



APARTMENT NEWS

APRIL 1987

OFFICIAL PUBLICATION OF THE APARTMENT ASSOCIATION OF METRO DENVER

DON'T MISS
"Apartment Wars"
Seminar Kick-Off April 23
Mt. Vernon Country Club



Levey, Tyler and Mismash Prepare to "Blast Off"

Cover story page 13



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PRESIDENT'S MESSAGE

TOGETHER WE CAN MAKE THE DIFFERENCE



Dennis Malone
President
Apartment Association
of Metro Denver

In my last message I covered the Habitability Bill that was being pushed by Denver City Councilman, **Sam Sandos**. At the time of the message, Mr. Sandos and his supporters were trying to get enough signatures on a petition that would have forced the issue to be put on the May election ballot. Fortunately, the petition drive was not successful and the issue will not be on the ballot. A statement by one of Sandos' supporters said that "apparently the interest in the issue just wasn't there." I believe that the problems I noted in the previous message might have also had something to do with it.

This is all worth noting since, unfortunately, the State legislature has decided to try Senate Bill 133, which is a Landlord-Tenant bill.

We understand the intent that its sponsor, **Senator Sally Hopper**, had when she originally set out to draft the bill. It was simply aimed at insuring that renters were provided the essential services of heat, hot and cold running water, and the availability of electricity and/or gas. These are services that the majority of owner/operators think of as "standard services" and should not have created any problem. What is unfortunate about this bill is in the remedies that could be used if such services were not provided. The original intentions came out muddled and what we now must do is object to the ambiguities and inconsis-

stances of the language used in the drafting of the bill. The bill as it now stands is difficult to interpret and the intent of the bill in several areas is very likely to lead to misrepresentation and unscrupulous actions by those interested in taking advantage of a situation.

We see this bill as actually leading to more confrontations and additional court cases than ever. In some cases the bill, as drafted, even attempts to change or alter current statutes regarding eviction proceedings and security deposit law.

It is unfortunate that the good owners/operators are always bunched together with the very small minority slumlords who keep ripping everyone off. Whether we like it or not, this type of pigeon-holing will be around for some time. Our only alternative is to stand together professionally and work for fair legislation and for all of us to make sure that our efforts are 110 percent in providing quality rental housing for the State and the nation as a whole.

Together we can make the difference!
Until next month!

Dennis Malone,
President AAMD

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ON THE COVER: Getting help from their "friends" are (l. to r.) Carol Levey, Barbara Tyler and Susan Mishmash, ready to "Blast Off" to the big Apartment Wars kick-off party.

Photo by Mildred Evans.

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APARTMENT ASSOCIATION OF METRO DENVER

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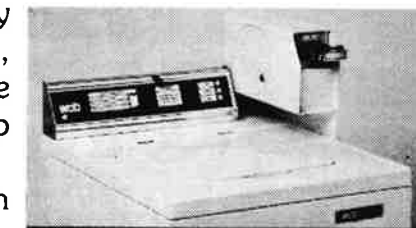
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UNITY: THE ONLY WAY

During my army days, my infantry company's crest bore the words "Strength In Unity." Over a period of time, the slogan "Strength In Unity," came to mean much more than just words. In the beginning, the major concern of the members of that infantry unit was looking out for number one, but as time passed, our survival depended greatly on our ability to be solidified into a unit looking out for each other's well being.

I see many parallels with those days and the tough economic times presently being experienced in the apartment industry. In this type of market, it is common to hear owners complaining about the high vacancy rate or see managers upset because they lost an existing resident to the competitor across the street. Suppliers are directly affected by these factors which result in cash flow problems. As our marketplace has become a true survival-of-the-fittest situation, we've observed the uniting of the apartment industry.

Recently AAMD completed its "Together We Organize" membership campaign under the leadership of Scot Sellers, partner in Lincoln Property Company. The very successful membership recruitment is a prime example of the true unity and commitment found in the apartment industry today. During these trying economic times it would be easy for our AAMD members to say their time is too valuable to be involved and they must concentrate all their efforts



Manuel (Manny) R. High
Executive Vice President
Apartment Association of Metro Denver

toward leasing apartments, retaining residents and collecting outstanding invoices. But instead of giving in to this negative, separatist attitude, these AAMD members, many of whom are competitors in the apartment industry, have united to expand the AAMD ranks. Thanks to Scot Sellers' leadership, over twenty owner members fielded teams for this industry-strengthening effort. Both suppliers and owners worked side-by-side to recruit over 75 new owner members. These new members help make AAMD more representative of the total marketplace and increase its influence in the political arena as well as the entire community. During these challenging times it is important that everyone deriving his living from the apartment industry is a member

of the Apartment Association of Metro Denver. Theodore Roosevelt once said,

"Every man owes a part of his time and money to the business or industry in which he is engaged. No man has the moral right to withhold his support from an organization that is striving to improve conditions within his sphere."

It is truly exciting to witness the unity and commitment toward working together for the survival that has evolved from these stressful times. The members of AAMD should be commended for their tireless efforts that are continuing to unify our apartment industry. AAMD members are definitely putting true meaning in the slogan "Strength In Unity."

— Manuel R. High, CAE
Executive Vice President, AAMD

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SCHEDULE OF EVENTS/APRIL

SPECIAL EVENTS

Kick-Off Party for Seminar
Mount Vernon Country Club
DJ and Dancing
April 23
Cocktails — 6:30
Dinner — 7:30

Good Friday
Office Closed 1/2 Day
April 17

Happy Easter !!!
April 19

BOARD MEETINGS

Managers Board Mtg.
AAMD Office
April 2
3 p.m.

Suppliers Board Mtg.
Landmark Inn
April 2
3 p.m.

Executive Committee
AAMD Office
April 16
4 p.m.

Board of Directors
AAMD Office
April 23
3 p.m.

COMMITTEE MEETINGS

Suppliers Council
Landmark Inn
April 2
4 p.m.

Seminar Subcommittee Mtg.
AAMD Office
April 3
8:15 a.m.

Maintenance Committee Mtg.
AAMD Office
April 7
3:30 p.m.

Education Committee Mtg.
AAMD Office
April 8
4 p.m.

Local Gvmt. Committee Mtg.
AAMD Office
April 9
7:30 a.m.

Seminar General Committee
AAMD Office
April 10
8:15 a.m.

Women's Division Luncheon
Raffles Hotel
April 14
11 a.m.

Managers Division
Glenn Arms Apts.
April 16
7 p.m.

TRAINING COURSES

CAM II
Arapahoe Community College
April 1, 6, 8, 13, 15, 20, 23
7-10 p.m.

CAMT
Arapahoe Community College
April 14, 15, 16, 21, 22, 28
4-7 p.m.

COUNTRYWIDE

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The View From National

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Volunteers... our greatest resource

by **Gerald A. Blonder, President**
National Apartment
Association

Ralph Waldo Emerson once wrote that it is one of the "... compensations of life that no man can sincerely try to help another without helping himself." He might have been talking about this month's "View from National" topic ... volunteerism.

I feel qualified to expound a little on this topic because as your National Apartment Association President for 1987, I am in a sense your "volunteer in chief."

Associations depend on a committed core of volunteers. The word "core" is particularly appropriate in this context because it comes from the Latin for "heart" and volunteers are literally the heart of any association. They keep it running, and most important, they continuously pump in new blood through their membership recruitment

efforts.

