

Willow Works

September 2017

Community Directory

Website:

Willowcreek3.com

WC3 Board of Directors:

Jay Weber - President
Bob West - Vice-President
Bob Correll - Secretary
Fred Kremer - Treasurer
Chris Mumfrey
Bob Bartlett
Mike de Rosayro

WC3 Manager

Spectrum Commercial
Real Estate Solutions
Greg Coleman
gcoleman@scres.us
303-409-6000
www.DenverCommercial.com

Pool Management:

Perfect Pools 303-795-1191
hb@perfect-pools.com

Swim Team:

swim@wc3dolphins.com

Willow Works Newsletter:

Porchlink Media, LLC:
720-295-2649
kerri@porchlink.com

Trash Removal/Recycling:

Waste Management:
303-797-1600

Willow Creek Women's Club

willowcreekwomensclub@gmail.com
Co-Presidents:
Kathryn Schindler: 303-740-8507
Fiona Maguire-O'Shea
fiona_emeraldisle@yahoo.com

Tennis Keys & Pool Keycard:
Amanda Phifer: 303-409-6018

Clubhouse Manager:

Deanna Mumfrey:
720-933-0785
wc3clubhouse@comcast.net

Letter from the Board



Truck Parking

At the August 10 board meeting, a number of residents expressed their deep concerns about the covenant that specifically covers pickup truck parking within our Willow Creek III community. The comments from these residents dealt generally with the view that this covenant is outdated and its enforcement is no longer appropriate.

The covenant reads: *"Boats, trailers, trucks, campers or commercial vehicles shall not be parked or maintained in the properties; however, this restriction shall not restrict trucks or commercial vehicles making pickups or deliveries to or in the properties which are necessary for the construction of residential dwellings or maintenance of the common properties."*

This issue has come up periodically for almost as long as Willow Creek III has existed. Currently, volunteers acting with the authorization of the board of directors place parking violation notices on pickup trucks that are parked in the community but not housed in a garage. The initial notice is a warning. Fines are assessed if there are additional violations.

Changing our covenants is a tall order. The board does not have the authority to change any covenant. According to the Colorado Common Interest Ownership Act, covenants can only be changed by a vote of at least 67 percent of all homeowners. In other words, of the 515 single-family homes and townhomes in our community, a change would require an affirmative vote from at least 345 of those residences.

The board is working on a brief survey to be mailed out. This will not be a vote, but a step toward knowing more about where residents stand on this issue. This is not an attempt by the board to either retain or change the current covenant, but to better gauge the feelings of the community.



Annual Meeting

October 12 is the date set for the Willow Creek III Annual Meeting. The meeting will include the election of two board members for three-year terms, reports on the status of our HOA, as well as other business. You are encouraged to vote when you receive your ballot and to attend the meeting if you can.

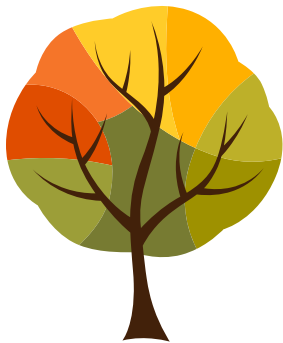
Tennis Court Resurfacing Completed

The resurfacing of our tennis courts took longer than anticipated but is now complete. Court 5 is lined again for tennis and basketball. Court 4 is now lined for tennis and two pickleball courts.

Access to the courts requires a key. If you need a key, contact Amanda Phifer at Spectrum Commercial Real Estate Solutions. She can be reached by email at aphifer@scres.us, or by phone at 303 409-6018.

A Pool Party Thank You

Thanks to hard work on the part of the Social Committee, the August 13 End of Summer Pool Party was a big success. There was plenty of food, drinks, desserts and even a DJ handling the music. Although thunder cleared the pool with about a half-hour left in the party, rain never appeared. A steady stream of residents enjoyed a mostly sunny and warm afternoon. Thank you to all who attended and all who volunteered their time for this event.



