



Dora

Department of Regulatory Agencies



Consumer Protection Is Our Mission

<http://www.dora.state.co.us>

303-894-7855

1-800-886-7675 (Toll Free)

TDD Users—711



Bill Ritter, Jr., Governor

D. Rico Munn, Executive Director

Calendar 2008

Depend on DORA— For Consumer Protection and Professional Service



Dora
Department of Regulatory Agencies

Consumer Protection Is Our Mission

<http://www.dora.state.co.us>



At the Department of Regulatory Agencies (DORA), we ensure that Colorado's economy will thrive through a regulatory framework that protects Colorado's consumers, while fostering fair and rigorous standards for professionals and businesses.

DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. That makes sense for consumers, and consumer protection is our mission.

With Colorado citizens in mind, the qualified professionals at DORA work to:

- Communicate consumer rights, and professional and business responsibilities
- Consistently and fairly apply professional standards and enforcement of regulation
- Connect regulatory activities and economic development

Think of DORA as your collective resource for ensuring fairness and fighting fraud.

NOVEMBER 2007

Su	M	Tu	W	Th	F	Sa
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December 2007

JANUARY 2008

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>To sign up on our email distribution list to receive consumer updates, send a request to DORACommunications@dora.state.co.us</p>						1
2	3	4	Hanukkah Begins 5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	Winter Begins 22
23	24	Christmas 25	Kwanzaa Begins 26	27	28	29
30	New Year's Eve 31					

Conserve Energy to Save Money



Winter brings snow to the slopes and higher energy bills to your mailbox. If energy bills become a burden, contact your energy company to ask about payment plans or call 1-866-HEAT-HELP to see if you qualify for an energy assistance program.

The best way to keep your bills under control is to implement the following conservation tips:

- Grab a sweater and turn the thermostat down.
- Install a programmable thermostat to regulate temperatures.
- Replace furnace filters regularly.
- Turn off the lights when you leave a room.
- Outfit your light fixtures with compact fluorescent light bulbs.
- Rather than heat your oven, cook in the microwave.
- Wash only full loads of dishes and laundry.
- Open the shades and let the sun turn up the heat.
- Wrap your water heater with an insulation blanket.
- Insulate the first 3 feet of pipes going into and out of the water heater.
- Seal leaks around windows and doors.

If you have a service problem with a utility company, remember that you can file a complaint with the Public Utilities Commission.

Your resource:

PUC Consumer Affairs
1560 Broadway, Suite 250, Denver, CO 80202
303-894-2070 (local); 1-800-456-0858 (toll-free)
Email: PUCConsumer.Complaints@dora.state.co.us
<http://www.dora.state.co.us/puc>

Did you know? Plasma TVs consume two to three times more energy than other smaller types of TVs. Some models can suck up as much electricity each year as a refrigerator.

