

SouthGlennLiving

SOUTHGLENN CIVIC ASSOCIATION – SERVING THE SOUTHGLENN COMMUNITY SINCE 1963.

SPECIAL UPDATE ON THE PROPOSED ZONING CHANGES AT THE STREETS OF SOUTHGLENN

Public hearings have been set for the proposed development at the Streets of SouthGlenn. These will be your chance to let the City know your opinion on the proposed changes.

- Increase the number of allowed residential units from 350 to 1125.
- Reduce the minimum required leasable retail from 909,815 to 621,000.
- Increase the permitted height for the redevelopment of the Sears and Macy's properties from 50 to 75 feet.
- Modify the master sign plan to assign a character district to future redevelopment at the Sears and Macy's Parcel.
- Incorporate the 1.3 acre property at E. Easter Ave and S. Race St into the master development plan
- Clean up technical language.

You can see the letter by following this QR code (just use your phone's camera).



Look for a detailed report to hit the substack in November and December as we gear up to voice the concerns of the neighborhood to City Council. More details in the "A Republic if you can keep it" article.

LINDA'S TIDBITS

Happy thanksgiving to all and share your kindness with a neighbor in

need! Don't forget to vote and do your part!

Still looking for helpers to put together SGCA Shed and shovel rock under the SGCA shed area! Call Scott Nixon 720-808-7383 to set up times and place! It takes a community coming together to build it with love! Need to have this done soon because of the weather! If we don't get some help

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SGCA UPCOMING EVENTS

- November 2nd: Municipal Elections
- November 9th and 10th: Planning and Zoning Meeting for Proposed changes at the Streets of SouthGlenn.
- November 17th: Volunteer Dinner
- November to December: Voting for "Best O' the Glenn"
- December 6th and 7th: Council Meetings on proposed changes at the Streets of SouthGlenn.
- December: Cookies with Santa
- December/January: Holiday Lights & Decoration Contest

SGCA OCTOBER DASHBOARD:

- StreetSmarts at SouthGlenn. Shop at SouthGlenn and log your receipts in to raise money for local schools. More information is available at <https://www.shoppingpartnership.com/southglenn/index.html>

Find regular updates online at: urielakiva.substack.com.

One of the most meaningful days of the year is Thanksgiving Day; a day full of gratitude and turkey surrounded by the love of family and friends.

—Catherine Pulsifer

SOUTHGLENN CIVIC ASSOCIATION

WHEN YOU BUY A HOME, YOU BUY A NEIGHBORHOOD

Chairperson: LINDA NIXON (TERM ENDS 2023),
303-795-8083, landsnixon@gmail.com

Vice-Chairperson: SUSIE ELMER (2023),
720-629-4179, susieohle@yahoo.com

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720-209-1947, SGCA.Secretary@gmail.com

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Managers of Newsletter Distribution/Delivery Volunteers:
BILL AND DONNA O'NEILL

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PLEASE SHARE

If you have news, practical advice, or time- or money-saving tips, why not share it with your neighbors in a future issue of Southglenn Living? Send your article (and photos, too, if you have them) by the 15th of the month, to: attn: Editor Southglenn Living, PO Box 2024, Centennial CO 80161-2024. Or email to **SGCA.Editor@gmail.com**.

Note: This newsletter is not an appropriate forum for political issues. No endorsement of any product or service is implied or stated by its inclusion in the newsletter. Previous Southglenn Living issues can be found online at SouthglennCivicAssociation.org.

LINDA'S TIDBITS, *continued from front page*

we will have to hire help to have it done? And that will cost a lot more than what we budgeted for! Thanks!

Appreciation for our wonderful Volunteers! Volunteer Dinner November 17th at 6pm. Please come and celebrate you being a great benefit to our community! **Must R.S.V.P -TBA**. Call Linda Nixon 303-795-8083 or email Landsnixon@gmail.com Please!