September 2017 ACC Corner

Submitted by Jeffrey Stevens

In the spring the Architectural Control Committee sends out whole house/ townhome painting notices. The time frame to complete the project is 5 months.

Many of these time frames will expire in

September and the vast majority of home will have been painted. These actions help to keep Willow Creek III's home values stable and increasing in this time of demand. However, there are always a few home owners that do not comply, often for valid reasons. Painters do get delayed from completing the work and finances can impact the completion date. If it is not possible to meet an ACC deadline, please contact the ACC with an explanation. This will avoid the entire fine process and the ACC usually grants time extensions when a home owner initiates contact. The next ACC meeting is Wednesday September 6th and the following meeting is Monday October 2nd in the clubhouse at 7:00 P.M. Or a request for extension can be emailed to www.DenverCommercial.com.

The ACC has sent numerous notices to home owners to remove dead trees and to trim trees. If a tree is dead or dying please remove these trees in a timely manner. It certainly is not necessary to wait until a notice from the ACC arrives. And a reminder that trees that impede the common walkways or that encroach on a neighbor's property need to be trimmed. Trees next to walkways need to have 8 feet of clearance so that they are easily traversed beneath the boughs.

Board Meetings

Board Meetings are held on the 2nd Thursday of each month.

ACC meets every 1st Monday of the month.

Meetings are held at 7:00 PM at the

Willow Creek Clubhouse III 8091 East Phillips Circle.



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Draft Minutes of the August 10, 2017 WC 3 Board of Directors Meeting

CALL TO ORDER:	Bob West called the meeting to order at 7:10 p.m.	
ROLL CALL:	Board members present: Bob West, Fred Kremer, Bob Correll, Chris Mumfrey. Not present: Bob Bartlett, Mike de Rosayro. Jay Weber arrived while the meeting was in progress. Greg Coleman with SCRES was also present.	
COMMITTEE & OFFICER REPORTS:	<ul style="list-style-type: none">• Pool: No report• Landscape: Elizabeth Wood of JBK Landscape said sixteen trees have been planted. Follow-up tree watering will take place as needed. She provided a bid for tree removal, stump grinding and planting of one tree.• Tennis: Bob Correll said he would cover tennis court resurfacing under Unfinished Business.• ACC: No report.• Social: Laura Ream updated the board on the upcoming End of Summer Pool Party and asked for board volunteers. She requested payment from Spectrum for some party expenses already incurred.	<ul style="list-style-type: none">• Website: No Report.• Swim Team: Laura Ream requested help with cleaning out the swim team pool storage area.• Clubhouse: Chris Mumfrey reported nine new July rentals and nine recurring rentals.• Welcoming Committee: No report.• Irrigation: Jeff Stevens requested from the board and Spectrum a separate breakdown of water usage for common area irrigation versus townhome water usage.
HOMEOWNER FORUM:	<ul style="list-style-type: none">• A resident said neighbors have left no-parking notices on pickup trucks owned by visitors at her home.• A resident, speaking on behalf of herself and her neighbors, said drainage is a problem in her townhome row and requested the board to take action.• Multiple residents stated their strong objections to the Willow Creek 3 truck parking covenants and the enforcement of those covenants. A number of those who spoke asked the board to review the pickup truck covenants and to consider either changing or ignoring those covenants.• A resident couple said a neighbor with an adjoining townhome is in violation of certain covenants and HOA policies. They also said the grading of the asphalt on their townhome alley made it difficult to enter their garage.• A resident said Spectrum hasn't been responsive to her requests for information.• A resident said she was concerned about problems encountered with her neighbors that have the adjoining townhome.	
MINUTES APPROVAL July 13, 2017 Minutes: On a motion by Fred Kremer, seconded by Chris Mumfrey, the minutes were approved.		
Approval of July 2017 Financial Report: On a motion by Fred Kremer, seconded by Chris Mumfrey, the financial report was approved.		
MANAGING AGENT REPORT:	On a motion by Chris Mumfrey, seconded by Bob West, the board accepted a bid for \$1,733 to update security cameras covering the clubhouse and pool area. Various maintenance issues were also reviewed.	
UNFINISHED BUSINESS:	<ul style="list-style-type: none">• Tennis Courts: Bob Correll said final coating, painting and lining of the courts will soon take place, with completion expected in about a week.• Cameras (bid enclosed): This item was addressed in the Managing Agent Report earlier in the meeting.• Paver Project: On a motion by Jay Weber, seconded by Bob West, the board voted to have townhome paver project work paid from the Townhome Reserve Fund, not the General Reserve Fund, beginning with the 2018 budget. The board requested that Spectrum send letters to townhome owners who will be impacted by future townhome paver work to alert them of the work and to request their approval.• Summer-End Party: Two board members volunteered to help with the August 13 pool party.• Truck Parking: The board requested a lien against a pickup truck owner with fines accumulated over \$500.	
NEW BUSINESS:	<ul style="list-style-type: none">• October Board Elections: There will be two board seats open in October. Letters will be sent by Spectrum to residents notifying them of the election and the October annual meeting.• Pool Hours for end of season (pool closing date): Options were discussed concerning pool hours once school is back in session. Chris Mumfrey will speak with Perfect Pools about the hours. The anticipated pool closing date is the end of the day on Labor Day.• ACC Composition: The board discussed the number of ACC members representing single-family homes and townhomes.• Moeller Graf Collections Status Report: The board reviewed legal issues concerning several homeowners.• Other: Possible future pool maintenance items will be reviewed.• On a motion by Chris Mumfrey, seconded by Fred Kremer, the board voted to accept a \$4,025 bid from JBK Landscape for tree removal, stump grinding and planting one tree.	
ADJOURNMENT:	On a motion by Bob Correll, seconded by Chris Mumfrey, Bob West adjourned the meeting at 10:20 p.m.	

