

## Why Windsor Gardens

*04-15-2013 by Harry Zirkelbach*

In our society, for most the largest expenditure of a lifetime is the buying of a house. Never done casually. The purchase price, beyond the reach of the buyer, often three to five times the annual income, involves a loan. The investment world has faith that the loan is sound, will be repaid. And the buyer considers the estate theirs, confirmed in the deed. So in the many years of repayment, improvements are readily made by the proud homeowner.

It would be unusual to find a resident of Windsor Garden who never owned a home.

80% of residents here own their condominium. All arrive at this choice, following a lifetime of moves and reengagements. We Zirkelbach's are no different.

When Windsor Gardens was begun, the generation that created us, thought of moving here. They made the inquiries. Chose to stay where they were, in the core city. Lifetime friends resided there. They had liked what was offered here, were not ready to change.

Then, on our first leaving the home of fifty years, the children having left, we considered buying a Windsor Garden condo. Each seen, attractive, modern.

Then a condo nearby came to our attention. It had been completely renovated. All new, walls, floors, appliances, everything. Empty, never occupied. We both liked the location and property, ignored the financial advise, the contingency fund, inadequate.

That was accurate. After ten years of struggle in building management, it was time to re-evaluate Windsor Gardens. We still knew many living here. Bridge playing friends too. The big plus, Nancy Barke's management skill, the adequate Emergency funds, the calm and quiet centering on minimum age, absence of children.

Our Condo complex was also built as an adult community; four Broncos lived there. The changing population brought children; reasonable changes were demanded, expensive.

After ten years of unbelievable sunrises, sunsets, parties on our 3000 sq. ft deck, an elevator to take food from 4th floor kitchen to the 5th foot deck, a circular staircase between floors, we sold the 3000 sq. ft two floor, double condo, moved here in 2008.

We miss the entertaining possibilities, generous space of that decade.

Still, couldn't be happier. Here the monthly Condo fee, including property tax, has not moved out of a 4% range in five years. And those we met here at bridge, lectures, condo activities, writers, exercise, are family. Now this community of 3600 individuals is our small city at the southeast corner of Colorado's largest city.

With acquaintances and friends elsewhere, we happily mention the comforts provided by underground parking, walking trails, trees, floral beds, and grass outside the our windows emphasizing each season of the year. And, residents are represented by men and women of good will and humor, both from Administration and the Board.

As in 1960s the biggest asset for Windsor Gardens lies in the contentment of residents like Harry and Barbara Zirkelbach who remind younger friends and acquaintances, life is actively adventurous here, and the living is inexpensive.  
And that everyone wants.