We Thank Donna and Bill for coordinating our newsletter distribution for SGCA for 2 years and they want to pass this job on to someone that loves our area as much as they do and that want to meet the neighborhood up close!

We need someone to take over the Newsletter Distribution in February of 2022 but can get acquainted with volunteer job in January (no newsletter). Job description: Pick up from printer and collate with each of the 40 or so volunteers with maps for each route and drop them off on their porches at the end of each month. It takes at the most 3 hours a month unless you have

map changes and routes that need covered. We supply all material needed for the job! Call Linda Nixon 303-795-8083 or email: Landsnixon@gmail.com Thank you for your help!

The holidays are coming up fast, so be careful out shopping and watch your wallet and purse! Don't forget to lock your Garage and Car, House. Recommendations by Arapahoe County Sheriff Dept. (Don't be a target for thieves!)

Don't forget about the Christmas Lights Decoration Contest. Contestants must have paid dues for 2021 to Win a \$25.00 gift certificate! It is going to be exciting to drive around and see all the decorations! So much fun to do with your family!

We still don't know if Santa will be doing cookies and ornaments yet! It has not been confirmed with Amazon yet! Will keep you posted! TBA

ADVERTISING

The deadline for advertisements is the 15th of the month for the next month's issue.

To place an ad, call **Colorado Lasertype, 303-979-7499**. Email: **getinfo@coloradolasertype.com**

To find ad rates and discounts, go to **www.ColoradoLasertype.com**
and click on the "Advertising Rates" link.

Appearance of an advertisement in this publication does not constitute a recommendation or endorsement by the publisher or the civic association of the goods or services offered therein. The opinions expressed in this newsletter are those of the individual authors and not of the civic association or the publisher. Neither the Board, publisher nor the authors intend to provide any professional service or opinion through this publication.

TAKING THE MYSTERY OUT OF HEALTH INSURANCE

Part Of A Monthly Series

I'm your local neighborhood Licensed Advisor and Agent writing a monthly feature on all things health insurance related, one topic at a time. While any insurance plan is better than none, understanding the basic differences will allow you to make the most informed and appropriate decision for your family's particular needs.

Employer Plans: employers offer several plans for all employees to choose from and pay part or all of monthly premiums for the employee and sometimes family members of the employee. Often the plans are differentiated by the type of network they offer with HMO's and high deductible plans being the most affordable and PPO's the most expensive; this is because HMO networks are most restrictive and PPO networks are the most expansive. Premiums the employee is responsible for paying are deducted directly from each paycheck. Health Savings Accounts are often available to allow employees to save money tax free for medical bills. These plans have deductibles to meet and stop losses which ensure the insurance company will cover 100% of claims after the employee reaches the out of pocket maximum. Specific open enrollment periods that vary by employer.

ACA/Marketplace: offered by the government, any person regardless of medical history and pre-existing conditions is accepted on these plans. Many plans to choose from at levels Bronze, Silver, and Gold. Tax credits are available to pay part or all of premiums depending on income but it is vital to estimate income correctly (or even overestimate it) to avoid tax penalties. Networks are almost always HMO or EPO and deductibles range from low to high. Coinsurance is anywhere from 50/50 to 90/10. These also have defined out of pocket maximums which protects consumers from huge losses in the event of critical illnesses or massive accidents. These plans do not include dental or vision so these products must be obtained separately through the ACA if available or private plans. If you move out of your county or state, you'll need to find a new plan. Open enrollment is Nov 1st through Jan 15th for 2022 plans.

Private Underwritten Plans: Clients must pay premiums fully out of pocket and must qualify by being considerably healthy. Plans usually have an expansive PPO network, 80/20 to 100/0 coinsurance with low or no annual deductible to meet, health and wellness benefits, doctor visits, critical illness coverage, full accident coverage, dental, vision, and Association benefits that complement the base plan. These are generally

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– TRAVIS B Centennial, CO



“With everybody in our family being so connected, we need fast and reliable Internet. No more disconnected video conference calls for my work. And no more interruptions when the children are trying to complete online assignments for school.”