Submitted by Bob Correll, Board Secretary, Willow Creek 3



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Please contact: Kerri Watts
kerri@porchlink.com ♦ 720-295-2649



Willow Creek III HOA Cash Balance Report July 31, 2017

Fund	Cash Balance	Notes
General Operating Fund	\$113,214	Not counting amounts due from Reserve to pay for replacement costs such as tennis court resurfacing
Townhome Operating Fund	\$3,217	Balance after allowing for payment of snow debt to Gen Op Fund
Townhome Water Fund	\$4,832	Includes amount due to Gen Op Fund to pay for Townhome Water
General Reserve Fund	\$469,232	Balance after allowing for \$85060 to Gen Op Fund to pay for replacement costs
Townhome Reserve Fund	\$156,204	Balance after allowing for \$9271 to Gen Op Fund to pay for replacement costs



Treasurer's Letter

By Fred Kremer

We live in a wonderful community with amenities like greenbelts, tennis courts, the swimming pool, and the clubhouse. The amenities must be maintained, so all association members pay their monthly dues to the association. Nothing happens without money. This article gives an overview of the funds.

We have 515 members, 197 of which are Townhome owners. Essentially, we are running 2 associations that overlap. The 318 single-family home owners enjoy the amenities mentioned previously. The Townhome owners equally enjoy these amenities. In addition, the Townhome owners pay more to maintain mailboxes, signage, and 1 mile of private streets (aka alleyways). Townhome owners receive their water from Denver Water via the association at the industrial rate (about \$16/month), which is about half of what single family home owners pay to Denver Water (not counting watering the lawns).

Our WC3 HOA is a little more complicated than an association with only single-family homes, so we have 5 funds: General Operating, General Reserve, Townhome Operating, Townhome Reserve, and Townhome Water.

