



Chapparral Community Newsletter

A Publication of the Chapparral Homeowners Association ■ January 2008

President's Report

by *Joni Hibdon*

By the time you receive this letter, the holiday season will be over and we will be into 2008. In this letter, I wanted to take a moment to focus on past, present and future.

Related to 2007, I want to thank all of the homeowners who actively volunteered to support the community during the year. Whether volunteering to serve on the Chapparral HOA Board, supporting the ACC, exploring options for new entrance signs, helping with the 4th of July Parade or Chapparral Sleigh Ride, your commitment and contributions are truly appreciated – thank you! I also want to recognize the Chapparral Metro District Board and thank them for their hard work during 2007 to ensure the community's water rights were handled in the best interests of the community, that the pool was maintained to support the community's needs and to ensure the common areas continued to be beautifully maintained.

Related to the present, I want to inform you that the Chapparral HOA Board has three positions up for election this coming year. As background, the Board has 7 members. The continuing members include the following (with the expiration of their term indicated in parenthesis): Randy McCurdy (2008), Terri Lash (2008), Bill Andrus (2009), and Randy

Baham (2009). The vacancies are for 3 seats with terms ending in 2010. As such, we are in need of additional volunteers to serve on the Board. It is a great way to get to know what is really happening within and to give back to the community. To prepare for an election, if you are interested in serving on the Board, please email me at jonihibdon@chapparral.org, by January 13, 2008. I will be absolutely thrilled if we have more candidates than vacancies and thus an election.



Related to the future, the HOA Board plans on sending out a 2008 Community Survey to ensure we understand areas of community interest. As you may be aware, we have a few outstanding 2007 community initiatives which include 1) Chapparral Document review and updates (includes covenants); 2) Entrance Signs; 3) Traffic Calming; 4) Website design and maintenance and 5) Chapparral Trails initiative. For those of you who are interested in volunteering for any of these activities, please indicate your interest on the 2008 Community Survey or contact me directly.

With continued and active community involvement, I know that 2008 will be a good year for Chapparral.

Together we can keep this a Great Community. Best wishes for a Happy New Year.

2007 Chapparral Sleigh Ride

The 5th Annual Chapparral Sleigh Ride was a huge success! It was wonderful to see all of our neighbors who came out and braved the freezing cold on December 9th. Over 160 people had a chance to ride the horse drawn wagon (sleigh), approximately 200 community members had a chance to visit in the warm tent enjoying the refreshments, crafts and visiting with one another – thank you for attending!!!

A big 'Thank You' goes out to those who donated their time and ensured that we had refreshments available for the community: Cathy Noon, Jean Worley, Mary Jo Webb, Jenny Seib, Sue Brunk, Lina Fletcher, and Mary Bak.

We would also like to provide a very special thank you to our neighbors who donated their time before, during and after to support this community event:

- Rob and Carly Seib, William Cunningham, Liz Teklits, Dave Fletcher, and Randy McCurdy *for helping out before the ride with moving tables and chairs, decorating Santa's area, preparing the refreshment tables, moving hay bales, starting the fire and helping with lighting and electronics.*

continued on page 2

Interested in Serving on the Chapparral HOA Board?

The Chapparral HOA Board has three positions up for election this coming year. If you are interested in serving on the Chapparral HOA Board, please notify: jonihibdon@chapparral.org of your interest by January 13, 2008. The election of new board members will occur at the Annual meeting in February 2008.

Next Chapparral Board Meeting

Monday, Jan 14 • 7 p.m.

Creekside Elementary School

Everyone welcome – please join us!

2007 Chapparral Sleigh Ride, continued from front page

- Doyle Tinkey for ensuring the fire kept us warm throughout the night.
- Ally Bak and Sara Billington, and Cathy & Jim Noon for popping and serving the popcorn.
- udy Chambers for donating the cool 'glow in the dark' wands that helped to light our way.
- Mary Ann & Jim Neumann, Bill Andrus, Kathy Emmons, Luann & Doyle Tinkey, Cathy & Jim Noon, Dave Fletcher, and Randy McCurdy for helping to clean-up after the sleigh ride...there were tables and chairs to breakdown and move, trash to dispose of, and lots of things to gather and move back into place.
- Liz Teklits, Carly Seib, Ally, Meagan and Michael Bak, and Laura McCurdy for assisting with the kids crafts.
- Judy Manning and Laura McCurdy for jumping in and helping at the sleigh ride sign-up table.
- And, of course, SANTA who made a very special appearance just for the Chapparral Community. We hope he will be back to visit next year!!!