DECEMBER 2007

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23 ³⁰	24 ³¹	25	26	27	28	29

January 2008

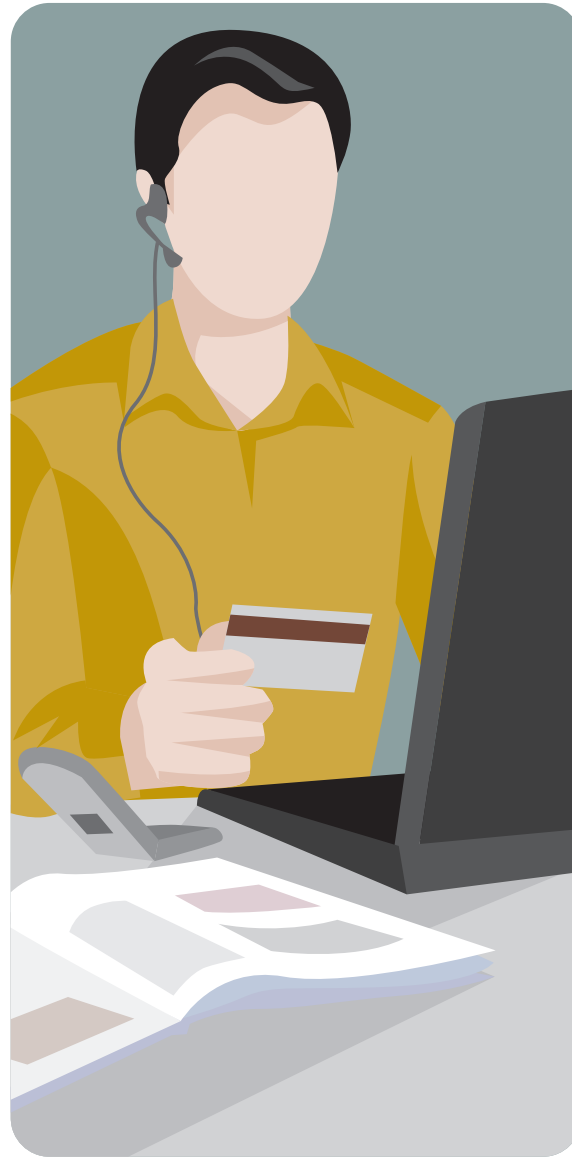
FEBRUARY 2008

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		New Year's Day 1	2	3	4	5
6	7	8	9	National Cut Your Energy Costs Day 10	11	12
13	National Clean Off Your Desk Day 14	15	16	Get to Know Your Customers Day 17	18	19
20	Martin Luther King, Jr. Day 21	22	23	24	25	26
27	Better Business Communication Day 28	29	30	31		

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Fight Identity Theft



In our impersonal world, identity theft has become almost as common as shoplifting. It happens when your personal information is used without your consent.

If you become a victim, act immediately. Contact your bank or credit union, credit card companies and creditors. Next, file a report with your local law enforcement agency. After that:

1) File a report with the Federal Trade Commission (www.consumer.gov/idtheft or 1-877-ID-THEFT).

2) Place a fraud alert with all three major credit reporting bureaus:

Equifax—www.equifax.com—1-888-766-0008

Experian—www.experian.com—
1-888-EXPERIAN (397-3742)

Transunion—www.transunion.com—
1-800-680-7289

3) Close accounts that have been accessed or opened without your consent.

4) If your long-distance account has been violated, notify the phone company.

5) Contact the post office if your mail has been stolen.

6) Consult the Social Security Administration if you think someone is using your number.

7) Notify the U.S. State Department if your passport has been stolen.

8) If a collection agency calls, explain that you are a victim of identity theft.

DORA houses the Divisions of Banking, Financial Services, Securities, and Insurance. For more information on preventing identity theft and other fraud, please visit our websites.

Your resources:

Division of Banking
Tel: 303-894-7575
<http://www.dora.state.co.us/banking>

Division of Financial Services
Tel: 303-894-2336
<http://www.dora.state.co.us/financial-services>

Division of Securities
Tel: 303-894-2320
<http://www.dora.state.co.us/securities>

Division of Insurance
Tel: 303-894-7499
<http://www.dora.state.co.us/insurance>


JANUARY 2008

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February 2008

MARCH 2008

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23 ³⁰	24 ³¹	25	26	27	28	29

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	<p>Did you know? A lot of identity theft begins in the dumpster. Many criminals gain access to personal information by rifling through trash.</p>				1	2
3	4	5	Ash Wednesday 6	7	8	9
10	11	12	Employee Legal Awareness Day 13	Valentine's Day 14	15	16
17	President's Day 18	19	20	21	22	23
24	25	26	27	28	29	

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Protect Yourself From Mortgage Fraud



Buying a house is challenging enough without having to worry about mortgage fraud. Be very wary if you are asked to inflate your income on an application, provide false information, or sign documents that contain blanks. Don't let anyone discourage you from visiting, appraising or inspecting the property in question.

To protect yourself, insist on a transparent transaction. You have the right to timely and accurate information about your loan, its total cost and how the mortgage broker's commission is calculated. You should receive written notice explaining *all* changes to your loan at least three days before closing. If your loan is denied, you should receive the appraisal, credit report and title documents within five days of requesting them.

Finally, know that the State of Colorado takes a tough stance against mortgage fraud and requires licensure of all Colorado mortgage brokers.

Your resources:

Division of Real Estate
Tel: 303-894-2166

<http://www.dora.state.co.us/real-estate>

Foreclosure Hotline: 1-877-601-HOPE


FEBRUARY 2008

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March 2008

APRIL 2008

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 <div style="border: 1px solid gray; border-radius: 10px; padding: 5px; display: inline-block;"> <p>Did you know? Colorado requires that its 20,000 mortgage brokers comply with state licensing requirements. Check the status of your broker at http://eservices.psiexams.com/crec/search.jsp</p> </div>						1
2	3	4	5	6	7	8
Daylight Savings Time 9 Begins	10	11	12	13	14	15
Palm Sunday 16	St. Patrick's Day 17	18	19	Spring Begins 20	Good Friday 21 International Day for the Elimination of Racial Discrimination	22
Easter 23	24	25	26	27	28	29
Doctor's Day 30	31					

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Watch Out for Predatory Loans



Predatory loans are designed to rob property owners of their equity or force them into foreclosure.