– KEN G Centennial, CO

HEALTH INSURANCE, *continued from page 3*

guaranteed renewable to age 65 when Medicare kicks in but clients may cancel at any time. Rate increases are only based on inflation in the client's geographic area, never on claims. Underwritten plans have out of pocket maximums as well and some have unlimited coverage. These plans have on and off the job coverage and travel/move with the client. Full service Agents often sell these types of plans. Open enrollment is year round, no restrictions.

Private Guaranteed Issue Plans: these plans have similar benefits as underwritten plans but clients do not have to qualify based on health. The big drawback to these plans are that they do not have an out of pocket maximum. If a client ends up with a million dollar cancer claim, they will end up being on the hook for all the cost above the limit of coverage (usually in the \$100,000-200,000 range per critical illness). Guaranteed issue plans may be long term guaranteed renewable up to age 65 or short term. Find a full service Agent to assist you with this type of plan. Open enrollment is year round, no restrictions.






Short Term/Limited Benefit: guaranteed issue plans that range from 6 months to 3 years. Coverage may be decent with co-pays and maximum benefits clearly stated. Every claim goes through underwriting with the insurance company requesting the client's medical records because

these plans never cover pre-existing conditions. Once the term is up, it's up regardless of if the client is in the middle of a new health issue. These plans may have better benefits for specific health conditions such as Type II Diabetes. They may also be less expensive but read the fine print and restrictions carefully. Often there is no agent relationship after the sale. Open enrollment is year round, no restrictions.

Share Plans: may also be known as Christian share plans where a congregation of people (ideally a majority) pool their money in order to pay the medical bills of plan participants. These plans are often marketed as insurance but they are not insurance. They are not fiduciarily responsible to pay any claims. Therefore, if the funds are depleted based on a high amount of claims paid, the remainder of the claimants for that year are responsible for their own claim payments. These plans can be successful or they can leave people financially unprotected in the event of catastrophe depending on how they are operated. Open enrollment is year round.

Next month, I'll be talking about the different types of networks and the important distinction between in-network and out-of-network costs. Contact SGCA.editor@gmail.com with any health insurance questions. Thank you for your readership.

— Yours in health, Alisa Tjelmeland

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SOUTHGLENN Stats for the last Month!

Homes FOR SALE in Southglenn September 14, 2021– October 11, 2021

Style	Lowest	Highest	SqFt	How Many?
Ranch	\$554,900	\$749,000	1677-1708	2
2 Story	\$559,000	\$559,000	2175	1
Bi-level				0
Tri-Level/Multi Level	\$675,000	\$750,000	1956-2212	3

Homes UNDER CONTRACT in Southglenn September 14, 2021– October 11, 2021

Style	Lowest	Highest	SqFt	How Many?
Ranch	\$550,000	\$655,000	1144-1560	5
2 Story				0
Bi-Level	\$595,000	\$625,000	2092-2774	3
Tri-Level/Multi Level				0

Homes SOLD in Southglenn September 14, 2021– October 11, 2021

Style	Lowest	Highest	SqFt	How Many?
Ranch	\$572,600	\$572,600	1144	1
2 Story	\$640,000	\$640,000	2253	1
Bi-Level				0
Tri-Level/Multi Level				0

Southglenn continues to be a strong market! Call me with any questions!

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Based on information from Metrolist, Inc. for the period of 09/14/2021 through 10/11/2021. This representation is based in whole or in part on data supplied by Metrolist, Inc. Metrolist does not guarantee nor is in any way responsible for its accuracy. Data maintained by Metrolist may not reflect all real estate activity in the market.

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NOVEMBER 2021 A REPUBLIC IF YOU CAN KEEP IT...

