

HISTORIC MONTCLAIR COMMUNITY ASSOCIATION, INC.

founded 1907 Denver, CO

4th Quarter 2004

www.historicmontclair.org

Breakfast With Santa

The HMCAI annual Breakfast with Santa will be held on Saturday, December 18th, 9:00 am to 11:00 am at the newly renovated Molkery in Montclair Park.

This is a great opportunity for Historic Montclair families to have a pre-holiday get together. Crafts will be available for parents and their children to make together. Kids can talk to Santa in a fun, relaxed environment. Santa will give each child a small gift. Light refreshments will be served. Parents, please bring a small, wrapped gift (approximately \$5.00) for Santa's big gift exchange box - 1 gift for each child you bring. Gifts should be appropriate for any age, girl or boy.

A very special thank you to the neighborhood dental office of Dr. Thomas A. Bonbright DDS, 7201 E. 8th Avenue, for volunteering to sponsor the breakfast this year.

Please join us for breakfast, Santa, and crafts. We look forward to seeing you!

Mingle for Montclair a Success!

by Pat Rozack

On October 14th, 2004 a fundraiser was held for Montclair Elementary School. The idea was brought about by a group of Montclair Elementary School volunteers and neighbors interested in the school's revitalization efforts. The original committee consisted of JoAnn Hamling, Kay McCord, Lura Williams, Pat Rozack, Kerry Pearlman and Dee Cenkovich. Several ideas were discussed and it was decided to have a wine tasting with all proceeds going directly to the school. A flyer was hand delivered door-to-door in the neighborhood, and sent to key individuals and companies in the City (including Mayor Hickenlooper), asking for support, donations and their attendance at the event. A donation was suggested, but not required for attendance.

The principal and staff of Montclair Elementary were invited. They came and brought hors d'ouevres for the occasion as well. Community members and volunteers also donated hors d'ouervres, money and their time, making this a very successful event. Thom Noller from Mayfair Liquors generously donated the wine, Mark

Hamling the printing costs, Village Inn the pies, and Kirsten and Scott Hamling generously provided their home for the evening.

The event raised over \$2,000 for the school. Principal Shannon Hagerman was thrilled with the response from the community. Not only did this event raise money for the school, it was also a great avenue for teachers and community members to get to know each other, open up discussion, answer questions, and diffuse some of the myths of Montclair. Although Mayor Hickenlooper was unable to attend due to a prior commitment, he indicated that he would be visiting the school in the future.

The committee felt this was a very successful evening and resulted in a very positive feeling throughout the community about our neighborhood school.

A big thank you goes out to all that helped with this worthwhile event, as well as to all who attended and made this a very successful evening.

Montclair Elementary Update

by Shannon Hagerman, Montclair Elementary Principal

On Thursday, October 14th a community wide fundraiser in support of Montclair Elementary was held at the home of Scott Hamling. The Mingle for Montclair was a great success with over \$2,000 being raised. We are very grateful for the compelling show of support and are confident that this is beginning of a strong school and community partnership. Our thanks to the Hamling family for hosting this event, JoAnn Hamling, Kay McCord, and many others for their organizational efforts, and Mayfair Liquors for their sponsorship.

Several people are curious to know how the funds raised by this event will be spent. With this generous support, we are now much closer to being able to construct a permanent marquee on the corner of 11th and Richthofen. This sign will help facilitate communication between the school and the neighborhood. A Bake Sale and Coffee Bar was also held on Election Day to continue the fundraising effort. We were very pleased to raise an additional \$500 at this

event. Every little bit helps us get closer to construction!

Revitalization efforts are also well underway. The school's Revitalization Committee has been meeting regularly since early September and is working diligently to identify the needs and interests of all potential students in the neighborhood. A community wide survey was conducted from Oct. 23-26. The survey was designed and coordinated by the University of Colorado at Denver and conducted by committee members, community volunteers and teachers. With this information, the committee will make a recommendation to the Board in early December defining Montclair Elementary School's plan for revitalization.