How do you know if a housing loan is predatory? Look for these indicators:

- The loan calls for payments the buyer cannot afford.
- The loan terms change at closing.
- The loan is for more than 100 percent of the property's value.
- The applicant is asked to inflate income levels or supply incorrect information.
- The loan pays off a lower-interest mortgage.

Predatory loans are often marketed to people who have historically experienced discrimination based on race, color, ancestry, religion, disabilities and gender. If you suspect that you've been targeted for a predatory loan, the State of Colorado may be able to help.

Your resources:

The Colorado Civil Rights Division
303-894-2997 or 1-800-262-4845 (Colorado only)
719-542-1298 (Pueblo Office)

Hearing Impaired: 711

www.dora.state.co.us/civil-rights

Fair Housing Hotline: 1-866-231-6946


MARCH 2008

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April 2008

MAY 2008

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	Paraprofessional Appreciation Day 2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
Passover 20	21	Earth Day 22	Secretary/Admin. Professional's Day 23	24	25	26
27	Cubicle Day 28	National Teach Your Children to Save Day 29	Hairstylist Appreciation Day 30	<div style="border: 1px solid #ccc; border-radius: 15px; padding: 10px; background-color: #e0f2f1;"> <p>Did you know? The federal government has awarded Colorado a large grant to crack down on housing discrimination.</p> </div>		

To sign up on our email distribution list to receive consumer updates, send a request to DORACommunications@dora.state.co.us

Time to Move? Make it Smooth



Even the best-planned move is disruptive, and you can ease the stress if you begin planning two to six weeks in advance. It's wise to get written estimates from several movers—and be skeptical of any estimate that is dramatically lower than the others.

Most movers will need to see your goods to estimate accurately, so disregard an estimate made by phone. Before signing a contract, identify which company is actually moving your belongings. Some advertised moving services are simply brokers. Don't forget to ask about the mover's responsibilities for damages. And finally, be on hand when the movers are at your house.

If your property is lost or damaged, file a claim. After an interstate move, you have nine months to file an initial claim. The mover must acknowledge the claim within 30 days and resolve it within 120 days.

Even if you are filing a damages claim, you must still pay for the move. And remember, items in boxes not packed by the mover are generally not covered in a damage claim.

Your resources:

The Public Utilities Commission at DORA regulates *intrastate* household movers.

PUC Consumer Affairs

303-894-2070 or 1-800-456-0858 (outside the Denver metro area)

Complaints may be filed at http://www.dora.state.co.us/pls/real/CCTS_oWEB.trans_complaint_form

To see if a moving company is registered with the PUC and has active insurance, click on http://www.dora.state.co.us/pls/real/PUC_Permit.Search_Form

For complaints about *interstate* moves, call the federal household goods hotline at 1-888-368-7238 or visit www.1-888-dot-saft.com.


APRIL 2008

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May 2008

JUNE 2008

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29	30					

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	<p>Did you know? The average American moves 12 times in a lifetime.</p>			Law Day 1	2	3
4	Cinco de Mayo 5	Nurse's Day 6	7	8	9	10
Mother's Day 11	12	13	Receptionist's Day 14	15	16	17
18	19	20	21	22	23	24
25	Memorial Day 26	27	28	29	30	31

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Remodel and Renovate Without the Headaches



Home improvements are one of the best ways to enhance your home's value. Protect your investment every time you embark on a project. Here's how:

- Get several bids in writing. Don't automatically choose the lowest bidder, but do talk to previous customers about their experiences. And remember, estimates should be free of charge.
- Don't pay the full amount until work is completed.
- Though the State does not license or regulate general contractors, some local jurisdictions do. Check with your local building department to find out if they require licensure and if your contractor is properly licensed.
- Check with your local BBB to see if your contractor consistently delivers satisfactory work.

You can check the status of licenses and research disciplinary actions filed against some of the other professionals that DORA regulates, such as architects, engineers, plumbers, plumbing contractors, electricians and electrical contractors.

Your resource:

DORA Division of Registrations
Tel: 303-894-7800

<http://www.dora.state.co.us/registrations/Verification.htm>


MAY 2008

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June 2008

JULY 2008

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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Race Unity Day 8	9	10	11	Nursing Assistant's Day 12	13	Flag Day 14
Father's Day 15	16	17	18	19	20	Summer Begins 21
22	23	24	25	26	27	28
29	30	 <div data-bbox="1003 1352 1871 1466" style="background-color: #f0e6d3; border-radius: 15px; padding: 10px; display: inline-block;"> <p>Did you know? If you call 811 before you dig, the utility companies will mark buried lines in your yard for free.</p> </div>				

To sign up on our email distribution list to receive consumer updates, send a request to DORACommunications@dora.state.co.us

Comparison Shop for Auto Insurance



When you're in the market for car insurance, it makes sense to comparison shop. It's also important to review the financial condition of the insurance company, its customer service record, and your own financial needs.