If you are reading this in your state or local apartment association's newsletter or magazine, you are already on the first level of volunteerism. You have made a voluntary decision to join your fellow rental housing professionals in support of the industry that provides your livelihood. You are underwriting the association's programs through your dues, and also, I hope, through supplementary contributions to its legislative programs and PAC.

If that is as far as you've gone to date, I'd like to invite you to give serious consideration to expanding your role as a volunteer. First, though, let's consider the importance of professional associations such as ours.

Since you are reading this, you probably make your living or a significant portion of it from rental housing. Likewise, the fact that you already belong to a state or local apartment association most likely means that you already know the most important benefit of

association membership. Or do you? Maybe you belong simply because it's the thing to do in your area or you think it will look good on your resume or your listing in the alumnae bulletin. If that's the case, you're still not involved enough to have experienced the major reward of association membership—pride.

Did that surprise you? You probably expected me to say that the major reward of membership was legislative representation or educational opportunities. Those are important, of course, but in the long run they add up to that simple matter of pride... pride in your profession, your industry, your association, and yourself. The more involved you are in your association's programs in support of the industry, the prouder you can feel.

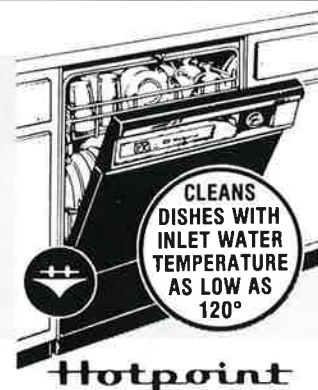
There is a fundamental, vital difference between passive and active membership. One of Longfellow's most quoted observations is "All things

continued on page 28...

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(316) 721-1300 Units: 688

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694-3388 Units: 75

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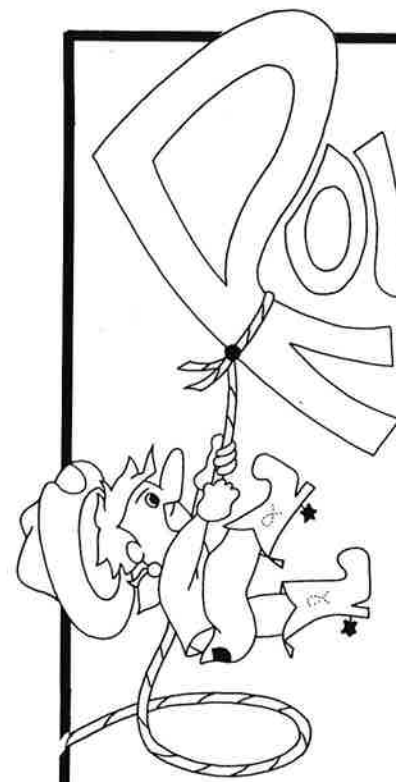
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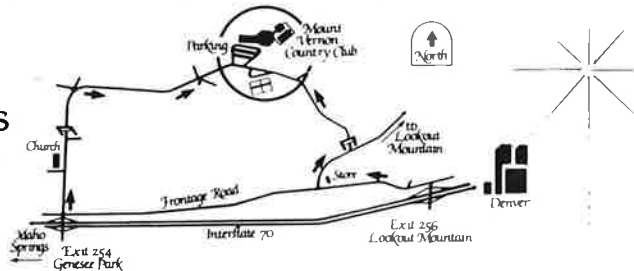
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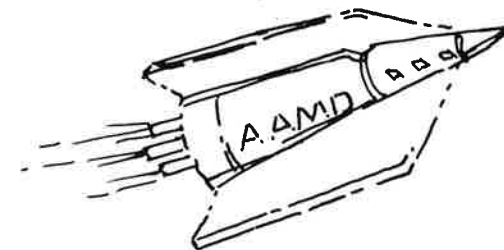
Mail to: AAMD, 650 S. Cherry Street, Suite 635, Denver, CO 80222

Reservation deadline is April 20, 1987

(Please note that phone reservations cannot be accepted)

COVER STORY

IT'S OUT OF THIS WORLD



Calling all AAMD earthlings and workie-haulics back to the future at Mt. Vernon Country Club on Thursday, April 23rd for the AAMD Seminar Blast Off party — Apartment Wars.

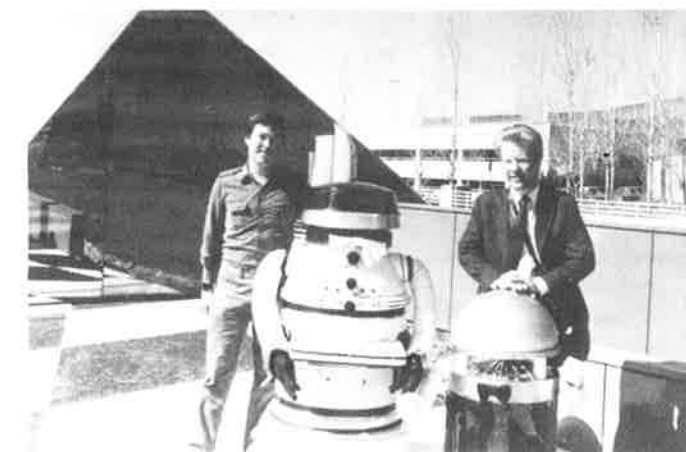
And it will be a blast. With door prizes and drawings — including a grand prize of a weekend for two at Hearstone Lodge in Keystone. (You must be present to win.) There will be a full evening of cocktails, dining and dancing.

Fame, the handsome alien robot featured on this month's cover will be there to greet you. If you've noticed that those three gorgeous creatures on this month's front cover are fighting for Fame, it's still the same old story — too many women and not enough robots to go around.

Costumes are encouraged (but not necessary). Come as your favorite space creature — or as yourself... Don't miss this extra-terrestrial affair!



Working hard to bring an outstanding Seminar & Trade Show to AAMD members, preceded by an out-of-this world kick off party are: Carol Levey, marketing chairwoman; Susan Mismash, kick-off party chairwoman; and Barbara Tyler, Seminar & Trade Show chairwoman.



Robots generously supplied by Steve Reneau (l.), Robot Express; and Al McKittrick, Robots to Go.

EMPLOYEE BENEFITS

Sneak Peek at Colorado Senate Bill 51 and Cobra

By Patrick Nolen, CLU, ChFC



Patrick Nolen, CLU, ChFC
Nolen/Western Company

While Congress was making "minor" revisions in our tax code for 1987, they thought it might be fun to make some social revisions at the same time; hence the signing into law of the Consolidated Omnibus Budget Reconciliation Act of 1985. And as some of the provisions of the law were as clear as mud, a year was spent by Congress clarifying their previous clarifications of the laws which we finally re-

ceived on October 22, 1986. (All retroactive to July 1, 1986, of course.) Then the Colorado legislators, not wanting to be "out done," produced Senate Bill 51, a law all our own on the same topic. This is our interpretation of the new laws at this time because many employers need immediate guidance. Plain language of the law is always open to question in certain respects and this is definitely a condensed version of both of these laws.