We also want to provide special mention of John Bretsch, Davey Tree District Manager for donating the woodchips and firewood for the event. The woodchips ensured we weren't walking in snow and mud and the firewood...well, it kept us very warm!



Finally, thank you to the Chapparral community for expressing an interest to continue this wonderful tradition and to the HOA Board for their continued support. What a fantastic community to live in...to have such terrific neighbors who are interested in celebrating the holiday season together.

Have a wonderful and healthy New Year!

—Dennis & Joni Hibdon

*Then sing, young hearts that are full of cheer
With never a thought of sorrow;
The old goes out, but the glad young year
Comes merrily in tomorrow.*

Emily Huntington Miller



Chapparral Homeowners Association

Board of Directors

- President: Joni Hibdon 720-886-0785
- Vice President: Randy McCurdy 303-766-7303
- Secretary: Terri Lash 303-617-9911
- Treasurer: Mary Ann Neumann..... 303-690-6823
- Director: Bill Andrus 303-795-2828
- Director: Randy Baham 303-484-1532
- Director: Dan Stenersen 303-400-4460

Newsletter Coordinator

Terri Lash. terri.lash@comcast.net

ACC Coordinator

Phil Bucher 303-766-3180

Chapparral Metro District Board Members

Operations and Emergency Service • 303-779-4525

- President: Lou Hurtado 303-693-4037
- Vice President: Jim Neumann 303-690-6823
- Treasurer: Doyle Tinkey 720-870-7613
- Secretary: Cathy Noon..... 303-766-2523
- Director: Garry Cornish..... 303-693-4431

The Chapparral Community Newsletter is published monthly by the Chapparral Homeowners Association, a non-profit homeowners association. To submit an article, please call a board member.

Advertising

The deadline for advertisements is the 15th of the month for the next month's issue except the Jan. issue which is Dec. 6th.

To place an ad call **Colorado Lasertype, 303-979-7499**
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Arapahoe County Sheriff's Office

On 11/13/07 the Arapahoe County Sheriff's Office received a report from a resident in Unincorporated Arapahoe County which involved a "Call Forward Scam." The resident reported receiving a call where the male caller told her that he was Officer Ware and that he was with "Reverse 9-1-1". The caller told the resident that she had a family member in an accident in Denver and that a Sergeant needed to talk to her about the accident. She was then told that she needed to follow the caller's directions precisely and make the call immediately. She was instructed to dial *72 1-773-499-1249 and told she should speak to the Sergeant that answered the phone.

When the resident called the number all she got was a weird "click" sound. Soon after she placed the call, she received two calls where her "Caller I.D." indicated that the calls were coming from a prison. It was later determined that the calls came from the

Cook County Jail in Cook County, Illinois. This scam is usually referred to as the "72#" or "*72" scam because these are the telephone codes commonly used by individuals and businesses to forward phone calls.

How the scam works is: when the victim inputs the call forward number with *72, it is giving the caller free access to his or her phone line and the con artist is then able to make expensive phone calls on the victim's dime. If the con is able to trick the victim into forwarding their phone to another number (in this case the Cook County Jail), the con can repeatedly make calls that will be charged to the victim's phone. Depending on the service provider, call forwarding can be turned off by pressing "#73" or "*73".

If you are victimized by this scam, report the victimization to your local law enforcement agency immediately.

CMD Report

by Doyle Tinkey

With the closure of the pool and the end of the irrigation season, there is not much new activity to report from the Metropolitan District. The main activities are related to ACWWA providing water service to our community. Everything occurs before this newsletter is published. The CMD board strongly believes we need to be part of a larger water organization that has the resources to provide a reliable water source for our community for many years to come. We want to thank the community for your support on this important issue.

One of the remaining transition issues that will affect all of us is the transition from the CMD billing system to the ACWWA system. CMD bills for water every two months while ACWWA bills monthly. The last CMD bill will be based on a special meter reading that will be made around December 31, 2007. ACWWA will take over our system on January 1, 2008, and make their first meter reading the first of February 2008. The bill that Chapparral customers receive in January will be from CMD for service covering the period from October 15th to December 31, and the bill in February will be from ACWWA for water service beginning in January 2008.