You can reduce premiums by:

- Driving defensively and avoiding accidents and tickets
- Keeping your mileage to a minimum (the fewer miles you drive, the lower your premiums)
- Raising your deductible
- Taking advantage of discounts for insuring two or more cars with the same carrier
- Installing anti-theft devices, airbags and other safety equipment
- Completing a reputable driver's ed course
- Be mindful that your credit score affects your premiums.

And remember, every Colorado driver *must* carry automobile insurance.

Your resource:

Division of Insurance

Tel: 303-894-7490

<http://www.dora.state.co.us/insurance/consumer/automain.htm>


JUNE 2008

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15	16	17	18	19	20	21
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29	30					

July 2008

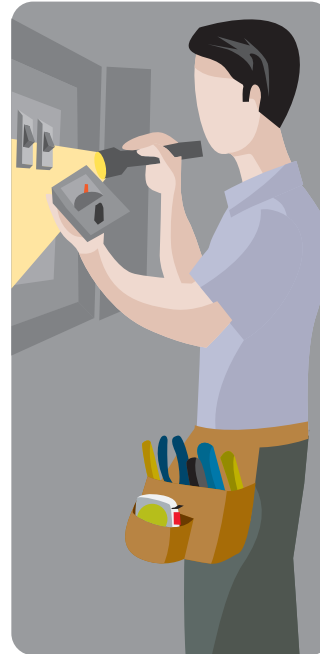
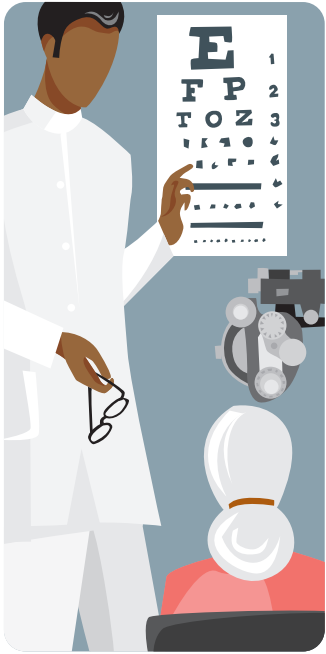
AUGUST 2008

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17	18	19	20	21	22	23
²⁴ / ₃₁	25	26	27	28	29	30

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>Did you know? You can compare auto insurance rates right on the Division of Insurance's website at http://www.dora.state.co.us/insurance/pb/auto05.pdf</p>		1	2	3	Independence Day 4	5
	Take Your Webmaster 6 to Lunch Day	7	8	9	10	11
13	14	15	16	17	18	19
20	21	22	23	24	System Administrator Appreciation Day 25	26
27	28	29	30	31		

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Verify the Status of Professional Licenses with ALISON



The Colorado Division of Registrations offers a user-friendly way to verify information about a doctor, veterinarian, chiropractor, plumber, electrician and many other licensed professionals.

Using the Automated Licensure Information System Online, ALISON, will allow you to ensure that the person is licensed. You can also check to see if any disciplinary actions have been taken against the licensee.

The Division of Registrations works to ensure that only qualified professionals are licensed. It also reviews complaints to protect consumers from incompetent or unethical professionals.

To supplement the information you get from ALISON, you may want to make inquiries with the BBB, which also collects information about many Colorado businesses and professionals.

Your resource:

Division of Registrations
Tel: 303-894-7800

<http://www.dora.state.co.us/registrations>


JULY 2008

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27	28	29	30	31		

August 2008

SEPTEMBER 2008

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28	29	30				

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 <p>Did you know? DORA is responsible for the oversight and licensing of about 40 professions and occupations.</p>					1	2
3	4	5	6	Professional Speaker's Day 7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
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31						

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Protect Your Loved Ones With Life Insurance



September is Life Insurance Month, which makes it the perfect time to learn about the many policy options available.

Consumers can choose from three main categories of life insurance: term life, whole life and universal life, with options within each category.

Term life insurance, the least expensive type of policy, has no cash value. It pays a specific lump sum to the beneficiary upon the death of the insured person.

Whole life insurance provides protection for dependents while building cash value.