A common concern that many people shared through the survey was the issue of safety at the school. I want to assure all parents, neighbors, and community members that the creation of a safe and secure learning environment is receiving immediate and priority attention. If you have any questions, concerns or suggestions related to safety issues, please contact me. *Continued on Page 6*

Molkery News

by Gail Barry

On Wednesday, October 27, 2004, during a dinner at the Brown Palace, Historic Denver awarded the Molkery for its fine historic renovation. DHM Design (landscape architects) and Slater Paul Architects graciously provided two tables where members of the design team, Denver Parks, Polly Flobeck, and three neighborhood representatives were invited to attend. Tom Noel, Bill Hansen, Polly Flobeck and Mark Upshaw accepted the award. It was a very nice event.

Also, the State Historic Fund has just announced that the Molkery will be the recipient of their Hart Award, to be presented later this year.

Plans are continuing to develop for public use of the Molkery. One issue that has yet to be solved is the use of wine on the premises. Currently Denver Parks only allows beer in cans for permitted events. It is the feeling of the Molkery advisory sub-committee that allowing wine on the Molkery premises would make events such as weddings and special event receptions plus drinking-age birthday parties more attractive to possible permit users of the Molkery. Apparently inquiries for the use of the Molkery continue to come in daily. It is estimated that the permit details and fees will be in place by late January. If you wish to receive any information for future permitted events you can call either Joan Wilson at the Montclair Civic Building at 303-331-4040 or the Denver Parks and Recreation Permit Office at 720-913-0700.

HMCAI to Increase Membership Dues by Matt Bortz

The year was 1984. George H.W. Bush was Vice President. The cost of a new home was \$97,000. A stamp cost \$0.20. A gallon of gas was \$1.20. Albums (remember those?) were \$7.95. And the Apple Macintosh home computer had just been introduced.

1984 was the last time HMCAI increased its membership dues. Our annual dues of \$7.50 per household have held steady for the last 20 years.

Starting in January 2005, HMCAI annual dues will be increasing to \$15.00 per household, \$10.00 for seniors. So, if you have not yet renewed your membership or are interesting in becoming a new member, be sure to fill out the membership form on Page 7 and mail it, along with your check, before the end of 2004 to take advantage of our 1984 prices while they last!

To "Re" or not to "Re"?

by Sarah Hopkins and Katy Saunders

Move on ... or Remodel and Remain. Basic factors to weigh. Location, lifestyle, schools, cost to remodel, home value after remodel, anticipated satisfaction with the finished product vs. sidestepping the time commitment and inconvenience of remodeling by purchasing a new or updated home. Some of us don't have the time and/or patience to take on a remodel.

According to joint research by *Realtor Magazine* and *Remodeling Magazine* for metro Denver area in their 2002 survey, the average remodeling costs added value, and value as a percentage of cost at the end of one year were:

Two-story addition (24X16) wing, 1st floor family room, 2nd floor bedroom and bath. Cost \$65,190, added value \$49.980 = 77%

Kitchen (200 sq ft) Mid-range (new cabinets, laminate counters, island) Cost \$40,943, added value \$19,157 = 47% Upper-range (Cherry cabinets, granite counters, built in refrigerator, commercial grade cooktop, task and undercabinet lighting) Cost \$67,904, added value \$49,250 = 73%

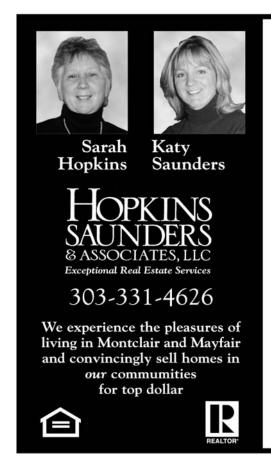
Family Room (16X25) Skylights, atrium-style doors, prefinished hardwood floor, wood siding. Cost \$47,791, added value \$33,179 = 69%

Bath Update bath at least 25 yrs old Mid-range Cost \$9,361, Added value \$5,645 = 60% Upper-range (expand 5X7 bath to 9X9) Double number of windows, glass block surround tub and shower, granite counters. Cost \$21,183, added value \$15,857 = 73%

Basement Create 20X30 entertainment area with wet bar, full bath, and 12X12 auxiliary room, laminate flooring. Cost \$39,627, added value \$22,407 = 57%

Unless you are in the business of fixing and flipping homes, the results of remodeling are for your personal enjoyment and the accommodation of a more functional/comfortable home. Only you can decide what value that adds to your life.