- **Townhome Water Fund** pays only for townhome water.
- **Townhome Reserve Fund** is a sinking fund, and its biggest expense is private street asphalt renovation / replacement.
- **Townhome Operating Fund** pays for snow removal of townhome private streets and sidewalks.
- **General Reserve Fund** is a sinking fund that replaces components of the amenities. This includes such things as the clubhouse water heater, the pool heater, pool deck replacement, and tennis court surface renovation.
- **General Operating Fund** is the fund that pays for just about everything else.

The 2 Reserve Funds are sinking funds, indicating that we "sink" a certain amount into each fund each month to save up to pay for the big projects. This is much like the average family sinking money into its Christmas Fund every month to pay for gifts in December. Or sinking money into your 401(k) fund every month so that you can retire after a number of years.

From February to December 2017, single family homeowners pay \$92 per month and townhome owners pay \$135 per month. Here is how this is distributed: All members pay \$13 to the General Reserve, and \$79 to the General Operating Fund. Additionally, Townhome owners pay \$15 to TH Operating, \$13 to TH Reserve, and \$15 to TH Water.

Sometime in October, we will form a Budget Committee. The committee will analyze 2017 expenses, inflation, the 2 Reserve Studies, and so forth ... to derive the 2018 budget. The most difficult thing is to forecast summer rain and winter snowfall, which can vary quite a bit. The best solution for the rain/snow fluctuations is to have a cushion of cash. More about that later.

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2017 Willow Creek Walk for the Cure

Join us for the 10th annual Race for the Cure event in our neighborhood:

Sunday, September 24th

- by the Willow Way Clubhouse

- Registration at 8:00am
- Opening Remarks at 8:30am
- Race starts at 9:00am sharp



Please register at http://colorado.info-komen.org/site/TR?fr_id=6908&pg=entry

- Be sure to join the existing team: Willow Creek Cancer Crushers
- Online registration is \$45 until mid-September (to receive a shirt) or...
- On-site registration is \$50 on race day

Any questions or if you'd like to donate or volunteer, please contact:

- Abby Tardiff – abbylynnntardiff@gmail.com or 303.242.6061
- Juhi Johnson – homesbyjuhi@gmail.com or 303.257.1905
- Kim Conway – kac.conway@gmail.com or 303.489.6260

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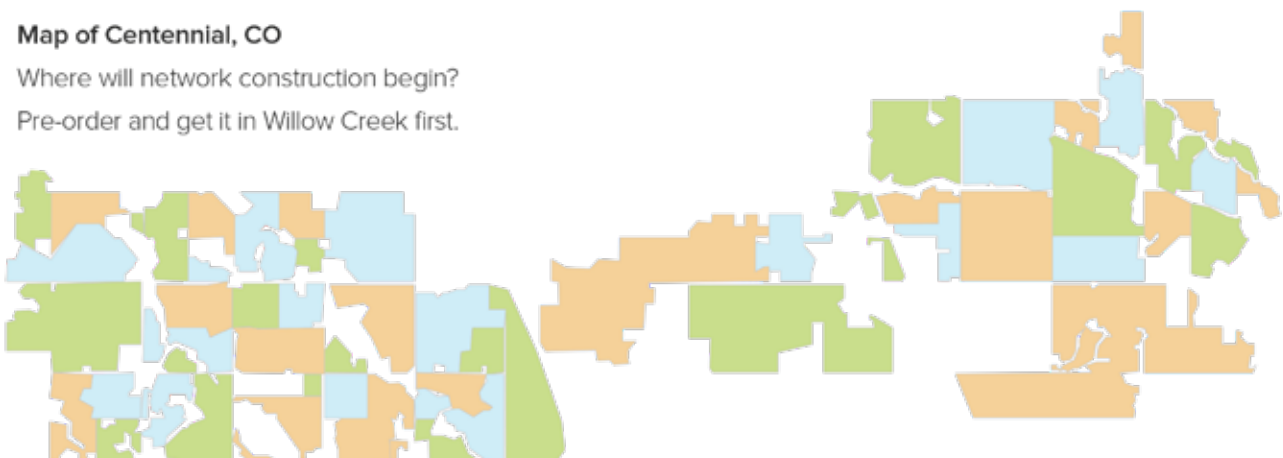
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Map of Centennial, CO