Universal life insurance gives the policyholder more control over premiums and provides permanent protection for dependents.

Do you need life insurance? The answer is yes if there are people who count on you. To calculate how much you need, multiply your family's annual expenses, allowing for inflation, by the number of years in the future you believe your dependents will need support. Remember to include future costs like college tuition. Some advisors recommend a policy that exceeds two to six times the policyholder's annual income.

Your resource:

Division of Insurance
Tel: 303-894-7490

<http://www.dora.state.co.us/insurance/consumer/Life&Annmain.htm>


AUGUST 2008

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September 2008

OCTOBER 2008

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	Labor Day 1	2	3	4	5	6
Grandparent's Day 7	8	9	10	Patriot Day 11	12	13
14	15	16	17	18	19	20
21	Autumn Begins 22	23	24	25	26	27
28	29	Rosh Hashanah 30	<div style="border: 1px solid #ccc; border-radius: 15px; padding: 10px; background-color: #e0f2f1;"> <p>Did you know? Americans spend more each year on alcohol and cigarettes than they do on life insurance.</p> </div>			

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Just Say No to Investment Scams



Before investing in any proposed scheme, here is some time-tested advice: If it sounds too good to be true, it is!

Beware of your inclination to trust. Con artists will not hesitate to exploit your good nature. Remember, a stranger who calls to ask for your money should be regarded with suspicion.

Beware of any investment professional, or con artist, who presses you to make an immediate decision. Insist on time to research the opportunity. Ask for written information about the opportunity, and make sure you understand all the risks.

Beware of any financial professional who suggests you put your money into something you don't understand.

Beware of the smooth talker. Successful con artists can make even the flimsiest deal seem financially sound.

Beware of salespeople who prey on your fears.

Finally, never let embarrassment keep you from reporting investment fraud. Although money lost to investment fraud is seldom recovered, it is critical that authorities learn about the scams confronting Colorado citizens.

Your resource:

Division of Securities
303-894-2320

<http://www.dora.state.co.us/securities>


SEPTEMBER 2008

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October 2008

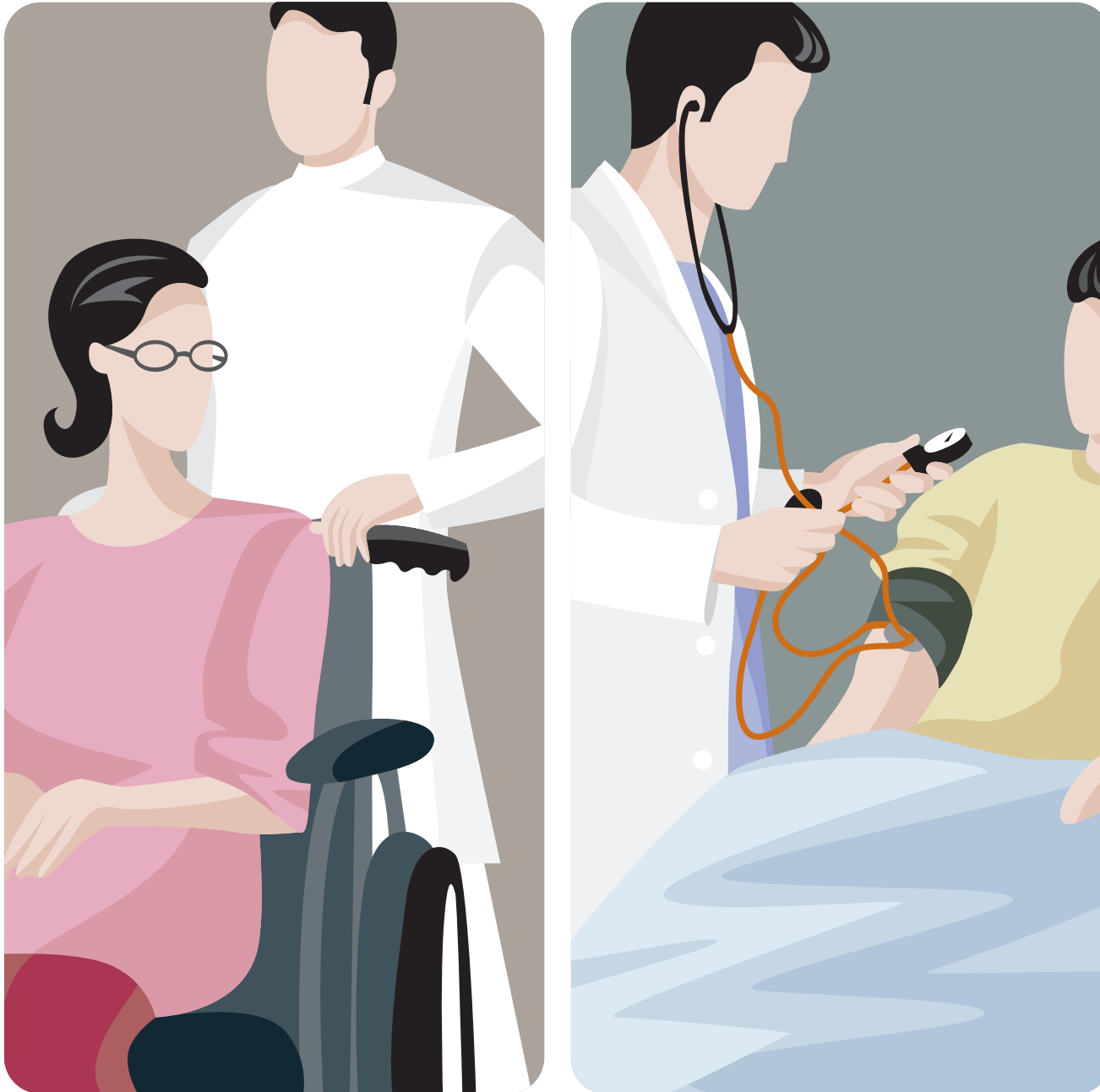
NOVEMBER 2008

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16	17	18	19	20	21	22
²³ / ₃₀	24	25	26	27	28	29

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p>Did you know? The Division of Securities hosts two investor scam games at http://www.dora.state.co.us/securities. "Avoiding Investor Scams Game" will challenge your investor awareness skills and "FSI: Fraud Scene Investigator" will help teach you to avoid investment scams.</p>			1	2	National Diversity Day 3	4
5	6	7	8	Yom Kippur 9	Emergency Nurse's Day 10 World Mental Health Day	11
12	Columbus Day 13	14	15	National Boss's Day 16 International Credit Union Day	17	18
19	20	21	22	23	24	25
26	27	28	29	30	Halloween 31	 Consumer Protection

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Control Health Insurance Costs



Whether supplemented by your employer or paid out of your pocket, health insurance is an important factor in any budget. Take the following steps to curb costs:

- Review your plan regularly and adjust your options to meet needs.
- Stay in-network as much as possible and obtain referrals as required.
- Avoid penalties by understanding your plan's requirements.
- Consider opening a health savings account (HSA) and enrolling in a plan with a high deductible.
- Take advantage of a flexible spending account, if offered by your employer. This plan lets you set aside pre-tax dollars for medical expenses.

Should you lose your job, be sure to familiarize yourself with the insurance provisions provided by COBRA, the Consolidated Omnibus Budget Reconciliation Act.

Your resource:

Division of Insurance
Tel: 303-894-7490

<http://www.dora.state.co.us/insurance/consumer/healthmain.htm>


OCTOBER 2008

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November 2008

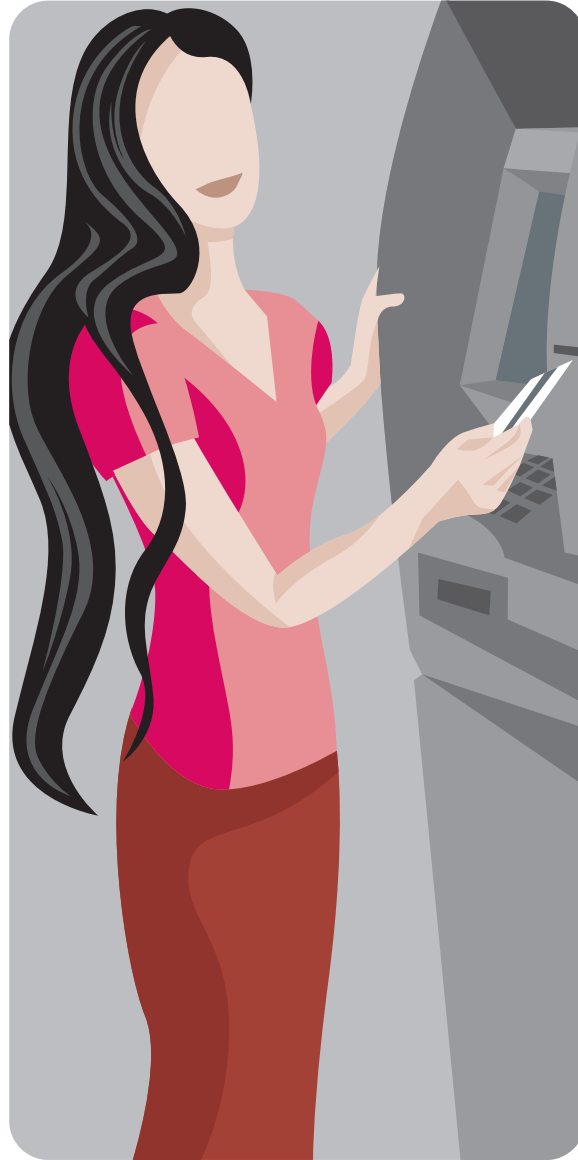
DECEMBER 2008

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 <div style="border: 1px solid #ccc; border-radius: 15px; padding: 10px; background-color: #f9e7e7; display: inline-block;"> <p>Did you know? According to the U.S. Census bureau, 45 million Americans, or more than 15 percent of the population, does not have health insurance. In Colorado, 17 percent are uninsured.</p> </div>						1
Daylight Savings Time Ends 2	3	Election Day 4	5	6	7	8
9	10	Veteran's Day 11	12	13	14	15
16	17	18	National Education Support Professional's Day 19	20	21	22
23	24	25	26	Thanksgiving 27	28	29
30						

To sign up on our email distribution list to receive consumer updates, send a request to DORACommunications@dora.state.co.us

Improve Your Credit Report



Your resources:

Division of Banking
Tel: 303-894-7575
[http://www.dora.state.co.us/
banking](http://www.dora.state.co.us/banking)

Division of Financial Services
Tel: 303-894-2336
[http://www.dora.state.co.us/
financial-services](http://www.dora.state.co.us/financial-services)

Division of Securities
Tel: 303-894-2320
[http://www.dora.state.co.us/
securities](http://www.dora.state.co.us/securities)

If you've ever applied for a loan or a credit card, you know the importance of your credit report.

Your credit report is maintained by consumer reporting companies that make it available to bankers, creditors, employers and a host of others. The report tells them if you pay your bills on time, whether you've filed for bankruptcy and if you have past-due accounts that have been referred to collection agencies.

A clean credit report ensures that you can get loans at lower interest rates. Contact the three major credit reporting bureaus and ask for a copy of your report:

Equifax—www.equifax.com—1-888-766-0008

Experian—www.experian.com—1-888-EXPERIAN
(397-3742)

Transunion—www.transunion.com—
1-800-680-7289

If the report contains inaccuracies, dispute those in writing. Credit reporting bureaus are required by law to investigate such disputes.

To maintain a good credit record, make at least the minimum payment on all your bills on time. If you can't do so, contact the creditor and explain your situation. Many will renegotiate your payments.

Additional resource:

The Federal Trade Commission
<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre03.shtm>

DORA holds the Divisions of Banking, Financial Services and Securities. For more information on financial literacy and prevention tips against fraud, please visit our websites.


NOVEMBER 2008

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²³ / ₃₀	24	25	26	27	28	29

December 2008

JANUARY 2009

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Winter Begins 21	Hanukkah Begins 22	23	24	Christmas 25	Kwanzaa Begins 26	27
28	29	30	New Year's Eve 31	<div style="border: 1px solid black; border-radius: 15px; padding: 10px; background-color: #f9e79f;"> <p>Did you know? You are entitled to a free copy of your credit report once every 12 months.</p> </div>		

To sign up on our email distribution list to receive consumer updates, send a request to DORACommunications@dora.state.co.us

2009 At a Glance

JANUARY 2009

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FEBRUARY 2009

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MARCH 2009

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APRIL 2009

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MAY 2009

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JUNE 2009

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AUGUST 2009

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SEPTEMBER 2009

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OCTOBER 2009

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DECEMBER 2009

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Additional Information about DORA's Services

Colorado Department of Regulatory Agencies, 1560 Broadway, Suite 1550, Denver, Colorado 80202