The Streets of SouthGlenn is the number one recipient of corporate welfare from the City of Centennial. In the past 10 years the Streets of SouthGlenn has received 31.9 million dollars in welfare from the City of Centennial. The

City has set up a system where the City collects property taxes and sales tax at the Streets of SouthGlenn and then it refunds those collected monies to the SouthGlenn Metropolitan District (SMD).

3 FINANCIAL SUMMARIES CENTENNIAL URBAN REDEVELOPMENT AUTHORITY

BUDGET DETAIL	2018 ACTUAL	2019 ADOPTED	2020 BUDGET	% CHANGE
REVENUES				
Property Tax	\$ 4,967,741	\$ 5,197,000	\$ 5,200,000	0%
Sales Tax	888,258	995,800	860,000	+14%
Miscellaneous	18,350	100,000	100,000	5%
Interest Income	2,534	-	2,000	N/A
TOTAL REVENUES	\$ 5,876,883	\$ 6,292,800	\$ 6,168,000	-2%
EXPENDITURES				
Property Tax Pass-Thru	\$ 4,893,225	\$ 5,197,000	\$ 5,122,000	-1%
Sales Tax Pass-Thru	888,258	995,800	860,000	-14%
County Treasurer's Fee	\$ 74,516	-	\$ 78,000	N/A
Professional Services	27,808	100,000	100,000	5%
Bank Fees	936	-	2,000	N/A
TOTAL EXPENDITURES	\$ 5,884,743	\$ 6,292,800	\$ 6,168,000	-2%
Revenues Over (Under) Expenditures	\$ (7,860)	\$ -	\$ -	N/A
FUND BALANCE				
Beginning Fund Balance	\$ 447,370	\$ 447,370	\$ 447,370	0%
Net Change in Fund Balance	(7,860)	-	-	N/A
ENDING FUND BALANCE	\$ 447,370	\$ 447,370	\$ 447,370	0%

DESCRIPTION

The Centennial Urban Redevelopment Authority fund provides for an urban renewal authority to function within the City to develop, redevelop and rehabilitate the blighted area within the SouthGlenn Mall redevelopment area.

REVENUE SNAPSHOT



EXPENDITURE SNAPSHOT



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FOR TEEN SERVICES

This amounts to over 5% of the entire City of Centennial budget in most years. There are big questions about the entire structure of this “private/public partnership”. For example, how much oversight is the City actually performing over the SMD? And another question, is the SMD really a government? Since it was formed it has cancelled every election it has had for its board of directors:

Local Government Filings - Elections

Local Government: Southglenn Metropolitan District (05500)

Type: Metropolitan District

Associated Counties: Arapahoe

Summary | Budget | Finance | Director Information | Elections | Maps & Boundaries | Organization | Service Fee | Contacts | Other Filings

Announcements:

None

Document Date	Year	Document Type	Date Filed	Item	Status
05/05/2020	2020	Notice & Resolution Canceling Election	05/04/2020	0.51 MB	✓
05/08/2018	2018	Notice & Resolution Canceling Election	04/27/2018	0.23 MB	✓
11/08/2018	2018	Certificate of Election Results	11/07/2018	0.18 MB	✓
05/03/2018	2018	Notice & Resolution Canceling Election	05/01/2018	0.54 MB	✓
05/09/2014	2014	Notice & Resolution Canceling Election	04/10/2014	0.51 MB	✓
05/08/2012	2012	Notice & Resolution Canceling Election	04/05/2012	0.22 MB	✓

The most fundamental question is this: is it legal under Federal law to have a government that doesn't have elections?

We will be working this story from now until something changes so keep reading the SouthGlenn Living and checking this substack for updates.