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2017 WILLOW CREEK TENNIS CLASSIC

12th annual tournament. Held at 15 courts throughout the Willow Creek community. Gather at Willow Creek 2 courts, 8500 East Mineral Drive. Register early, the event sold out last year. Non-sanctioned event offering men's and women's doubles and mixed. Matches at 5 p.m. to 7 p.m. Wednesday, Thursday and Friday, Saturday, 7 a.m. to 7 p.m., Sunday, 8 a.m. to 4 p.m. Player party and prize drawing Saturday. Sponsored by Southmoor Pediatric Dentistry; HRTI; Willow Creek Wine & Spirits; South Suburban Tennis; Juhi Johnson, RE/MAX Professionals; Elite Academics; Game Set Match; Specialized Physical Therapy; Soaring Hope Recovery Center. For further information, contact Rick Bolin at 303 859-8527.

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Car Show & Concert | Saturday, September 9, 3 – 7 pm

Features a collection of classic and exotic cars with music by the Nacho Men playing hits from the 50's, 60's & 70's from 5:30 to 7:00. Co-sponsored by the Centennial Senior Commission.

Centennial Chalk Art Festival | September 23 & 24, 11 am – 4 pm

Watch talented artists bring masterpieces to life right at your feet. Also features live music and fine art vendors.

For more information, visit centennialco.gov/events or call 303-325-8000

September Garden Tips

By Naylin Young, Colorado Master Gardener

Observation and early identification is key to a successful landscape. Observing things like leaf curl, holes in leaves, foliage discoloration, die back or raised areas of dead or abnormal tissue are some examples. Once you have established symptoms of potential pests or diseases it is easier to find the culprit and the solution.

Early September:

- **Yellow jackets:** Nest size and nuisance problems peak. They have large paper nests in trees and shrubs. Call a professional to have nests removed.



- **Slugs:** Plant defoliation increases with the return of cool, wet weather. Small populations of slugs can be hand-picked and dropped into a bucket of soapy water. Larger populations can be treated with *Bacillus thuringiensis*. Remember to always follow instructions on the label before application.

- **Pear slugs:** Leave "skeletonized" looking leaves on many common trees and shrubs. Use of a malathion or carbaryl insecticide can be an effective treatment and safe for use on fruit trees. As always, follow the instructions on the label before application.



Late September:

- **Millipedes:** Start to move indoors following wet periods. They cause no harm to humans or homes but are a nuisance. Remove debris where the millipede could hide. Seal or caulk openings around the foundation to reduce future millipede problems.



- **Aphids on trees:** High populations of aphids may develop on several species of trees (Willow, Oak, Aspen) prior to frost. Aphids can cause leaf curl and dieback.

Usually, the first sign of aphids on plants is their waste left on leaves. It looks like a shiny, sticky substance called honeydew. Use of a Horticultural oil can be an effective treatment. Follow the instructions on the label before applying the insecticide.

- **Cooley Spruce Gall:** Commonly found on new growth of spruce trees. The galls are light green during late spring and early summer but dry out and become brown starting in mid-July. The galls often are mistaken for seed cones. Foliar treatments of carbaryl (Sevin) and permethrin have been most effective in Colorado State University trials. Treatments can be applied in spring or fall. Follow label directions before application.



Willow Creek Women's Events

Sponsored by Willow Creek Women's Club

WCWC 40th Anniversary Home Tour – Sept. 15

Take a peek inside Willow Creek's beautiful abodes during the 40th Anniversary Home Tour.

- Friday, Sept. 15 from 12 p.m. to 3 p.m. Tour begins at the Jamison Clubhouse.
- Featured models this year: Brookdale, Sausalito, Kenwood and Hampton
- Receive a complimentary gift bag when you join or renew your WCWC membership.
- Coffee cart available at 11 a.m. to purchase coffee or water.
- No kids over the age 1 year, please. We don't have babysitting this year.
- Volunteer to be an in-home usher, sell tickets or work membership table.