Divisions	Suite	Phone	Alternative Contact/Website	Fax
Main Office	1550	303-894-7855	800-886-7675	303-894-7885
Division of Banking	975	303-894-7575		303-894-7570
State Banking Board				
Division of Civil Rights	1050	303-894-2997	800-262-4845	303-894-7830
Civil Rights 200 West "B" Street, Pueblo, CO		719-542-1298		
Civil Rights Commission				
Office of Consumer Counsel	200	303-894-2121		303-894-2117
Division of Financial Services	950	303-894-2336		303-894-7886
Financial Services Board				
Division of Insurance	850	303-894-7499	800-930-3745	303-894-7455
Consumer Insurance Council				
Producer Advisory Council				
Bail Bonds Advisory Committee				
Title Advisory Council				
Policy, Research & Regulatory Reform	1550	303-894-7855		303-894-7885
Public Utilities Commission (PUC)	250	303-894-2000		303-894-2065
Consumer Complaint Line		303-894-2070	800-456-0858	
Public Utilities Commission				
Division of Real Estate	925	303-894-2166	303-894-2185	303-894-2683
Board of Real Estate Appraisers				
Real Estate Commission				
Mortgage Broker Disclosures				
Division of Registrations	1350	303-894-7800		303-894-7693
Accountancy		303-894-7800	http://www.dora.state.co.us/accountants/	
Acupuncturists		303-894-7800	http://www.dora.state.co.us/acupuncturists/	
Architects, Engineers and Land Surveyors		303-894-7800	http://www.dora.state.co.us/aes/	
Audiologists/Hearing Aid Providers		303-894-7800	http://www.dora.state.co.us/audiologists/	
Barbers, Cosmetologists, Estheticians, Hairstylists, and Manicurists		303-894-7800	http://www.dora.state.co.us/barbers_cosmetologists/	
Boxing		303-894-7800	http://www.dora.state.co.us/boxing/	
Chiropractic		303-894-7800	http://www.dora.state.co.us/chiropractic/	
Dental		303-894-7800	http://www.dora.state.co.us/dental/	
Electrical		303-894-2300	http://www.dora.state.co.us/electrical/	

Divisions	Suite	Phone	Alternative Contact/Website	Fax
Division of Registrations (continued)	1350	303-894-7800		303-894-7693
Landscape Architects		303-894-7800	http://www.dora.state.co.us/la/	
Medical		303-894-7690	http://www.dora.state.co.us/medical/	
Midwives		303-894-7800	http://www.dora.state.co.us/midwives/	
Nursing		303-894-2430	http://www.dora.state.co.us/nursing/	
Nursing Home Administrators		303-894-7800	http://www.dora.state.co.us/nursing-home-administrators/	
Optometry		303-894-7800	http://www.dora.state.co.us/optometry/	
Outfitters		303-894-7800	http://www.dora.state.co.us/outfitters/	
Passenger Tramway		303-894-7785	http://www.dora.state.co.us/tramway/	
Pharmacy		303-894-7800	http://www.dora.state.co.us/pharmacy/	
Physical Therapists		303-894-7800	http://www.dora.state.co.us/physical-therapy/	
Plumbing		303-894-2300	http://www.dora.state.co.us/plumbing/	
Podiatry		303-894-7690	http://www.dora.state.co.us/podiatrists/	
Respiratory Therapy		303-894-7800	http://www.dora.state.co.us/respiratory-therapy/	
Veterinarians		303-894-7800	http://www.dora.state.co.us/veterinarians/	
Mental Health Section		303-894-7800	http://www.dora.state.co.us/mental-health/	
Addiction Counselors		303-894-7800	http://www.dora.state.co.us/mental-health/	
Unlicensed Psychotherapists		303-894-7800	http://www.dora.state.co.us/mental-health/	
Marriage and Family Therapists		303-894-7800	http://www.dora.state.co.us/mental-health/	
Professional Counselors		303-894-7800	http://www.dora.state.co.us/mental-health/	
Psychologists		303-894-7800	http://www.dora.state.co.us/mental-health/	
Social Workers		303-894-7800	http://www.dora.state.co.us/mental-health/	
Division of Securities	900	303-894-2320		303-861-2126
Securities Board				
Municipal Bond Supervision Advisory Board				

Other Useful Consumer Contact Information	Phone	Website
Colorado Home Page		www.colorado.gov
Colorado Attorney General Consumer Resource Guide	303-866-4500	www.ago.state.co.us/consprot/CRGindex.cfm
Colorado Secretary of State	303-894-2200	www.sos.state.co.us
Colorado Department of Revenue	303-866-3091	www.revenue.state.co.us
Colorado Office of Economic Development and International Trade	303-892-3840	www.advancecolorado.com
Colorado Department of Local Affairs, Division of Housing, Foreclosure Hotline	303-866-2033	www.dola.state.co.us
Colorado Department of Labor and Employment	303-318-8000	www.coworkforce.com
Colorado Department of Public Health and Environment	303-692-2000	www.cdphe.state.co.us



Dora

Department of Regulatory Agencies

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JANUARY 2008

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FEBRUARY 2008

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APRIL 2008

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MAY 2008

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JULY 2008

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AUGUST 2008

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DECEMBER 2008

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