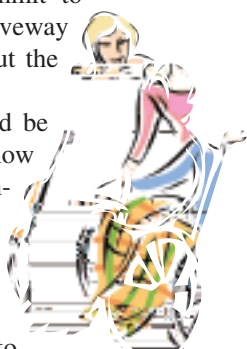
Finally, the CMD board would like the community to know that three of the board positions expire in May of 2008. One or two of the existing board members have indicated they will not run for reelection. If anyone is interested in running for the board they can obtain nomination forms from Community Resource Services (303-381-4960) after February 1, 2008. With the elimination of the water service, the board responsibilities will be management of the pool, community center, entrances, open spaces, and the antenna leases. The CMD will also be responsible for collecting the mill levy and making the payments to ACWWA. If anyone has questions regarding these board positions they can contact any of the existing board members.

"Arapahoe County's Adopt-A-Senior or Disabled Neighbor in Need" program

What is the Adopt-A-Senior or Disabled Neighbor in Need?

Adopt-A-Senior or Disabled Neighbor in Need is a volunteer service program where individuals, organizations, businesses, classrooms, families, and groups can commit to removing snow from the sidewalks and driveway of a community resident in need throughout the winter season.

Interested volunteers can contact us and be matched with a resident(s) in need of snow clearing in their neighborhood. The volunteer is committed to the same resident throughout the campaign but may adopt more than one neighbor if desired. Call **303-738-8040** or email us your request at lhaley@co.arapahoe.co.us. Remember to include a phone number that we can reach you at.



"Many a man's reputation would not know his character if they met on the street."

— Elbert Hubbard

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Your Young Child and the Cold Temperature

Winter isn't just a time to stay indoors and wait for spring. Not only are there tons of great Colorado activities to do in the wintertime — like making snowmen, sledding, ice skating and skiing — but it can actually be good for children, even toddlers, to go outside and get some fresh air.

Children don't "catch" a cold or flu virus because they are out in cold weather. They catch these viruses by touching contaminated surfaces. People tend to be inside around each other more often when it's cold outside and that's why there's an increase in illnesses during the cold weather season.

"Whether your child is outside in the cold for 10 or 15 minutes or for a longer length of time, the important thing is to have them dress appropriately in layers and to come inside when clothes get wet," says Dr. Regina Opalach with Colorado Kids Pediatrics. You can also give your kids a snack before going out. The calories will give their bodies energy in the cold weather.

There's no set amount of time children should be allowed to stay out in the cold. However, when being cold becomes unpleasant, it's time to go inside. One thing many people forget about in the winter is protecting your kids' faces with sunscreen. Even though the idea of a sunburn in January can seem odd, snow can reflect up to 85% of the sun's ultraviolet rays.

Children are at greater risk for frostnip and frostbite than adults, and the best way to prevent it is to make sure kids are dressed warmly and that they don't spend too much time in extreme weather. Frostnip is an early warning sign of the onset of frostbite. It leaves the skin white and numb. After bringing your

child inside, remove all wet clothing because it draws heat from the body.



Frostbite occurs mostly on fingers, toes, ears, noses and cheeks. The area becomes very cold and turns white or yellowish gray. If you notice frostbite, take your child immediately to the nearest hospital emergency room.

Should you or your child ever need emergency care, you can rest easy knowing that **our 24-hour Emergency Department is nearby**. Our location is convenient — you will find us on the southwest corner of the Arapahoe Road and Jordan intersection in Centennial.

These health tips are brought to you by Centennial Medical Plaza. Reach us at 303-699-3060 or visit our Web site at www.centennialmedicalplaza.com.

Eating Smaller Meals More Often

Dr. David Katz, author of *The Way to Eat*, says the key to successful weight loss is to eat three small meals interspersed with healthy mid-morning, afternoon, and evening snacks because this helps the body burn calories more efficiently and helps prevent overeating. One way to do this is to take a "half-now, half-later" approach. So save half of your breakfast for a mid-morning snack; at lunch, put aside half of a sandwich for an afternoon snack; at dinner, save your dessert for the evening.

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Chapparral 480 Homeowners Association Board of Directors Meeting

Minutes of the regular meeting held:

Monday, 10 December 2007, Creekside Elementary School

Call to order: 7:05 p.m.

Board members in attendance: Joni Hibdon, Randy McCurdy, Mary Ann Neumann, Bill Andrus.