A. COLORADO STATE BILL 51:

An "eligible" employee and his dependents are eligible for continuation of group benefits coverage upon termination of employment at a charge to the employee of 100 percent of the employer's premium cost. Coverage may be continued for a period of 90 days, or until he becomes reemployed, whichever comes first. This applies to all employers, regardless of size.

I. Eligible Employees:

Employees and dependents are eligible for continuation of coverage if:
A.) The employee was continuously cover-

ed under the group benefits for at least six months immediately prior to termination.

B.) Any premium or contribution required from or on behalf of the employee has been paid to termination date.

C.) The employee's eligibility to receive group coverage has ended for any reason other than discontinuance of a group contract with respect to an insured class or discontinuance of the group contract in its entirety.

II. Employer Obligations:

The employer must provide written notice of the employee's right to continue group coverage. The notice must inform the employee of the total monthly payment to be received from the employer (as the employer no longer is contributing toward the cost of the employee's plan). The notice must also mention how and where the payment is to be made; when it must be received; and the fact that coverage will be lost if timely payment is not made to the employer. *continued on next page...*

III. Employee Obligation:

The employee must notify the employer in writing of his election to continue coverage, and make the proper payment as soon as possible upon notification by the employer of his termination. The employee must notify the employer and must make payment in no more than 20 days from the date of termination of employment.

B. COBRA

COBRA imposes on employers of 20 or more employees the duty to allow certain employees and their dependents the option of continuing, at the employee's expense, their employer-sponsored group health insurance coverage for a limited period of time after employment ceases. Employees terminated for any reason except gross misconduct may buy continued coverage for up to 18 months. Terminated employees' dependents also have the right to buy continued employer-sponsored coverage. Spouses and dependent children of deceased, legally separated and divorced employees also have the right to buy continued health insurance coverage, for 36 months. The plan administrator must notify these qualified beneficiaries with respect to such event, in writing, of his/her right to elect to continue coverage

within 14 days of the date the plan administrator was informed of the occurrence of the event. Employers may charge these "qualified beneficiaries" up to 102 percent of the employer's premium cost.

I. Continuation of Group Health Benefits:

COBRA specifies that "qualified beneficiaries" must be able to purchase coverage identical to the coverage provided to the employer's active employees, including any choices of coverage available to active employees. Only termination of the health insurance plan for all employees, coverage under another group health plan, entitlement to medicare, ceasing to be a dependent child, expiration of the stated time limits (18 or 36 months), or nonpayment of premium by the qualified beneficiaries will relieve the employer from the requirement to provide the health coverage. (These rules apply to self-insured plans as well.)

Failure to comply with these COBRA requirements results in tax sanctions.

The employer will lose its tax deduction for the cost of the health insurance plan, and the employer's highly-compensated employees will have to pay income tax on the value of the health insurance provided to them by the employer.

COBRA itself provides many of the details on how to implement its requirements. For example, the law requires employers to notify employees of their COBRA rights, both generally and at the time they become important, i.e., the "qualifying event," termination, legal separation, divorce or death. COBRA also specifies how and when premium costs are calculated, time frames within which notice and payments are required, etc. However, many of the questions remain unanswered, even after clarifications enacted in the tax reform bill. Despite many still unanswered questions, though, the technical corrections in the tax reform bill provide some additional clarification.

The first clarification specifies that divorced and legally separated spouses and dependent children who cease to be dependents (as defined by the plan) must notify the plan within 60 days of the qualifying event (divorce, separation, or ceasing to be a dependent). Thus it is the beneficiary's duty to advise the plan administrator of the event that triggers the right to buy continuation of coverage.

The tax reform bill also requires employers to treat qualified beneficiaries in the

continued on next page...



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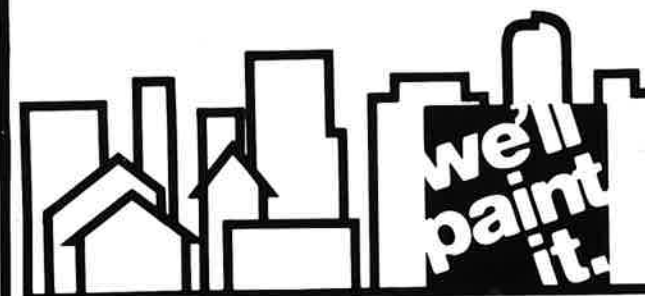
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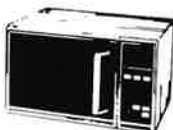
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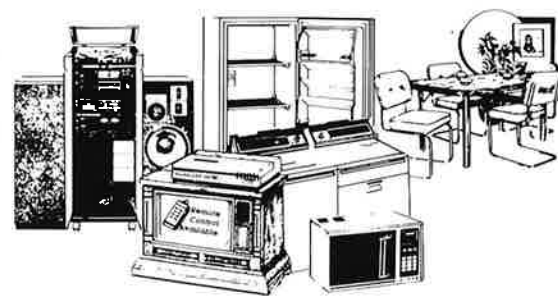
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... continued from last page

same manner it treats active employees. The law uses open enrollment as an example. Thus, in the example, the divorced or legally separated spouse of an active employee must be able to exercise the same set of choices as the active employee during an open enrollment period.

Also clarified is the fact that *each qualified beneficiary makes a separate election*. For example, a terminated employee may choose to not buy continued coverage, but his or her spouse may choose to buy the coverage. Similarly, the spouse and dependent children may choose different coverage (to the extent the plan allows for such choice) than that chosen by the other family members.

The bill also *allows a qualified beneficiary a grace period for failure to pay premium*. The grace period is the greater of 30 days, the grace period provided by the plan, or the grace period provided by the insurance company.

In addition, the bill clarifies that although more than one qualifying event may occur during the time of required provision of continued coverage, all such events taken together will not extend beyond a *total of 36 months*, the period during which continuation of coverage is required to be provided. Also, the bill specifies that "health plans" affected by these provisions include plans that *provide dental and vision benefits*.

II. Group Health/Medicare Coordination:

The second of the three COBRA provisions that affect group health plans involves a change in the way group health benefits are coordinated with Medicare coverage.

a.) **Current Law** — Federal law has, for several years, required that benefits provided under any subject employer's group health plan be paid primary to (paid before) Medicare benefits with respect to active employees age 65 to 70, and spouses age 65 to 70 of all active employees. A subject employer is any employer who maintains a group health plan (insured or non-insured) and who employed 20 or more employees for each working day in 20 or more weeks during the current or preceding calendar year. Employee means any person who works for the employer — whether or not such person is a plan participant.

b.) **The Revised Law** — COBRA modifies current law by eliminating the age 70 limits. COBRA dictates that group health plan benefits are to be paid primary to Medicare benefits for all active employees age 65 and over and for all spouses age 65 and over of active employees.

continued on page 31 ...