Places
to visit in
COLORADO



Aspen

Maroon Bells
maroonbellsaspen.com

The John Denver Sanctuary
aspenchamber.org

Wheeler Opera House
wheeleroperahouse.com

Boulder

Boulder History Museum
boulderhistory.org

Chautauqua Park
bouldercolorado.gov

Pearl Street Mall
boulderdowntown.com

Buena Vista

Elk Mountain Ranch
elkmtn.com

Cañon City

Royal Gorge Route Railroad
royalgorgeroute.com

Colorado Springs

Air Force Academy
usafa.af.mil

Cheyenne Mountain Zoo
cmzoo.org

Garden of the Gods
gardenofgods.com

Pikes Peak
pikes-peak.com

Denver

Convergence Station
meowwolf.com

Aquarium
aquariumrestaurants.com

Botanic Gardens
botanicgardens.org

Cherry Creek State Park
cpw.state.co.us

Children Museum
mychildsmuseum.org

City Park
denver.org

Denver Art Museum
denverartmuseum.org

Denver's History Colorado Center
historycolorado.org

Denver Mint
usmint.gov

Denver Cont.
Denver Museum of Nature and Science
dmns.org

Denver Zoo
denverzoo.org

Larimer Square
larimersquare.com

Molly Brown House Museum
mollybrown.org

Estes Park

Rocky Mountain National Park
www.nps.gov

Fort Collins

Fort Collins Museum of Discovery
fcmuseum.org

Glenwood Springs

Glenwood Caverns Adventure Park
glenwoodcaverns.com

Iron Mountain Hot Springs

ironmountainhotsprings.com

Golden

Colorado Railroad Museum
coloradorailroadmuseum.org

Coors Brewery Tours
millercoors.com

Morrison

Red Rocks Amphitheatre
redrocksonline.com

Silver Plume

Georgetown Loop Railroad
georgetownlooprr.com

Steamboat Springs

Strawberry National Hot Springs
strawberryhotsprings.com

Information subject to change.



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Classified ads are \$4.00/line (about 40 characters/line). 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. Residents placing ads to sell household items are not charged a fee.

MILITARY FAMILY APPRECIATION MONTH

Military families know what it means to serve. Every day, they get up and support their service members, standing by during long trainings and deployments. They know the risks, but they accept this life of service anyway. Throughout the month, families are honored and recognized for their commitment and contributions in support of our military and nation.

THANK YOU TO THOSE THAT PAID THEIR DUES

Hughes K&A
Kargo

Thanksgiving offers us an annual pause from the pace of life to return to places we do not often visit and gather with people we do not often see.
—Jay Milbrandt

PLEASE JOIN US

Southglenn Civic Association is an all-volunteer non-profit organization that was formed when the first homes were built in 1964. **Our mission is to protect the quality of life and improve our community, participate in civic activities affecting Southglenn and encourage participation in government.** While our annual dues are voluntary, we strongly encourage you to pay this small \$20 contribution each year, so that we may continue to provide these services. And yes, we mean you, whether you own or rent your property! To pay your dues, you may either mail them using the form below or bring them to a monthly SGCA meeting, every 3rd Wednesday at 7 p.m. SGCA meeting, every 3rd Wednesday at 7 pm, or online at www.southglenncivicassociation.org



Name(s): _____ Street Address: _____

Email Address: _____ Phone: _____

Household members: No. Adults _____ No. Children _____ No. of years living in Southglenn: _____ Rent or Own: _____

Would you like to receive this newsletter electronically? Yes ___ No ___

Would you volunteer or become a board member with SGCA? (We'll call you) Yes ___ No ___

For Your Teen Service Directory Listing

As a dues-paying member, you have the opportunity to add your teen's name to our Teen Services listing in the newsletter. This listing gets the word out to the whole neighborhood that your teen is available to make some spending cash in exchange for lawn care, snow shoveling, babysitting, or maybe some random chores.

First Name	Last Name Initial Only	Age	Babysitting	Red Cross Certification	Pet Sitting	Lawn Care	Snow Removal	Misc Chores	Phone No
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____	_____

Make \$20 check payable to Southglenn Civic Association (or SGCA). Your canceled check will be your receipt for dues for period 1/1-12/31/2021
Send your check with this form to: Southglenn Civic Association, PO Box 2024, Centennial CO 80161.



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-Jeffrey H.

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