Other attendees: Cathy Noon, Glenn Calfee, Ken Auser, Cory Bromley

1. The minutes for the November 2007 meeting were corrected to strike "unlicensed vehicles in driveways" from item #3 under ACC. This is a city violation versus a covenant violation.
2. Treasurer's Report.
 - a. Only 1 homeowner dues payment remains outstanding – a lien will be assessed.
 - b. The 2007 budget and 2008 proposed budget information was reviewed and discussed. The 2008 final budget will be reviewed during the Jan 08 HOA meeting.
 - c. The 2007 financial statements were approved as submitted.
 - d. Discussed the Chapparral Directory and how we will get information from homeowners as well as the compilation, copying and distribution of directories.
 - e. Discussed an alternative method of raising funds for events like the July 4th party to increase quality of food, service, etc. A question will be added to the community survey addressing this issue.
3. ACC Update
 - a. No new applications.
 - b. Two violations noted during the month. Letters were issued to the homeowners.
 - c. Homeowners discussed current and alternative methods of "enforcement" as well as how we could positively influence homeowners who have violations (ie, volunteer to help out a homeowner)
 - d. Discussion about how covenants are applied and enforced.
4. Chapparral Metro District (CMD)
 - a. Closing with ACWWA will be 12 Dec 07; ownership changes effective 1 Jan 08.
 - i. A Welcome Letter from ACCWA will be sent to all Chapparral homeowners shortly.
 - b. Last Metro District water bill will be in January 2008 for service ending 31 Dec 07.
 - i. 1st ACWWA bill will be Feb 08 for service beginning 1 Jan 08; bills will now be sent monthly (they were bimonthly with CMD)
 - c. Metro Board elections will be held in May 08; nominations in Feb 08.
 - i. At least 2 openings, possibly 3 positions will be voted on.
 - d. Discussion on changing time/date of CMD meetings.
 - e. Will status of the Metro Board change without the water responsibility? No. The CMD is still a stand-alone entity with its own board and taxing authority.
5. CenCon –
 - a. City of Centennial website has been revamped – check it out!
 - b. Patrick Anderson is the new Ward 3 councilman
 - c. A new code enforcement officer is available to provide a workshop to interested HOAs
 - d. The Home Rule Charter Commission meets bi-weekly; updates available on the city's website; citizens can input online
- e. County Line Rd will be closed Jan 19th from Colorado to University for a period of three months.
6. Communication
 - a. Brief discussion of submittals for newsletter banner/logo redesigns and new newsletter names; vote postponed to January 2008.
 - b. Due to the Christmas Holidays, newsletter submittals for January 2008 newsletter are due Tues COB, 11 December.
7. Sleigh Ride (Community Open House)
 - a. Over 200 residents participated, 160 enjoyed the sleigh ride – a good time was had by all!
 - b. Next year's sleigh ride is tentatively scheduled for December 7th.
8. Other Updates/New Business
 - a. Next Covenant Update meeting is mid-Dec.
 - b. Traffic calming
 - i. Of 7 communities evaluated, Chapparral ranked #7 as a "problem" community
 1. There is a question as to where the measurements were taken
 2. This is significant as it gives the community the option to self-fund approved traffic control tactics if we choose.
 3. Suggestion made to add an extra sheriff patrol.
9. Next meeting is Monday, 14 January 2008, at Creekside Elementary School.

The meeting adjourned at 9:05pm.

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Making Healthy Resolutions

Dr. Donnica Moore offers these healthy resolutions for the New Year:

1. I will give myself and my family the gift of a healthier lifestyle this year.
2. I will give myself the gift of a healthy breakfast each day.
3. I will give myself the gift of stopping my unhealthy behaviors (smoking, etc.).
4. I will wear my seat belt religiously.
5. I will increase my water intake.
6. I will take my necessary vitamins and supplements.
7. I will practice proper dental hygiene.
8. I will have my annual physical exam.
9. I will practice monthly self exams.
10. I will increase my daily activity and enjoy it!

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CenCON – Cathy Noon

City of Centennial – The city website (www.centennialcolorado.com) has a new look with lots more information and is interactive. Patrick Anderson was sworn in on December 3 as Ward III council member replacing Andrea Suhaka, who stepped down early to serve on the Charter Commission. A recount of all the ballots was done to confirm Gail Coombs as the winner for the final seat on the Charter Commission. Karen Hamilton will serve as alternate. City's 2008 budget includes 400,000 added to reserves at the end of 2008 and additional funding for code enforcement, approval of budget for the Sheriff's office, approval of a preventative maintenance program for the city's streets and funding for a new Public Works program to begin July 1, 2008, new software in the courts, planning and development and citizen complaints to allow more interactivity by the public, and possibly two community events in 2008 – to be announced. Code Enforcement is planning a workshop similar to the planning workshop and is also available to attend CenCON and HOA meetings. City plans for participation in funding in a community room at Southglenn is off the table as public GOCO funds cannot be spent on a privately owned facility.