1987 SEMINAR AND TRADE SHOW UPDATE

CHANGING DIMENSIONS

Apartment Association of Metro Denver • 1987 Seminar & Trade Show

THE 1987 SEMINAR COMMITTEE CONGRATULATES . . .

the following Suppliers who have reserved exhibit space for the 1987 Seminar & Trade Show:

Aaron Rents	127B, 128G	Encore Draperies	124G	Rocky Mountain Bekins	168B
Adco Fire Protection Svcs., Inc.	114B	For Rent Magazine	220G	Rocky Mountain News	118B
Admi Furniture Rental	309G, 310B	Fred Schmid	230B, 231B	Royal Waterproofing, Inc.	140B
Alpine Draperies, Inc.	228G	Futty & Company	215B	Schmitz Carpet Care	141B
American West	258B	Gamco Glass Co.	115B	Sears Contract Sales	105B, 106B
Anne Dresser's Apartment Store	120G	General Electric/Hotpoint	164B, 165G	Seemore Enterprises	107B
Apartment Directory	108G	General Elevator Company	104G	Sinclair Paint Company	119B
Apartment Finders International	126B	Glenco Distributing, Inc.	153G	S & L Improvements Inc.	111B
Apartment Guide, Inc.	205G	Grantree Furniture Rental	136B, 137B	Snake 'N' Rooter	232G
Apartment Selector	110B	Haas Publishing Co.	304G	Standard Paint & Interiors	303G
Arrow Glass Ltd.	222B	Hast Lumber Company	139G	Sunburst Outdoor Furn.	216G, 217G
Apple Plumbing & Heating, Inc.	302B	HomeClub	201G	Sunshine Painting Co., Inc.	132B
Automatic Laundry Company	142B	House of Grey, Inc.	134G	Sunshine Furniture Rental	144G, 145B
Bomar Painting	147B	Hydro-Scan	163B	Superior Roofing, Inc.	204G
Browning Ferris Industries (BFI)	226B	IREM	238B	Surplus Plumbing Supply Co.	224G
Budget Rents To Own	248G, 249G	JSM Corporation	202B	Surplus Supply/Ace Hardware	103B
C & H Draperies	131B	Kenny Electric Service	158G	Texacraft Casuals	240G, 241G
Carpets by Accord	157G	Komac Paint, Inc.	213G	Tradesmen, Inc.	247B
Centric Elevator Corp.	234B	Kumfco Auto Lease	212G	Tradewinds Outdoor Furn.	207B, 208G
Charity (Jack's Roofing)	262B	KWAL Paints, Inc.	143G	U.S. Industrial Air Cond.	219B
Chase Carpet Care	239B	LeMaster & Company	133G	Uni-Pro Paints	263B
City Surplus & Paint Co., Inc.	113G	Lifestyle Rents/Sells Furn.	305B, 306B	Universal Plumbing Supply	218B
C. J. Roofing Company	233G	Light Bulb Supply Co.	101G	Waste Management	161G
Color Tile Supermarts	122B, 123B	Maintenance Warehouse	159B	Web Service Co., Inc.	150B, 151B
Colorado Chemical Co.	256G	Marietta Drapery Co.	223B	Whirlpool Corporation	307B, 308G
Colorado Supply Co.	135B	Marvin F. Poer & Company	146B		
Conserve-A-Watt Lighting	311B	MCS Distributors	125G		
Continental Collection Agency	163B	Mile-Hi Extermination	160B		
Continental Elevator Service	229G	Motorola C. & E.	148G		
Cort Furniture Rental	154G, 155B	Mountain Maids, Inc.	138G		
D & S Lighting	156B	Mr. Rooter Corp.	169G		
Dardano's Flowerland	312B	MTI	225G		
Datavision	112G	Network Multi-Family Security	129G		
Del's Sewer Service	250B	Paul Johnson Insurance Agency	116G		
Denver Post	109G	Perfect Patch Asphalt Co., Inc.	121G		
Denver's Apartment Source	149G	Pier-Angeli Co. Inc.	117G		
Design Den	152B	Preferred Leads, Inc.			
Devoe Paint Company	102B	Promotional Gifts Advertising	242B		
Don Felsen Carpets	214B	Rainbow Int'l Carpet Cleaning	243B		
Doolittle Carpet Cleaning	264G	Remco Enterprises	209G, 210B, 211B		
Dumont Sales Co.	102B	Rental Services, Inc.	130B		
E.J. Renner & Associates	102B	Resident Evaluation Svc. (RES)	206B		

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ASSOCIATION NEWS



February dinner meeting sponsors Rick Smith and Susanne Worman of DuCharme, McMillen & Associates.



February dinner meeting sponsor C.J. Rapp of Glenco Distributing, Inc.



The "Smash-Dresser" Twins make their debut. Proving they both have "style" are Anne Dresser (l.) Anne Dresser's Apartment Store and Susan Mismash, Gold Crown Mgmt.



Celebrating her birthday, Barbara Tyler, president of Women's Division, blows out candles on her cake at the March luncheon.



Bob Settlege, Robert A Settlege Assoc., captures the interest of listeners with his dynamic, motivational talk at a recent Suppliers Council meeting.

Suppliers Council

It's time again for the annual Suppliers Council elections. Four new officers will be chosen to represent us for the 1987-'88 year. I would encourage all of you to vote as soon as you receive your ballot.

By now you should have received the new AAMD Membership Directory and Buyers Guide. It's an outstanding publication and should serve us as well as a prospect list. Also, please remember that as a marketing tool, mailing labels of AAMD members and member properties are available for purchase from the AAMD office.

Last month's membership drive was very successful and I wish to welcome our new Supplier members to AAMD. The Suppliers Council meets the first Thursday of every month and we need you to participate and voice your opinions so your officers can represent you effectively. Please do not hesitate to call me at 426-5925 to ask a question or contribute an opinion.

I understand that as Suppliers our priorities for April and May are the elections and the Trade Show. However, the Suppliers Night '87 Committee is in the midst of coordinating its special event and still needs committee members. Please call Bobby Antonich at 343-3900 to volunteer.

Hope to see you at our next meeting.

— Joe Stephens, President Suppliers Council

Women's Division

April is a big month for Women's Division! Our luncheon will be held April 14 at Raffles Hotel (1-225 and South Parker Road), with cocktails at 11 a.m. and lunch at 11:45 a.m.

We are inviting men to join us at this luncheon, so if you plan to bring a guest, be sure to make your reservations early. To register, send your pre-paid reservation of \$13 each to Sarah Malone, c/o Business Office, Fairways Apartments, 10700 E. Dartmouth, Denver, CO 80014. You may charge your reservation to VISA or Mastercard by calling Roz Nigbur at the AAMD office, 329-3300.

Our guest speaker in April will be Irv Brown, Sports Director of KMVP Radio. Irv, well-known to Denver sports enthusiasts, is a former baseball coach at CU and has refereed the NCAA "Final Four" basketball playoffs twice. Currently Irv is the color analyst for the Denver Nuggets on KWGN-TV, Channel 2, and for various sporting events on ESPN, cable sports. Men and women alike will find Irv an interesting and entertaining speaker.

Congratulations to our March **Woman of the Month, Peggy Jacobson**, Denver Living Housing Guide. Peggy is a past president of the Women's Division and a staunch supporter of our group. She has served faithfully on the Seminar Committee over the years and chaired Booth Sales two years ago. A well-deserved award for a great lady!

A special thank you goes to these companies that sponsored door-prizes for our March luncheon: **Encore Draperies, Sears Contract Sales, Kwik Kopy, and For Rent Magazine.**

April is the month the Women's Division holds its annual election for officers. Last month we heard some very spirited campaign speeches and this month we will be forced to choose from a group of very talented candidates. The nominees for 1987-'88 officers are as follows:

President:
Terry Jackson, VGR Devp.

1st Vice President:
Kaylene Miller, Cort Furniture
Rinda Robare, Golden West Mgmt.