Contact Christine Justino for details: cjustino@yourhomepro.net or 303-916-3475 cell.

Let's grab a beer! WCWC Ladies Night Out

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New Mom & Tots club!

WCWC is starting a new moms group! This is going to be a fun, social and laid-back group for all the families with children from 0 to 5 years old. We will have two groups. One will meet every other Tuesday from 9:30 a.m. to 11:30 a.m. beginning Sept. 5. Another group will meet every other Sunday from 3:00 p.m. to 5:00 p.m. beginning Sept. 10.

During nice weather, we'll meet at Caterpillar Park and then move to one of our local clubhouses November through April. We will do a few joint outings with both groups and even an adult's night out!

We look forward to taking advantage of our beautiful greenbelts, pools, parks and clubhouses as well as forming a tight-knit community of moms.

Our goal is to create a network of support, make new friends, create playtime and outings for our kids, as well as some adult conversation.

For more information, contact Julie Mueller at jmueller0312@gmail.com.

Willow Creek Women's Club meets monthly, September through May, usually on the third Wednesday at 9:15 a.m. For additional information, please check our website.

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Below is a list of ten natural air purifiers. For maximum effectiveness, aim for at least two plants in 10- to 12-inch pots per 100 square feet of space. And be sure not to overwater your plants, which can lead to mold—another pollutant to watch out for.

- English Ivy
- Lady Palm
- Boston Fern
- Snake Plant
- Golden Pothos
- Wax Begonia
- Red-Edged Dracaena
- Spider Plant
- Peace Lily (This variety is poisonous to pets, so place with caution.)



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Elect Stephanie Piko Mayor for Centennial

A member of City Council since 2012 and current Mayor Pro Tem- Stephanie is a proven leader that is dedicated to our community.

As an instructor in Cherry Creek Schools since 2005, Stephanie understands the importance of building safe communities for families.

As Mayor, Stephanie will find innovative solutions to:

- Strengthen infrastructure
- Reduce traffic congestion
- Hold city contractors accountable
- Enhance broadband investments that benefit residents & businesses



PickPiko

www.stephaniepiko.com

Election Day- November 7, 2017

Willow Works Business Services Advertising

ADVERTISE FOR LESS It's **EASY** email your business services ad to kerri@porchlink.com \$35 for 25 words. Deadline is the 20th of the preceding month.

HANDYMAN/ HOME IMPROVEMENT: with Integrity and Quality... Plumbing, Electrical, Maintenance & Custom Lighting. Dick Boevingloh (W. C. Resident) at 303-221-1291.

HANDYMAN SERVICES: Basements, Painting, Fencing, Decks, home repairs. Call Joe at 720-988-3890. Lots of experience, great work and very reasonable prices!!! Mention this ad and get a 10% discount on your services.

LICENSED GENERAL CONTRACTOR AND HANDYMAN SERVICES: Any home remodeling jobs, big or small- basements, decks, kitchens, etc. Free Estimates and local references. Call John at JW CONTRACTORS: 303-886.6304.

OB PAINTING: \$300 OFF Interior or Exterior Painting, 10% discount for cash payments and Military Vets. A+ BBB Accredited Member and 31 years' experience. Call today! 303-908-9063.

HOUSE CLEANING SERVICE: accepting new clients. Thorough and reliable with competitive rates. Excellent references. Please call Susan - 303-794-6805.

THE BEST CLEANERS. Lowest prices in town. Honest people. Free estimate. References available (720) 364-8403.

Business Services Advertising rates & information:

How do I place a Business Services ad? To place a business service ad, please email the text for your ad to kerri@porchlink.com by the 20th of the preceding month in which you would like your ad to appear. Please indicate in which communities you would like your ad to run.