Centennial Home Rule Charter Commission – The 21 members meet most Thursdays until the end of February. The proposed charter will be presented to City Council on March 3rd and will go to a vote of the public on June 10th. Progress on the charter commission and the opportunity to have input on the charter can be done through the city website. There will be 2 public hearings – January and February 2008.

Fire Districts – 70% of calls are medical calls and the sheriff's department always responds to provide backup for fire emergencies. Wild land fire fighting in California had several units from Colorado respond. New items have been purchased in anticipation of winter storms.

Arapahoe County Sheriff – Access Arapahoe is a service to receive important updates on crimes, county events, etc. Information to sign up is available on the Sheriff's website www.arapahoesherriff.org. Centennial is the safest city in Colorado and the 21st safest in the nation of cities 75,000 & greater. County Line Road reconstruction will prompt the complete closure of that road between Colorado and University for 120 days from January 19 thru May 19. The entire project will be completed in May 2009.

Protecting Pets

Let firefighters, police, and other emergency personnel know that you have pets in your home or vehicle by posting pet alert stickers on doors and windows. Many pet stores, vet offices, and humane shelters give these out for free. The decals have boxes to fill in to list the number of dogs, cats, birds, and a blank space for other pets. As an extra benefit, some safety experts say that would-be intruders are less likely to break into a home with pets, particularly dogs. If you move out of your home or your pet dies, don't forget to remove the sticker to ensure that emergency personnel do not endanger themselves looking for a non-existent pet.



What's So Special About ... January?

New Year's Day, Jan. 1.

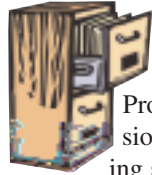
Although it may run counter to most people's New Year's resolutions to lose weight, the Dutch believe that eating donuts on New Year's Day will bring good luck throughout the upcoming year. Other cultures also believe that round foods are lucky because they symbolize events "coming full circle."



Organize Your Home Day, Jan. 14.

Held every year on the second Monday in January, it's a day to devote to organizing your home and clearing out clutter.

Increasingly, people are enlisting professionals to help bring order to their homes and lives. According to the National Association of Professional Organizers, there are nearly 4,000 professional organizers in the United States, with many earning salaries in the six figures.



St. Anthony's Day, Jan 17.

While many Catholics know St. Anthony as the patron saint of lost items, this 2nd and 3rd century Egyptian hermit is also known as the patron saint of domestic animals and the patriarch of all monks.

Healthy Weight Week, Jan. 13-19.

This is always held the third week of the month because its sponsor, the Healthy Weight Network, report that many people go on crash diets in the first week of January, binge during the second week, and are ready for a healthier lifestyle by the third week.

100th Anniversary of the Boy Scout Movement, Jan. 24.

On this date in 1908, Robert Baden-Powell, a lieutenant-general in the British Army, published *Scouting for Boys*, the first book in a series of six. Many historians consider this the beginning of the Boy Scout movement, which today boasts more than 28 million members (both boys and girls) in 155 countries. In the United States alone there are currently more than 2.8 million boys and 2.7 million girls in the scout movement.



Freethinker's Day, Jan. 29.

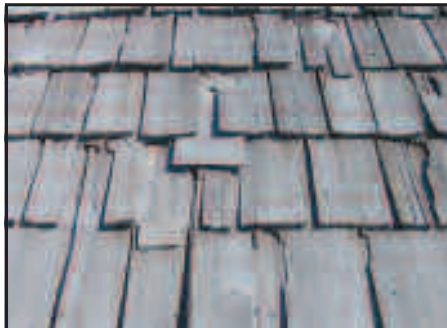
The Truth Seeker Co., a publishing firm established in 1873, sponsors this day as an annual celebration of the birth of Thomas Paine. He was one of the leaders of the American Revolution, as well as the author of *Common Sense* and *The Age of Reason*.



Finding Free Calendars

Even if you buy or receive a calendar for the new year, it's handy to have extras around the home and office. Here's where you can often find free calendars:

- Print and copy shops
- Banks and insurance agencies
- Stationery and card stores



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Cold Turkey is Best

If one of your New Year's resolutions was to quit smoking, the researchers at the Comprehensive Cancer Center at Ohio State University say it's better to quit cold turkey rather than gradually reducing the number of cigarettes you smoke. According to a study, when smokers cut back, they alter their smoking habits by taking longer drags and smoking more of the cigarette before putting it out. Ironically, this can lead them to consume more smoke, carbon monoxide, nicotine, and other cancer-causing ingredients. "Millions of people want to quit and they often see cutting back as the first step in a long-term strategy," said Karen Ahijevych, an associate professor of nursing. "Unfortunately, our research suggests that this may be giving them a false sense of security."