2nd Vice President:
Maureen McKenna, ACCU
Lynnie Wilkins, Sixth Ave. West Apts.

Secretary:
Robbin Troutman, Balcor

Treasurer:
Tami O'Dell, Lincoln Property Company
Carolyn Robran, Sunshine Furniture

Last month, the Women's Division awarded two scholarships to CAM II to two deserving students. **Janet Hirschfield**, Semper Village Apartments, and **David Watkins**, Aurora Green Apartments, each received a \$200 scholarship. Congratulations to you both for your exemplary qualifications which earned you these awards.

Our April luncheon promises to be an exciting and entertaining one. Remember to invite the man of your choice and we'll see you there!

— Barbara Tyler, President Women's Division

Managers Division

In this issue I normally would be telling you who was nominated for your 1987-'88 officers, but again, due to the storm in February, our meeting had to be cancelled. Nominations will be taken at the March 19 meeting, with voting at the April 16 meeting and the Installation Dinner the first week in May.

Tim Collum and Emily Chiarelli of the Rocky Mountain News were able to reschedule their time so we could hear them at the March 19 meeting. The slide show they presented for on-site personnel on "How to Write Ads" couldn't be more appropriate in today's soft market. They were great!

T.W.O. Team Captains



l. to r.: Steve Moore, Sherron Assoc.; Tom Karaffa, Hawkeye Mgmt.; Preston Leavitt, McDermott, Stein & Ira; Natalie Davis, Murray Mgmt.; Michael Malone, Acacia Equities; Susan Mismash, Gold Crown; Randy Haughn, R & B Enterprises; Barb Tyler, Lincoln Property Co.; Bud Leu, Balcor Property Mgmt.; Anne Simmons, Golden West Mgmt.; Pat Brown, Property Co. of America; Pat Barnett, CDM; Peter Kudla, Beacon Hill Investments; Gina Brewer, Farb Investments; Anne Simmers, Trammel Crow; Roger Sizemore, Grupe Mgmt.; Kathy Brown, CIM Realty; Dave Phifer, ACCU; Carol Levey, Apt. Guide; Scot Sellers, Lincoln Property Co.; Diane Donaho, CIM; Bob Settlege, Robert A. Settlege & Assoc.

Jeri Johansen, leasing agent of Cascade Village Apartments, was our "On-Site Focus" for the month of March and was honored with a beautiful plaque from Paulette Miller of Anne Dresser's Apartment Store; Carol Levey presented Jeri with a beautiful pair of earrings; and Rod Ayres of Colorado Supply gave a dinner certificate. Thank you one and all for the support you give our monthly On-Site Focus.

C.J. Rapp of Glenco Distributors furnished the refreshments which were delicious, Tom Scally and John Peavy, Encore Drapery, provided the tables; also thanks to Polly Weaver, of Davis-Schendell Pest Control, for having chairs delivered to our meeting site in rain or snow.

Our April 16 meeting will be on "Marketing thru Curb Appeal" with speakers from our locator services. They will be Paulette Miller of The Apartment Store; Sandi Drago, owner of Apartment Data Center & Locators and Tom Luinstra, owner of Apartment Finders International. This is going to be a very informative meeting, as each speaker will be giving their views on different aspects of marketing.

Election of 1987-'88 officers will be at our April 16 meeting. Please attend! This is your chance to exercise your voting rights as a member of the Managers Division.

"WE CARE!"
— Mary Ellen Bilicki, President Managers Division

GOLF!!!

Remember the First Annual AAMD Suppliers Golf Tournament? Plans are underway for the Second Annual Tournament. Make your reservations early — call Paulette Miller at 758-4811 or DeAnne Ottaway at 321-8099. Watch next month's issue for details!



Dennis Malone and Dave Phifer present AAMD's \$6,000 contribution to Terry Creech of Make-A-Wish® Foundation.

Seen on the Scene of the TWO Membership Training Breakfast



The Tributes

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AAMD

— CELEBRITY CORNER —

Peggy Jacobson Named Woman of the Month



Happily receiving her *Woman of the Month* award was Peggy Jacobson (l.), The Denver Living Housing Guide, presented by Women's Division President Barbara Tyler.

Peggy Jacobson, sales manager for *The Denver Living Housing Guide*, was honored at the March Women's Division luncheon as *Woman of the Month*. A long-time member of AAMD, Peggy has served as: past president of Women's Division, secretary of Women's Division, chair of booth sales for the Seminar & Trade Show, membership drives, several other committees, and in 1984 received the prestigious *Woman of the Year* award. Congratulations to Peggy Jacobson — *March's Woman of the Month!*

Neil Luckinbill Named Maintenance Man of the Month



Neil Luckinbill
6th Ave. West Apartments

Neil began his maintenance career at 6th Avenue West Apartments in May of 1981, starting at the bottom of the ladder. After spending that summer picking up the trash and doing other grounds work, he was employed part-time while completing his senior year at Golden High School. After graduation he became a full time member of the maintenance team and has worked his way up to second in command.

In the five years Neil has been employed full time, he

has learned enough about electrical, plumbing, carpentry, heating, and appliance repair to do an excellent job of day-to-day maintenance as well as after hour emergencies. He is always willing to help the other staff members with any problems when asked.

According to his supervisor, Neil is an excellent example of how well on-the-job training can work when you hire a person who has a real interest in learning.

Joe Stephens Named Supplier of the Month



Joe Stephens, President
Suppliers Council

As president of Suppliers Council, Joe Stephens has the honor each month to award the *Supplier of the Month* with a special plaque. But it was a much-surprised Joe Stephens who had the tables turned at the February dinner meeting, and was presented as *Supplier of the Month* by DeAnne Ottaway, vice president of Suppliers Council. Joe, a member of AAMD for over three years, is not only Suppliers Council president, but has also served as secretary for the council, and is a member of AAMD's board of directors. He has served on the Seminar & Trade Show Committee, Suppliers Night Committee, and he received the Jack Shapiro award in 1986. Joe also has the distinction of being the first man to have joined Women's Division.

Mildred Evans Named Supplier of the Month — January



Mildred Evans, The Apartment Directory, receives *Supplier of the Month* award from Joe Stephens, president of Suppliers Council.

Mildred Evans, Apartment Directory, was presented as January's *Supplier of the month* by Suppliers Council President Joe Stephens. As editor and photographer for Damon Publications, publishers of Apartment News,

Mildred is well-known in the industry for her attendance at dinner meetings, committee meetings, Suppliers Council, Managers Division, seminars and wherever her camera and talents are needed.

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LOCAL GOVERNMENT COMMITTEE

WARRANT OF HABITABILITY

By Dave Phifer



Dave Phifer

Denver Habitability Proposal Fails —

Councilman Sam Santos backed an effort to place a habitability proposal on the Denver City election ballot in May. Santos and his supporters failed to collect the needed signatures in time to place the proposal on the May ballot. They did collect over 5000 signatures and are planning to take them before the Denver City Council in the

summer or fall for consideration.

Assessed Property Values To Double —

Assessed values for real estate will double in 1987. County assessors are updating real estate values from the 1977 base year to one using January 1, 1985, market values. The move will have a resounding impact on your property tax bill. As we all know, the market value of your property in January, 1985, was probably not the same as now.