How do I pay for a Business Services ad? Once your business service ad has been received, you will receive an emailed invoice. You may log in and pay via the link in the invoice, call Kerri Watts at 720-295-2649 with your payment info, or mail a check to Porchlink Media, 6525 Gunpark Drive #370-133, Boulder, CO 80301. Payments are due on the 20th of the preceding month.

How are Business Services ads different than display ads? Business service ads are just text ads, which are usually placed within the last few pages of the newsletter. They do not contain any images or logos.

PARKER	
Stonegate	\$35
Stroh Ranch	\$25
Pradera	\$25
Idyllwilde	\$25
Bradbury	\$25
All of Parker \$115	
CASTLE ROCK	
Sapphire Pt	\$25
Founders	\$10
CENTENNIAL	
Willow Creek	\$35
Foxridge	\$25

AURORA	
Blackstone	\$25
Sad Rock E/S	\$25
Sad Rock N	\$20
Tallyn's	\$25
Murphy Creek	\$20
The Farm	\$10
Southshore	\$25
Beacon Pt	\$15
All of Aurora \$140	
LONE TREE	
Acres Green	\$25
FALCON	



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Call Today!
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Interior or Exterior Painting

10% Discount
For Cash Payments
And Military Vets

- Residential & Commercial • Interior & Exterior
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GET A SPARKLING CLEAN HOUSE

Weekly, Biweekly, Monthly, Move In/Move Out

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Leticia & Jesus
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Bonded & Insured • 100% Service Guarantee

New City Codes

In case you missed it....

The August 4th edition of the Centennial paper had an article noting that the City will be targeting ailing trees & clutter.

Stockpiling of junk, debris, & inoperable vehicles **MUST** be screened from view or enclosed in a structure. This too applies to boats, trailers, & recreational vehicles.

Garbage cans shall be walled off to conceal them from public view. The new city code states that garbage and garbage cans must be stored in areas that aren't visible from the street. Lids need to be used to minimize odor and preventing the spread of trash on windy days.

Ailing or dead trees, if in the eye of the city are deemed a danger or nuisance, could require residents to remove trees. If it is close enough to damage people or property were the tree to fall, it could be considered a nuisance. Aesthetic concerns alone won't constitute a nuisance.



Reminder, the townhouse alleyways are not for parking. Please do not park any vehicle or have any contractor park their vehicle in the alleyways at any time. The only exception is for short term loading and unloading.

Ordering Trash and Recycle Cans

Our trash contract provides for Waste Management trash and recycle cans. These 96 or 64-gallon totter cans are on wheels and have different color lids for recycling and trash. The cans **MUST** be left with the home or town home if the home is sold, or an \$80.00 replacement fee will be charged to the seller of the home.

Waste Management has made significant investments in technology and training to help agents provide customers with knowledgeable and reliable service. If you have a question or issue, they offer convenient options to meet your needs:

To order a new trash or recycle can, please use the following methods:

By Phone: Give a call at (303) 797-1600 to reach a representative waiting to help you.

Email: You can reach customer service team by sending an email to: Comadata@wm.com. Please include your name, address, phone number, Willow Creek III, and description of issue, or request for a new start.

Online: Visit **WM.com** and click the Customer Service tab at the top of the page and let us know what you need. By registering your account online, you can easily access detailed information like service schedules and requests for additional service (Large item or construction material pick-ups and new trash cans).

Live Chat: Want help immediately, but don't want to make a call? Use our live chat option on **WM.com**

Recycling is a good thing.