To 'Re' or not. Talk to reputable remodeling contractors and a reliable REALTOR about probable home value after your anticipated remodel and also about alternative new and updated homes that can embrace your family's needs.









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McMad Progress Report

Blueprint Denver: new directions for inner city development

Denver currently has a patch-work of zoning regulations from 1956. Historically, local businesses did not have as much impact on local neighborhoods as now. In 2002, the City Council approved Blueprint Denver outlining specific land use/transportation steps for the City to realize the comprehensive plan vision.

Of interest is Blueprint's regard for the Mayfair Town Center (13th to Colfax, Locust to Jasmine) as an area of focus that promises to improve the quality of life in Montclair, Mayfair and Park Hill. The plan, comparable to the town center areas in Lowry and Stapleton developments, focuses on pedestrian oriented, mixed use (retail, office, residential) neighborhood friendly development.

Despite Blueprint's ratification, implementation takes time. The frustration is that under Blueprint, drive-through food establishments are restricted or not allowed. Any current B-4 zone classification is in jeopardy of development with potential adverse impact on the adjacent residential properties (i.e. drive-throughs, liquor stores, pawn/adult shops). This includes all commercial properties both sides of Colfax.

Opposition to the development at Colfax and Krameria, runs the gamut; regardless of reasons, the common thread is the belief that this development forsakes something better for east Colfax - something that would change the Colfax image, enhance the Mayfair Town Center and our neighborhoods. As the north gateway site to the town center and as the first step in new work for the area, the proposed plans will set the tone for future development.

Successes neighbors representing Montclair, Park Hill and Mayfair have encouraged or cheered in the past 13 weeks, include:

Winning the positive attention of members of key City staff and Council members. Nine Council members have sent a letter requesting McDonalds to withdraw from the development.

A shift in priorities within the Planning Department bringing the redevelopment of the Mayfair Town Center to the top of the to-do list for 2005.

Garnered over 2500 support signatures against the northeast portion of the development.

Getting involved

McMad Neighbors see a better opportunity for Denver. Getting involved is easy: visit the McMad Neighbors Web site at www.mcmad-neighbors.info, request a yard sign, or join us at the Montclair Community Center at 6740 Colfax, Wednesday at 7:30 pm. All are welcome.



Welcome Dr. Wei-Ling Chang

Dr. Bonbright and staff are pleased to welcome Dr. Wei-Ling Chang as an associate general dentist. She joins our practice with a rich background in all aspects of dentistry, including prosthodontics, oral surgery and endodontics. Dr. Chang especially enjoys working with children of all ages.

Please stop by the office and say "Hello."



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Seniors Face Higher Costs in Medicare and Don't Take Advantage of Discounts on Drugs

Seniors are facing a 17% increase in the Medicare Part B premium which increases from \$66.60 per month to \$78.20 per month in 2005. In addition, seniors will have to pay the first \$110 for the Medicare Part B deductible which has been \$100 for many years. These two charges will amount to more than \$150 in new charges to Medicare beneficiaries in 2005.

While seniors face these increases which are set by Congress, many are reluctant to sign up for the discounts offered through the Medicare Prescription Drug Discount Cards. In Colorado, 79,000 low income seniors are entitled to a \$600 benefit in 2004 and an additional \$600 benefit in 2005.

Even though the benefits of the Prescription Drug Discount Cards may be confusing, the discounts may seem small, and enrollment is sometimes difficult, seniors who have a \$100 per month drug bill could see a minimum of \$120 or more of savings, decreasing their out of pocket expenses for 2005.

Other increases in Medicare that seniors will face in 2005 include increases in payments for hospital care. For those persons who are in original Medicare, the Part A deductible will increase to \$912 per benefit period. The co-payment for persons going to a nursing home under a Medicare stay will increase to \$114/day for days 21-100. Persons enrolled in HMOs may also see changes in premiums and co-pays.

Medicare will feature new preventive benefits including a "Welcome to Medicare Physical for those turning 65", a cardio-vascular screening, and nutrition therapy for those with kidney disease. The cardiovascular screening covers total cholesterol, high density lipoprotein and triglycerides once every five years with no co-payment.