For a taxpayer harboring any misgivings about the value assigned a property in May, an appeal is in order as a preventative measure. Once begun, an appeal can readily be abandoned but the launch window for lodging the appeal is very brief. Better to have appealed and have the luxury of dropping it than be saddled with an enormous tax increase and no avenue of redress.

The following calendar dates are critical for all property owners:

- ★ May 24, 1987: The County Assessor must have mailed notices of increase in valuation to all property owners if the value of land or improvements has been increased.
- ★ June 20, 1987: Written objections to a

change in assessed value must be post-marked no later than this date and mailed to the County Assessor.

★ June 25, 1987: The last day to appear in person before the County Assessor to protest a change in assessed value.

★ June 30, 1987: (Last working day in June); The County Assessor renders his written decision on each protest.

★ July 13, 1987: (Second Monday in July): An Assessor's decision may be appealed to the County Board of Equalization, which will conduct hearings in July.

★ July 31, 1987: (Last working day in July): The County Board of Equalization must notify the taxpayer of its decision.

★ 30 days after Board of Equalization Decision: Appeals may be lodged with the State Board of Assessment Appeals.

★ 30 days after Board of Assessment Appeals Decision: Appeals may be taken to the District Court of the county where the property is located.

David Phifer is chairman of the Local Government Committee.

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Highlighting You and AAMD !!!

By Maureen McKenna

I am a proud member of AAMD where they offer dedicated CAM instructors who donate their time and experience in helping others. It is commendable that the caring members of AAMD offer so much to this industry and they need to be recognized for it.



Maureen McKenna
Manager
Pine Garden Apartments

The CAM program has made me more conscientious of the multi-family market and my role in it. CAM has broadened my horizons not only in my present position but has also created more possibilities for my future.

My employees have been motivated by my professional attitude, which has created their desire to explore the fields of Resident Management, Leasing, and the CAMT program. We have become more team oriented and strive to keep existing residents our main priority.

The specialized CAM program has enhanced my value to my property manager and owner. I would like to give a special thanks to my property manager, **Dave Phifer**, for being so supportive with my education.

Participation in the CAM program has introduced me to some outstanding people. Not only have the instructors been a valuable tool but the student body has been a fun support system in sharing ideas and objectives.

With the soft market in the multi-family housing industry, resident managers owe it to themselves to become the best that they can be and the CAM program offered at ACC is an excellent beginning to becoming more professional. It is available to anyone who has the desire. I would like to thank the CAM program for teaching me how to "get things done through others while building them up in the process."



Bob Adams, American Federal Savings discusses refinancing at the forum meeting.

Rental Happenings

Exterior Painting Specifications

By Tim Addis

The second biggest mistake one makes when shopping for an exterior paint job is to request estimates from painting contractors without specifications. The biggest mistake the shopper makes is to sign a contract for the lowest price out of all of those bids received. When sending three different contractors to the property, without specifications, the bids received will reflect three different opinions of what needs to be done, as well as three different products to be used, at three different prices. Therefore, signing a contract for the lowest price, will ultimately buy the cheapest job, but probably not the best value.

Houses are never built without blueprints and paint jobs should not be bought without first providing proper specifications. Different properties have different problems. These specific problems need to be addressed and proper solutions proposed by a knowledgeable and experienced individual in the industry.

Generally speaking, there are several sources of assistance available from which to select when seeking to acquire job specifications: a coatings consultant, a manufacturer's or supplier's representative, or a painting contractor.

Coatings consultants can be engineers or architects who specialize in the painting industry. These consultants should be chosen carefully. They should have no affiliations with any contractors, manufacturer or supplier. Remember, a high fee and a high level of competence do not necessarily go hand-in-hand. Names of consultants may be obtained from the Property Management Association of the Consulting Engineers Council of Colorado.

In most cases, paint manufacturer's and supplier's representative's will be able to provide many of the same services as a coating consultant. They will visit the property, make a comprehensive inspection and develop a work specification. A paint representative will usually specify his products exclusively, therefore it is important to be familiar and satisfied with his products. More often than not, a paint representative will offer a guarantee on his products, if his specification is followed.

Unfortunately, most property managers rely on painting contractors to bid their work with no specifications or one that is so vague that the contractor is forced to make assumptions. This way, each price reflects a different concept of the work to be done. Many contractors will make an inspection and provide a work specification for the other contractors to follow. Of course, the specification will reflect his techniques and the products he prefers, but it will provide you with a place to start in obtaining comparable bids. The contractor who supplies the specification has obviously spent more time on the project and therefore should receive special consideration when the job is let. If his price is high, he will usually negotiate what can be done to lower the price.

Painting is a far more complex undertaking than it would appear. Working with someone who is experienced, knowledgeable and reputable, and whom you can trust fully, is important.



Tim Addis
Sunshine Painting

EDUCATIONAL COMMENTS !!!

By Pati Kessler and Cheryl Matovich



Pati Kessler
Resident Manager
Terrace Gate Apartments

Pati: Last July I started the position as resident manager of Terrace Gate Apartments. It had been seven years since I had managed a property, and quickly found a new market and increased demands overwhelming. Learning was a matter of trial and error — mostly error. Fortunately before I could make too many mistakes, a brochure arrived from the AAMD offering CAM I, with classes starting in September. After speaking with **Joanie Caldwell**, I knew taking the CAM I course would be a start in the right direction. The classes were a learning process as well as a support group. The instructors were knowledgeable and experienced and the other students were supportive and offered many good suggestions. I enjoyed CAM I so much that I continued with CAM II and feel that what I have learned has been invaluable in my position.

Although our reasons for taking the CAM courses were different, the end result was the same. Thanks to the expertise, enthusiasm and dedication of the instructors, we both have increased confidence in our abilities and the knowledge needed to use those abilities properly.

One of the greatest advantages we found was taking the course together. After classes we would discuss what we had learned and implement new ideas together. Learning together and working together to use what we had learned gave us increased enthusiasm and initiative. Thanks to AAMD for providing us with the opportunity to learn from such qualified instructors.

Cheryl: I have only been in this business a short time — about two years; so, of course, there were a lot of questions in my mind:

- 1.) Do I know enough about the apartment business?
- 2.) How do I deal with the public?
- 3.) How can I better my leasing techniques?
- 4.) Do I know enough about the laws — specifically: three-day notices, the lease and security deposits.

Besides learning about the things I mentioned above, I had the chance to meet some other people in the related business. The instructors were fantastic, and besides teaching things that were out of the book, they gave examples of everyday occurrences that happen at a complex. I now feel more secure at my job, which makes me more confident and a better employee for my employer.



Cheryl Matovich
Assistant Manager
Terrace Gate Apartments

— Much Obligated —

We have received many great comments on the **Resident Retention Workshop** held the 18th of February. **Ann Watkins**, with Fox Capital Mgmt. certainly did an excellent job on organizing the event. The leaders were superb in conducting the workshops. They were: **Gina Brewer**, with Farb Investments; **Natalie Davis**, with Murray Mgmt.; **G. Sam Feeney**, with Riva Mgmt. Co.; **Carol Ann Frisco**, with Tanglewood Oaks Apts.; **Bud Leu**, with Belcor Prop. Mgmt.; **Michael Malone**, with Acacia Equities, Inc.; **Dale McCombs**, with McDermott, Stein & Ira; **Paulete Miller**, with Anne Dresser's Apt. Store, Inc.; **James B. Phelps**, with Great West Mgmt. & Realty, Inc.; and **Beverly Roberts**, formerly of the Cairn Co. and now with **The Apartment Directory of Greater Denver**.