Dr. Martin Luther King Day, Jan. 21

"We now have an opportunity to break the trend of memorials to war and erect a monument which delivers a message of lifelong peace in our land."

— **John Carter, Washington, DC**
Martin Luther King Jr.
National Memorial Project Foundation

These words were spoken in testimony before the Senate subcommittee that oversees memorials in Washington, DC, regarding the proposed memorial to slain civil rights leader Dr. Martin Luther King. Last year, on Nov. 13, 2006, the groundbreaking for the new memorial took place on a four-acre site on the National Mall bordering the Tidal Basin. The memorial will be within sight of the Lincoln Memorial, where King gave his famous "I Have a Dream" speech in 1963. Its centerpiece will feature a sculpted figure of King emerging from a boulder amid a landscape of large stones, flowing water and cherry trees. The memorial will also contain 24 niches along the upper walkway to commemorate others involved in the civil rights movement. Several niches will be left open for future dedications as new events unfold. The memorial's design incorporates underlying themes of justice, democracy and hope. Construction is expected to finish in 2009.

Teen Services

This list is provided as a free service to residents of Chapparral. If you would like your teen's name added, deleted or changed, please call Colorado Lasertype at 303-979-7499. No recommendation or endorsement of any of the names on this list is implied or stated by Colorado Lasertype or the association board. Categories: (B) Babysitting *CPR Red Cross Certified (P) Pet & House sitting (L) Lawn care/Snow removal

Torey Anderson	17	B*/P	303-617-9863
Jamie Anderson	15	B*/P	303-617-9863
Sarah Anderson	15	B*/P	303-693-5897
April Anderson	12	B*/P	303-693-5897
Sarah Billington	15	B*/P	303-699-9828
Patrick Billington	13	P	303-699-9828
Kelly Brown	16	B*/P	720-870-6671
Madeline Brown	14	B*/P	720-870-6671
Caroline Brown	12	B*/P	720-870-6671
Jonathan Craig	16	B*	303-617-1378
Logan Cross	13	B*/P	303-766-2265
Emma Dakin	15	B*/P	303-627-4114
Emily Dombos	14	B*/P	303-220-8264
Whitney Houkom	15	B	303-843-9955
Ashlyn Hummer	13	B*	303-690-7322
Kelsey Kopecky	14	B*/P	303-693-9801
Monet Looze	12	B*/P	303-699-6359
Simone Looze	16	P	303-699-6359
Jarrold Markman	16	B*/P	303-721-0571
Scott Markman	14	B*/P	303-721-0571
Spencer McGurk	15	P/L	303-693-8104
Shane Nelson	16	L	303-328-5238
Jennifer Peterson	15	B*/P	303-693-8645
Bryce Suchomel	15	P/L	303-627-0990
Ian Troyan		P	303-690-7904
K.D. Bromley	11	B*/P	303-699-6707
Callie Cuff	14	B*	303-690-4915

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Cherry Creek School District

For information about Cherry Creek Schools, visit www.CherryCreekSchools.org. Information on the following articles can be found on the website:

- Cherry Creek School District financially sound
- New Board of Education Members
- Dangerous drugs disguised as candy
- High School Information Nights and Performances
- District Requirements for H.S. Grad/College Entrance
- Storm Schedule/Weather Delay Information

IMPORTANT DATES FOR 2008

Spring Break Mar. 31-Apr. 4

New, Longer Car Loans

According to Consumer Bankers Association, nearly 55 percent of new vehicle owners opt for loan periods longer than the standard five years. Personal financial expert Michelle Singletary strongly advises against this practice, arguing that it will put you in an "upside down" arrangement, meaning that the loan balance is higher than the value of the vehicle that secures the loan. This is a costly misstep if you need to trade or privately sell your vehicle before it's paid off, and if you total it, your insurance is unlikely to pay off the entire loan. While Singletary realizes that consumers do this to keep monthly payments low, she says there are safer ways to do that: buy a less expensive car or pay a higher down payment. Ideally, Singletary says your car payment should be no more than 10 to 15 percent of your after-tax monthly income.



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