For the past several years, after the Medicare Part B deductible is paid, Medicare has covered glucose monitors, test strips, and lancets. The individual has to pay the twenty percent co-pay.

Medicare has expanded the coverage for diabetics as well. Medicare will now pay for lab tests for a fasting plasma glucose and post-glucose twice a year at no cost for diabetics as well as nutrition counseling. For diabetics experiencing peripheral neuropathy, Medicare will pay for foot care every six months if the person has not seen a foot specialist

between visits. The individual must pay the twenty percent

co-pay.

The cost of living increase for Social Security benefits has not been announced, but may not be enough to cover the increases that seniors will experience in Medicare, thus a reason to sign up for the Discount Cards.

Individuals can still sign up for the Discount Card to get some financial relief for the increased costs in Medicare Part A and B charges that will take effect January 1, 2005. There are no resource requirements to sign up for the Prescription Drug Discount Card.

A special feature of the discount cards is a \$600 credit to individuals who are low income (\$1047 per month for an individual and \$1405 for a couple with no resource requirements). To be eligible for the \$600 credit, individuals must sign up before November 30, 2004 to receive the \$600 credit for 2004. To receive the full credit for 2005, individuals must sign up before May 15, 2005.

Congress has approved automatic enrollment in the Discount Cards for Colorado seniors who are enrolled in other Medicaid programs. But Colorado still has many seniors who are eligible, but not taking advantage of the \$600 credit.

Continued on Page 6



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Seniors Face Higher Costs in Medicare (continued from Page 5)

Individuals whose income is more than \$1047 (\$1405 for couples) may be eligible for additional prescription drug assistance through Patient Assistance Programs and Together Rx to help offset some of the increased costs in Medicare.

For assistance regarding the new charges in Medicare or enrolling the Medicare Prescription Discount Card program, call 1-800-Medicare or 303-333-3482.

For more information contact Eileen Doherty, M.S., Executive Director of Senior Answers and Services and the Colorado Gerontological Society. She has 30 years of experience in gerontology in administration, research, training and education, and clinical practice. She can be reached at 303-333-3482 or at doherty001 @att.net

How will the Presidential election affect the Stock Market and Mortgage Rates? by Chris Brooks

One of the major concerns going into this year s election was that we wouldn't have a clear and decisive win by either Bush or Kerry. Investors had been sitting on the sidelines for several months parking their money in Treasuries, a safe haven for cautious money until the election was decided. Once it appeared that Bush would win the stock market made a dramatic rally. Under Bush's pro-business policies and a possible tax break on corporate taxes the market is poised to gain 2% over the next 3 months according to David Kotok with Cumberland Advisors. What does this do for mortgage rates? Expect to see interest rates rise between a quarter to three-eighths of a percentage point over the next 6 to 12 weeks as Bush's policies are played out. It will be interesting to see how oil prices will affect energy cost and subsequently inflation. If energy prices continue to be a drag on the economy, bonds will suffer and thus drive up interest rates. For example, if you currently have a 250,000 mortgage at 5.50% your monthly principle and interest payment is \$1,419.47 per month. If mortgage rates were to rise by 0.25% your monthly payment would increase to \$1,458.93, thus increasing your monthly payment by \$39.46 each month. Rest assured under the guidance of a Republican president and a GOP Congress the stock market and interest rates will continue on a steady upward trend for the near future as businesses borrow money for capital expenditures. The question then becomes just how fast the markets will go up.

Montclair Elementary Update (continued from Page 2)

Another interest expressed in the survey was that of art and music instruction. Thanks to the mill levy passed by voters in November 2003, music and art classes returned to Montclair Elementary this fall! All K-5 students participate in music and art classes 2-3 times per week. We held our first school-wide performance of the year, a Harvest Festival, on Wednesday, November 17th from 6:00-7:30.

Finally, we are excited to announce that we will be hosting a series of events at the school specifically for prospective parents. We invite parents and children to come visit the school, meet families who are considering enrollment and to learn about program plans and improvements. Please call the school at 303.333.5497 to learn more.



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Membership Form

Please complete form (block letters) and mail with check to: HMCAI Treasurer, P.O. Box 200125, Denver, CO 80220-0125.

Annual dues per household \$ 7.50 Voluntary donation Total Amount of Check

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