Let's not forget the sponsors for the refreshments. We wish to thank them too!

Turf Maintenance Co. and **Nick McCoy**
MCS Distributors and **Bobby Antonich**
The Service Broker and **Bill Armstrong**
Schmitz Carpet Care and **Paul Schmidt**.

It was wonderful to have the opportunity to work with such outstanding members. Our sincerest appreciation.

— The Education Committee

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A shopping report is always handled in a professional and confidential manner. It will give those who have requested this service a great return by increased productivity, improvement of leasing skills, and unequivocal success in the management business.

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A Certified Apartment Manager (CAM) will visit your property and complete an extensive evaluation pinpointing any special areas of concern. Everything from the initial telephone contact to the property tour to closing techniques will be addressed in the report.

According to **Rick Glasoe**, property manager for ACCU, "The shoppers report was done extremely well and prompt service was given."

For more information on the Shopping Service and how it can help you improve your operation, contact the AAMD Education Department at 329-3300.

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- 1) Heating and Air Conditioning — January 20, 21, 27, 28, 29th
- 2) Appliances and Electrical — February 17, 18, 19, 24, 25th
- 3) Interior Maintenance — March 17, 18, 19, 24, 25th
- 4) Exterior Maintenance — Pools, Grounds, Local Allocation, Introduction & Operations — April 14, 15, 16, 21, 22, 28th
- 5) Plumbing — June 16, 17, 18, 23, 24th

Each module will be \$70. Upon completion of all 5 modules, the CAMT student will receive their designation by NAA. Total cost for five modules is \$350.

CAMT students have three years to complete their designation. If there are any questions concerning the CAMT course, please call the AAMD office at 329-3330.

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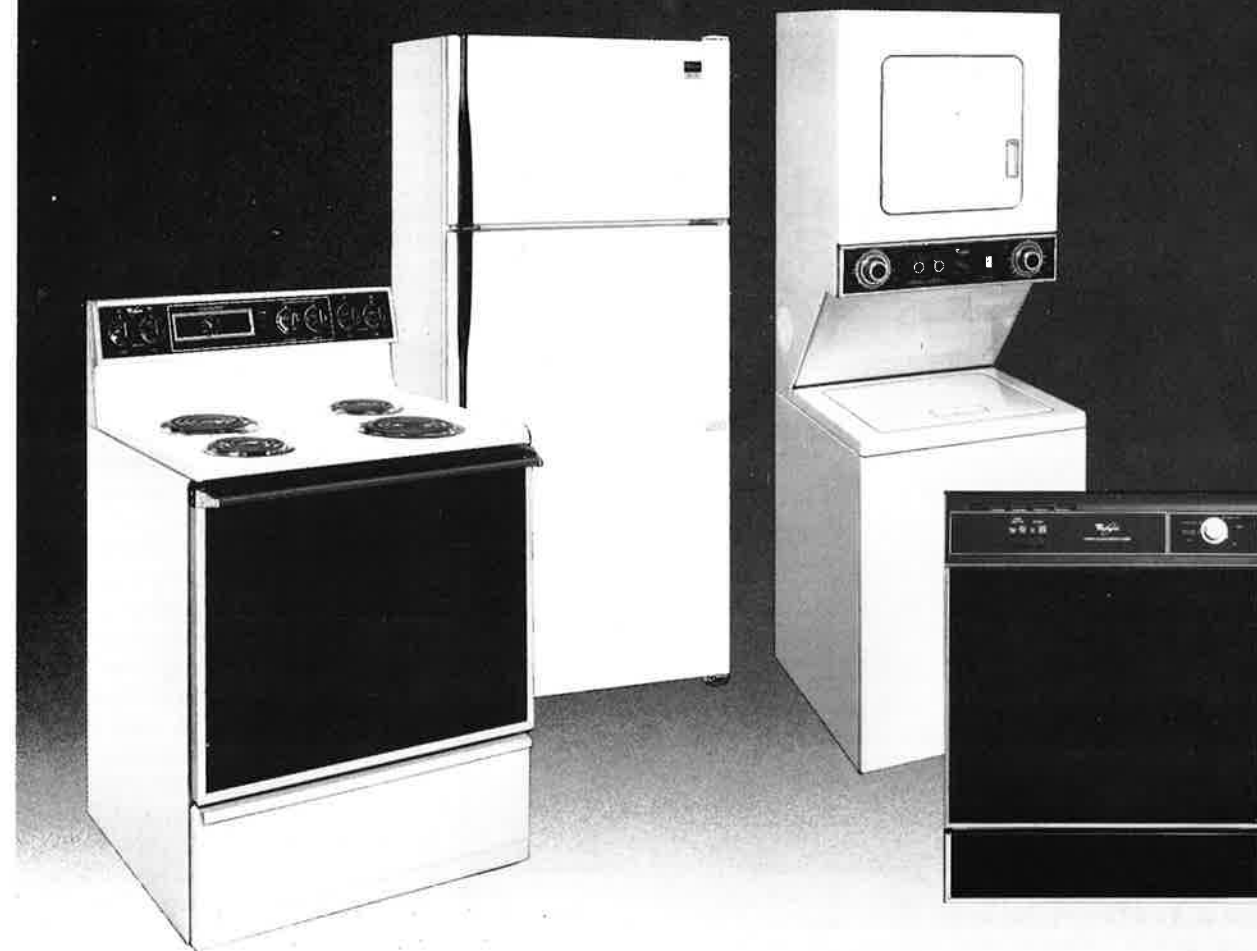
Candidacy and exam fees non-refundable after start of course; ACC tuition portion of course costs refundable in accordance with ACC refund and withdrawal policies.

AAMD does not discriminate on the basis of race, color, creed, religion or national origin in any of its educational programs.

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... continued from page 9

come round to him who will but wait," a sentiment President Lincoln addressed by quipping, "Things may come to those who wait, but only the things left by those who hustle." The active volunteer hustles. The association's political influence and ability to serve its members are equal to its numbers and its financial stability. Those two crucial factors invariably increase in direct proportion to the hustling done by its standing committees, board of directors, and executive committee. Some of our smaller NAA affiliates are run entirely by dedicated volunteers with no paid staff at all. Most are operated by a permanent staff of one or two people supported by a hard-working cadre of volunteers. None of them, no matter how large... and that includes the NAA itself... could exist without volunteers. They would be coasting on empty, and anyone who's ever run out of gas in the desert knows how futile that is.

Each year, the NAA gives The National Membership Growth Achievement Awards. It isn't unusual for nominees to show increases of twenty, fifty, even one hundred percent over a twelve month period. That's volunteerism at its finest and most effective.

The NAA is particularly blessed. In addition to benefiting from the internal membership growth of its affiliates, we are enriched by the hard work of our Regional Vice Presidents, those men and women charged with recruiting new affiliates nationwide. Once a year, *Units*, the NAA's official magazine, publishes the professional biographies of the new Executive Committee and Regional Vice Presidents. Those bios reveal a telling pattern. Virtually all of the men and women who have achieved high volunteer office in the NAA began as state and local committee members, officers, or instructors. Most have strong records in community service as well. Sometimes the two blend. Volunteer work for a center for battered women becomes an industry project to house those women and their children. Fundraising for the USO leads to an emergency housing program for military families. A concern for the well-being of the underprivileged inspires a program to lend a "Helping Hand" into the mainstream.

