wild ones: our kids. School is back in, after-school activities have ramped up, and there's a lot going on with the youngest among us!

Please exercise caution and slow down while driving in residential neighborhoods and school zones. Stop for pedestrians and bicyclists in crosswalks. Kids are walking, playing, running, texting, studying, laughing, biking, skateboarding, scootering, and just being kids. They need grown-ups to be careful and to keep an eye out for them.

NEW CRAIGSLIST SCAM

Many of the crimes our investigators see originate with Craigslist.org users. While the site itself can be a great resource for anyone looking to buy or sell things, there are plenty of users who have malicious intentions and are looking to take advantage of someone.

In a new scam, a potential buyer will tell you that he wants to make sure what you're selling is what he's looking for. He includes a link to a "video" of what he's seeking. The link invites you to download a video viewer, which turns out to actually be malware. The malware scours your computer for information and sends it to the scammer.

Craigslist provides a scam warning page with some valuable tips for users on how not to be taken for a ride. Check it out if you're using Craigslist, and contact the Sheriff's Office if you believe a crime has been committed.

— Sheriff Ted Mink

Value Of My Home, *continued from front page*

as jewelry, fine arts, and collectibles. You may want to consider higher personal liability coverage or the need for flood insurance which is provided by a separate policy.

In addition to the amount of coverage you decide to purchase, your premium is impacted by optional endorsements you select, your claim history, the amount of your deductible, company longevity and multiple policy discounts such as home/auto. Finally, remember to periodically review your insurance coverage with your agent. That will ensure you have the coverage you need.

— Sean Morton, State Farm® Agent

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The **WOODMAR SQUARE** newsletter is published and distributed monthly by the Woodmar Square Homeowner's Association, a volunteer homeowner's association. All articles must be approved by the editor for publication. Appearance of an advertisement in this publication does not constitute a recommendation or endorsement by the publisher or the association of the goods or services offered therein. The opinions expressed in this newsletter are those of the individual authors and not of the Board of Directors of your association or the publisher. Neither the Board, publisher nor the authors intend to provide any professional service or opinion through this publication.

Article deadline is the 10th of each month; distribution is the first week of each month. Advertising deadline is the 15th of the month for the next month's issue except for the Jan. issue which is Dec. 6th.

For advertising information, call **Colorado Lasertype, 303-979-7499**. Email: getinfo@ColoradoLasertype.com
Visit our website at www.ColoradoLasertype.com.

B'nai Chaim Service

B'nai Chaim, a Reform Jewish Congregation serving southwest metro Denver, will conduct Shabbat Services on November 12 and 19 at 7:30 p.m. A Tot Shabbat Service will be held on November 5 at 6:15 p.m. All services will be held at Congregation B'nai Chaim, 4716 South Coors Lane. An Oneg Shabbat will follow all services. All are welcome. Call **303-697-2668** or visit our website at www.bnaichaim.org for more information.

Columbine High School Holiday Craft Fair

Saturday, November 13th from 10 a.m. to 4 p.m. Admission is \$1 (children 5 and under are free).

Surprising Sources Of Pain

It's an old joke: "Doctor, it hurts when I lift my left arm over my head!" "Well then, don't do that!" The causes of pain aren't always obvious. Consider these unexpected sources:

- **Back pain.** Taking your vitamins? Chronic back pain can be caused by low levels of vitamin D. Another possibility: constipation caused by blockage in the colon. Eat more fruits, vegetables, and fiber for better digestion. (Source: Prevention magazine)
- **Achy feet.** Wearing sandals or flip-flops can cause pain in your feet, ankles and knees due to poor arch support. (Source: the Web MD website)
- **Headache.** Cheese may be the culprit. A substance called tyramine in cheese can trigger headaches. Also, low blood sugar can create a headache even before you realize you're hungry. A snack like whole-grain crackers with peanut butter can bring quick relief. (Source: the Web MD website)

Heart Attacks Waiting To Happen: Don't Ignore Risk Factors

Are you a few years away from a heart attack? Or maybe just a few minutes? No one can tell you for sure, but you can evaluate your risk for suffering a coronary. Just be on the lookout for these health and lifestyle factors that can indicate the likelihood of having a heart attack at some point in your life:

- **Age.** The older you are, unfortunately, the higher your risk. Men who are 45 or older and women 55 or older are more likely to suffer heart attacks than younger people.
- **Gender.** Men are more at risk than women, although at older ages women are more likely to die within a few weeks of a heart attack than men are.
- **Family history.** Heart disease can have a genetic component. If your parents, grandparents, or siblings have suffered heart attacks, your own risk rises. Race may also play a role: Heart disease seems to be more common among African-Americans, Mexican-Americans, Native-Americans, and some other ethnic groups.
- **Smoking.** Cigarettes, cigars, and second-hand smoke can increase your risk of heart attack. Cigarette smoking doubles the threat.
- **Cholesterol.** High levels of low-density lipoprotein (LDL) raise your risk, as does an excess amount of triglycerides.
- **High blood pressure.** The harder your heart has to work, the greater your chances of suffering a heart attack, as well as stroke and kidney failure.
- **Diabetes.** Your body's inability to produce enough insulin to process glucose in your blood can contribute to heart disease.
- **Weight issues.** Obesity, which is often linked to the three factors listed above, places stress on your heart.
- **Lack of physical activity.** Regular exercise can alleviate many of the risk factors associated with heart attack, controlling weight, blood pressure, and cholesterol.
- **Alcohol and drug use.** Yes, a moderate amount of alcohol can limit your risk, but the key word is "moderate." And drugs like cocaine and amphetamines can trigger muscle spasms in your heart that could cause an attack.
- **Stress.** Stress and anger can elevate your blood pressure and tempt you toward overeating and drinking too much.

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Don't Be Afraid To Confront Your Fears

You're afraid. Admit it. We all face fears and anxieties every day, and the only way to overcome them and succeed is to recognize them up front so we can confront them directly.

- Examine your fears by identifying them. Spend some time each morning asking yourself what might happen during the day that you're afraid of – failure to reach the people you need to talk to, for example, or getting lost on the way to an appointment.
- Take preventive steps. Think of what you can do to prevent your fear from coming true. Maybe you just need to be persistent to get hold of people, for example. Be on the lookout for behaviors and thoughts that add to your fear, and train yourself to change your patterns of action and thinking.
- Learn from your fears. You'll either succeed or fail. Either way, use the experience of confronting your fear to overcome new problems.

Teen Services

To add your teen's name, please call **Colorado Lasertype** at **303-979-7499** and leave the following information: the **neighborhood you live in**, your age, phone number and the categories you would like included. Categories: **(B)** Baby-sitting * Red Cross Cert. for CPR **(L)** Lawn care **(S)** Snow removal **(P)** Pet & House sitting. No recommendation or endorsement of any of the names on this list is implied or stated by the homeowners association board or Colorado Lasertype.

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1. Why is it vital for me to involve myself in my work fully and passionately today?
2. How can my attitude affect the way I respond to stressful situations?
3. When do I feel most passionate: When I'm working with a customer, solving a problem for a family member, working on a project for myself, or some other time?
4. Where can I best put my passion to work? With colleagues? Customers? My family?
5. With whom do I need to spend time in order to do my best work?
6. How can I effectively align my interests and passion with what I have to do today?
7. What kind of person am I called upon to be today to best express my passion for life and work?

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Call us to ask how to get added to one of the categories above!
303-979-7499

Visit our website for advertising information, ad rates, a map of the HOA newsletters we publish and details about our graphic design services.
www.ColoradoLasertype.com

CLASSIFIEDS

Classified ads are \$2.95/line for 2010. Contact **Colorado Lasertype** at 303-979-7499 or getinfo@coloradolasertype.com to place an ad. To view our display ad prices, visit our website at www.coloradolasertype.com. The deadline for placing a classified or display ad is the 15th of the month for the next month's issue (i.e., 15th of Sept. for Oct. issue), except the January issue, which has a deadline of December 6th.

HOUSE CLEANING - Weekly, bi-weekly, move in/out, office. 303-358-5087 or loren.cleaningservices@gmail.com

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American Diabetes Month

In the United States, 23.6 million people have diabetes – children and adults. That's 7.8 percent of the population. For years, the American Diabetes Association has used this month as an opportunity to communicate the seriousness of diabetes and the importance of diabetes prevention and control.

Vegan Month

Just about every food made from dairy products or eggs has an animal-friendly alternative, with products easily available in shops and supermarkets. Go to www.veganmonth.com for information and ideas on cutting meat and other animal products out of your diet.

2010 Woodmar Square Homeowners' Association Membership

Annual Homeowners' dues of \$25 per family are used to support activities, Matching Funds program with Foothills Parks & Recreation, and bi-monthly homeowners' meetings. We are a volunteer committee dedicated to improving our community of Woodmar Square! Cut out this form and return it with a check for \$25 to:

WSHOA • P. O. Box 620231 • Littleton, CO 80162-0231

Name: _____

Address: _____

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Kids Goal Setting Week, November 9-12

The driving force behind National Kids Goal Setting Week is to give the parents, teachers, and coaches of the world some practical suggestions and ideas to help children set goals that will equip them to lead a life full of meaning and direction. For more information, browse www.goalsguy.com.

Volunteer Sign Up

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An Activity: _____

Check if interested and indicate if you are willing to have tour at your home.

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