2017

Broncos Schedule



MON, SEPT 11
8:20 **ESPN MNF**



SUN, NOV 12
6:30 **SNF**



SUN, SEPT 17
2:25 **FOX**



SUN, NOV 19
2:25 **CBS**



SUN, SEPT 24
11:00 **CBS**



SUN, NOV 26
2:25 **CBS**



SUN, OCT 1
2:25 **CBS**



SUN, DEC 3
11:00 **CBS**



BYE WEEK

SUN, OCT 15
6:30 **SNF**



SUN, DEC 10
2:05 **CBS**



SUN, OCT 22
2:25 **CBS**



THUR, DEC 14
6:25 **SNF**



MON, OCT 30
6:30 **ESPN MNF**



SUN, DEC 24
11:00 **CBS**



SUN, NOV 5
11:00 **CBS**



SUN, DEC 31
2:25 **CBS**



PUBLISHER
Kerri Watts

PORCHLINK MEDIA
6525 Gunpark Drive #370-133
Boulder, CO 80301
720-295-2649
Fax (303) 583-8328
www.PorchlinkMedia.com

PRODUCTION
Jennifer Becker
Jessica Burrell

ADVERTISING PORCHLINK MEDIA offers businesses a cost-effective way to reach consumers in Parker, Centennial, Aurora, and Castle Rock. Information about display or business services advertising can be obtained by e-mailing kerri@porchlink.com or by calling 720-295-2649. Deadline is the 20th of the preceding month.

Notice: Paid advertising does not represent endorsement of any type by Porchlink Media. Publisher's liability for errors and omissions in both news and advertising is limited to correction in a subsequent issue. The Publisher reserves the right to reject any material or ads submitted, at the sole discretion of the Publisher.

The Teen Services listing is offered and maintained by the Homeowners Association, and is not a service of Porchlink Media, LLC. Any misuse of the listing should be reported immediately to the Homeowners Association.

Advertise in the October issue of *Willow Works*

Deadline to advertise is September 20th
WWW.PORCHLINKMEDIA.COM

Please contact Kerri Watts to advertise:
kerri@porchlink.com or 720-295-2649

Pricing for advertising to run in all 3 Willow Creek newsletters (Willow Wisp, Willow Works and Willow Talk) 1,629 homes

Ad Size	Black and White Pricing per month	Color Pricing per month
Business Card	\$65	\$125
1/6 page	\$105	\$170
1/4 page	\$160	\$225
1/3 page	\$225	\$290
1/2 page	\$280	\$360

6th month FREE: If you pre-pay for five months, (or set up monthly debits from a credit card or debit card) you get the sixth month for free. This is equal to over 15% off our monthly rates.

Ask about our other communities, too!

Better Auto Loans



- **Lower your interest rate —**
Up to 1% APR* or even more depending upon your credit.
- **No Payments for 90 Days —**
Keep More money in your pocket for THREE months!
- **Up to \$100 Bonus* —**
We'll PAY you to get a better deal!
- **Count on your local credit union for great rates and the excellent service you deserve!**

Bring your existing auto loan to us

New, Used or Refinancing — We Are Your Best Auto Loan Option



New or Used

In today's market, auto dealerships currently offer very competitive pricing, and if you finance with us, you get the best all-around deal. Visit us first for pre-approval, and shop as a "cash-in-hand" buyer for maximum bargaining power.

Refinancing

If you already have an auto loan from a dealership or another financial institution, you could be paying more than you should — every month. Don't keep throwing money away. Bring us your loan paperwork and let us lower your rate, your payment or both!

Act Now

Don't wait — Contact us today to get the most for your money!

- Call (303) 770-4468
- Visit www.metrumcu.org
- Stop in to your nearby branch

Metrum Community Credit Union

6980 S Holly Cir • Centennial, CO 80112
4545 E 51st Ave • Denver, CO 80216

* Interest rate floor is 2.99% APR (Annual Percentage Rate). Member will receive \$50 after auto loan is closed for loans up to \$9,999.99, or \$100 for auto loan amounts over \$9,999.99 when closed at a Metrum Credit Union. New money only; existing Metrum Credit Union loans not eligible. Limited time only. Rates effective as of 06/22/17. With approved credit. For tax purposes, \$100 incentive will be reported on Form 1099-INT.





Published for
Willow Creek 3 HOA by

Porchlink Media, LLC
6525 Gunpark Drive #370-133
Boulder, CO 80301

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