Our industry provides one of mankind's basic needs—shelter—and does it well and economically. We are proud of that and proud to be volunteers in the associations that support our industry. ●

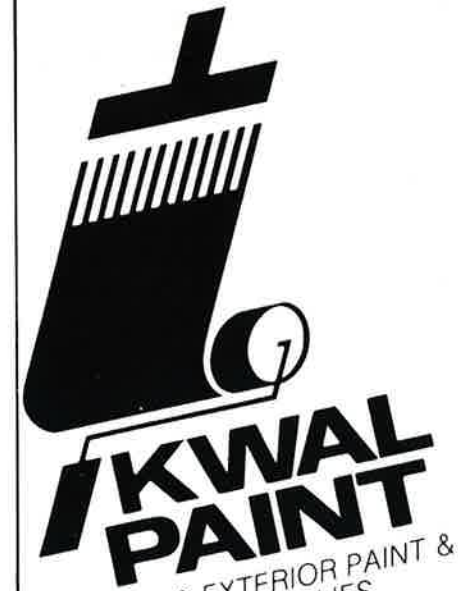
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The Trade Show features 149 exhibits displaying products and services vital to the rental housing industry. The seminar schedule allows ample time to tour the exhibits and visit with the firms who have displays.

Resumes are on file at the AAMD office for all areas of the apartment industry. Call Donna at 329-3300, for information.



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IN THE NEWS



Martin and Peterman Offer New Service

Martin and Peterman Inc., a leader in the Carpet Cleaning and Sales industry for the past ten years, has announced a recent addition to the services, MPI Chem-Dry®. This system meets and exceeds their quality control. MPI Chem-Dry® System enables apartment managers the luxury of scheduling in the morning — cleaning in the afternoon and occupying the apartment in the evening. Not only is the new process non-toxic

but it also has the ability to remove most red dye and other thought-to-be permanent stains. For further information or free consultation call 444-4444.

United Phone Book Comes to Denver

Until United Phone Book opened its doors last September, Denver was one of the last major cities in the U.S. to have only one phone book. New AAMD member Lisa Allen, representing United Phone Book, confirmed it's the fastest growing and most written about section of the publishing industry today. Competing head to head against the standard Yellow Pages, United will carry a complete listing of all metro businesses in both the white and yellow pages, as well as many novelty items. There will be street maps, stadium and thea-

tre layouts, sports schedules, skiing information, bike and bus routes and a complete zip code directory featured. According to Allen, "For business owners, there's the added bonus of ads costing nearly 50 percent less than the standard book, while enjoying a larger distribution area." Further information may be obtained by calling 220-9500.



Robert J. Miller
Schmitz Industries

Schmitz Industries Announces New President

Mark Schmitz, chairman of the board of Schmitz Industries, announces the appointment of Robert J. Miller as president.

In his new capacity, Miller will direct the company's franchising program, as well as overseeing the equipment manufacturing and chemical blending operations of the company.

Schmitz Industries, which began operations in Dallas in 1974, will soon commence a nationwide franchising program. The Schmitz Carpet Care outlets will specialize in carpet cleaning, dyeing and restoration. Franchises will be available in selected cities throughout the U.S. The Denver franchise owner, Paul Schmidt, is well known to all AAMD members and can be reached at 891-8888.



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c.) **Effective Date** — With respect to any group health plan maintained by a subject employer, the COBRA modification applies to all medical care received by affected employees and spouses on and after May 1, 1986.

d.) **Premium Rates** — A certain amount of additional claim liability is attached to the revised Medicare coordination provision. To fund this additional liability, it will be necessary to place all insured employees age 70 and over into the active employee age 65 to 70 premium rate class (unless advised that these older employees are retired).

III. VA/Military Hospital Reimbursement:

The last of the three COBRA provisions that affect group health plans directs that the VA/Military Hospital exclusion be revised. That is, this third COBRA provision requires that all insured and non-insured group health plans (regardless of employer size) reimburse the federal government for VA/Military Hospital care provided to any plan participant. Such reimbursement is to be payable only upon demand and then only to the extent permitted by the plan design (i.e. deductibles, coinsurance, etc. will apply).

C.Summary:

These new laws have far reaching effects in areas of benefit plans administration and cost shifting from government programs to the private sector. The new change may appear to be overwhelming, but there are some efficient ways to handle this transition with a minimum of inconvenience. Set up your checklist and have "general notification of continuance of coverage" forms on hand. Further in-depth versions of these laws and their application will be available upon your request. Your legal counsel should be consulted regarding the interpretation of these laws.

Hopefully, this article will bring to your attention the fact that these laws do affect you, and you may need to take some action to comply.

Don't you just love it!

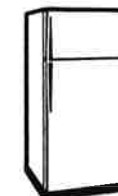
Patrick E. Nolen, CLU, ChFC, is a partner in Nolen/Western Company, an Employee Benefits/Financial Services firm which set up the current AAMD employee benefits insurance program several years ago, and serves as acting consultant to the association in its insurance planning.

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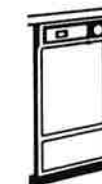
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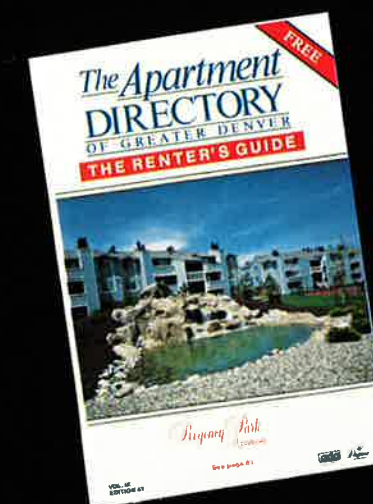
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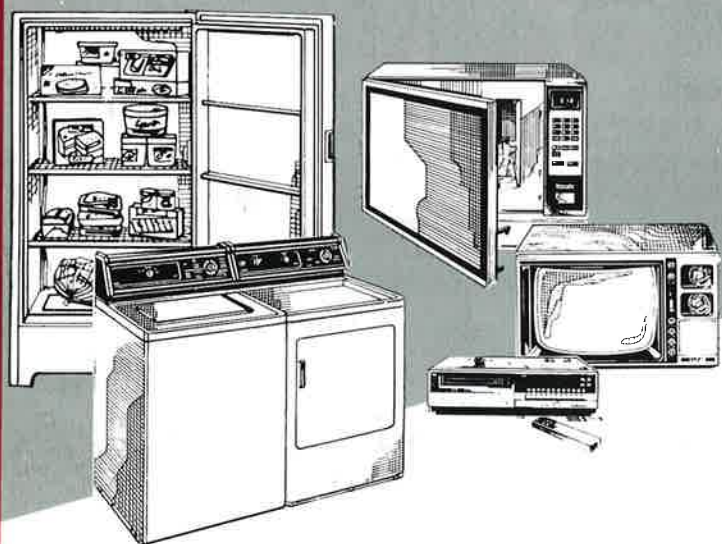
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