



December 2012 eNewsletter

> Dining Locally for the Holidays

If you're one of the many Coloradans hosting out-of-towners this holiday, chances are you'll be looking for things to do, sights to see, and most importantly, places to eat. You can go the route of frequenting national restaurant chains to keep guests content, or you can host a true Colorado dining experience by [keeping it local](#) and authentic. Not only will your guests have a more memorable vacation, you'll also be helping create a profound impact on our local economy and communities.



So, where to eat? If your guests are looking for an exotic culinary adventure, you can take them fine dining at [The Fort](#) (yes, it's an actual fort), where chefs create food of the Early West, including Bison, Buffalo, Wild Boar, and even Rocky Mountain Oysters. For the non-meat eaters in your crowd, head over to [Watercourse Foods](#), a local vegetarian restaurant known for their incredibly satisfying comfort food, serving up dishes like Country Fried Seitan or Polenta Florentine.

Of course, no visit to Colorado would be complete without a visit to one of our local brew pubs like [Wynkoop Brewing Company](#), the oldest brew-pub in Denver co-founded in 1988 by current Colorado Governor, John Hickenlooper. If you're looking to keep dining costs down and want great food for the entire family, [Angelo's Pizza](#) is a popular, local, family-run business that's been serving delectable old-school Italian fare since 1974. Another family-favorite that kids and parents will not soon forget is [Casa Bonita](#), a combination Mexican restaurant/entertainment destination that boasts indoor cliff-diving, a gift store, as well as an amusement center.

These are just a few of the [many locally-owned restaurants](#) that make Colorado a great place for culinary pleasures. You can check out more local eateries at [EatDenver.com](#).

> Your End-of-Year Tipping Guide

To tip or not to tip; that is the question. As we count down to the New Year, we have the opportunity to thank the people who have been there for us throughout 2012. [Holiday tipping](#) is an end-of-year cash gratuity to service



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ON YOUR AGENDA

- Dec. 7-9**
[Thornton Winterfest](#)
- Dec. 15**
Sloan's Lake Branch—
[Grand Opening Celebration](#)
- Dec. 22**
Englewood Branch—
[Grand Opening Celebration](#)

HOLIDAY CLOSING

Bellco offices and branches will close at 1pm on Monday, **December 24th** and will remain closed through **Tuesday, December 25th**. We will reopen for regular business hours on Wednesday, December 26th.

We will also close at 3pm on **Monday, December 31st** and will remain closed through **Tuesday, January 1st**. We will reopen for regular business hours on Wednesday, January 2nd.

BELLCO THEATRE

If you haven't already heard, the new Bellco Theatre at the Colorado Convention Center is now open. Stay tuned for the Grand Re-Opening in January. Follow the latest updates on [Facebook](#).

ANNUAL MEETING

Reminder! Our Annual Meeting date is scheduled for Thursday, March 21,

providers such as your hairdresser, newspaper delivery person, baby sitter or dog groomer. If you've only been to your hairdresser once or twice this year, chances are you can forgo the tip. An end-of-year gratuity is only for those that have been providing outstanding service consistently throughout the year.

And just when you thought it was okay to tip any service provider, there are some who are not allowed to accept certain gifts. For instance, US Postal workers are not allowed to accept cash, checks, gift cards or any other form of currency. So to help you sort it all out, we have some recommendations from etiquette ambassador [Emily Post](#) to get you started.

Regular Babysitter—One evening's pay and a small gift from your child

Beauty Salon Staff—The cost of one salon visit divided for each staff member who works with you

Mail Carrier—Small gifts with little intrinsic value, not worth more than \$20

Personal Trainer—Up to the cost of one training session or a gift

Newspaper Delivery Person—Anywhere from \$10–\$30 or a small gift

Housekeeper/Cleaner—Up to the amount of one week's pay and/or a small gift

School Teachers—Books, gift certificates to office supply stores or other thoughtful items

For more etiquette advice and a more detailed list of who to tip and how much, check out [Emily Post's Guide to Holiday Tipping](#).

> Counting Down the Days until Retirement?

Preretirement is the stage of life before retirement, and offers an opportunity to plan and save solely for your retirement years. For most people, this period begins in their late 40s or early 50s and spans anywhere from 5 to 15 years. Determining your retirement income needs when retirement is still in the future is not an exact science.



However, the sooner you start thinking about it, the greater the opportunity you have to achieve the lifestyle you want. The CFS* Financial Advisors serving Bellco Credit Union branches have the experience to guide you in this important planning process.

Generally, retirement income comes from three major areas: Social Security, employer-sponsored retirement plans, and personal savings and investments. It is recommended to have all three of these sources of retirement income securely in place before you retire.

The further you are from retirement, the more difficult it may be to estimate your retirement income needs. Many financial planners believe that the best way for younger clients to estimate is to use the replacement percentage method. In other words, you may

2013. Please join us at 6:00 p.m. at Bellco's corporate office in the Denver Tech Center for this important credit union business meeting.

BELLCO COMMUNITY

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need approximately 70 to 80 percent of your present income to maintain your current standard of living during retirement.

Such variables as your risk tolerance, your ability to save, and the priorities you set for retirement may all change throughout your preretirement years. This is where the Financial Advisors servicing [Bellco](#), available through CUSO Financial Services, L.P. (CFS)*, can provide valuable assistance during this process.

If you're ready to get started, call CFS* at 303-728-3443, email cfsinvsrefs@bellco.org, or stop by any Bellco branch to schedule a personalized complimentary appointment with a CFS* Financial Advisor.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member [FINRA/SIPC](#)) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. Bellco Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

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