



The Farm Report

The Newsletter of the Clow Creek Farm Homeowners Association

From the Editor

December | 2023

Submitted by Brian Marsalli | Editor | CCF HOA

Season's Greetings! In 2023, we welcomed 12 new families. We saw record home sale prices. We improved the tot lot area, which is important as families with younger kids move into CCF. We brought back the block party and approximately 200 guests celebrated with live music, good food and activities for the kids. These things do not happen in a vacuum. The accomplishments are a result of an effort by residents engaging in our HOA. With a twist to a familiar saying, it takes an entire membership to raise an HOA. Stay tuned for even greater activities and accomplishments in 2024!

Thank you to those who attended or voted by proxy at our Annual Meeting held on November 7 at the 95th Street Library. It was our best turnout in years! The meeting was standing room only. The 96 proxies represented a 45% increase over 2022! Thanks to those who stayed to chat. Your input is appreciated. There's still plenty of room for improvement. We continue to encourage residents to attend and vote in the future. Member engagement is extremely important.

We thank Phil Murray for his 18 years of service on the board! Phil's primary role in recent years involved serving as secretary. The role involved record keeping, recording meeting minutes, getting out the dues letters and providing disclosure forms, paid assessment letters and other info to the representatives of buyers and sellers. His expertise will be missed, though we know he will be there if we need to tap his knowledge. We expect a smooth transition with Heidi Weiland moving into the role.

We welcome Umar Ahmad as a new board member beginning duties in January. With Umar's election, the board maintains its four-person leadership. Thank you, Umar. We anticipate that another one to two residents will be joining the board in early 2024. If both individuals join, we will have our largest board in years and be just one shy of the maximum number (7) of directors allowed. Opportunities still exist for committee members. Please consider serving. The time commitment is manageable. The board of directors, offices, committee members and contact info will be updated in the next newsletter.

Finally, you should have received your annual dues letter by now. If not, please reach out to us immediately via contact info in our newsletter or on our website. Payment is due January 1, 2024.

Best wishes for a healthy, happy, and prosperous New Year!



Make it a happy holiday season. Please slow down and drive carefully.



It's up to all of us to keep our community safe!

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Secretary's Report

Phil Murray | Secretary | CCF HOA

CCF HOA Annual Meeting Summary November 7, 2023

Attendees - Board members present were Phil Murray, Heidi Weiland and Brian Marsalli. Matt Schuman was absent. 19 residents attended. 96 proxies were received.

Outdoor Beautification Report - Three trees removed and 22 trimmed at the tot lot and detention basin. The bedding near the pavilion was reshaped and 138 plants were installed. The benches and picnic table were stained. Graffiti was removed from playground equipment. The Pillar of Faith Church's upkeep improved after being contacted by the CCF HOA. Work in the area will continue in 2024. The workout stations will be removed. Metal benches from the workout stations will be repurposed within the area. The electrical will be evaluated and updated accordingly. The Book and 103rd entrances will get a refresh design and the electrical and lighting will be repaired and/or replaced. Design proposals for Book Road, 103rd Street and the tot lot were available at the meeting.

Treasury Report - Year-over-year (YOY) revenue was approximately 99% of 2022. The CCF HOA recouped legal fees and fines from a rental property that has since been sold to a private homeowner. Spending YOY increased 8%. Primary factors include the work at the tot lot and the resumption of the block party. Expect 2-3 times increase in the holiday lighting costs as we transition to a professional service provider.

Spending will increase in 2024. Specific project and item costs include: tot lot, next phase; entrances renovation; software implementation that becomes a platform for website and private portal to payment online, document library, voting, polling, etc.; holiday lighting installation; newsletter, because ad revenue is down; and legal counsel. These projects will be accomplished without an increase in 2024 HOA fees.

Secretary Report - We welcomed 12 new families. The dues letters will be sent out in November. The annual dues will remain at \$225.

Social Events/Communications Report - The Easter Egg Hunt in April and Block Party in September drew 50 and 200 participants respectively. The feedback was extremely positive. Volunteers were acknowledged. A tentative 2024 social activities schedule and additional ideas was presented. We continue to ask for volunteers.

New Business

Codes & Covenants Update - An architectural review committee (ARC) form and homeowner handbook were presented as ideas the board hopes to implement. The ARC form will be filled out prior to outdoor projects and sent to the board to review. The intent is to make the process more user friendly and easier to log. The handbook purpose is to create greater homeowner awareness regarding CCF. Examples of each were available at the meeting.

Election of Board Members - The terms of Brian Marsalli, Phil Murray and Matt Schuman were expiring. Phil chose not to seek re-election. Brian and Matt offered to run again. Umar Ahmad offered his candidacy. All were elected. Phil was presented a plaque for his 18 years of meritorious service.

Open Forum - No questions regarding the budget or rest of the presentation. During the meeting, a safety concern was raised by a resident regarding work being done in neighboring Clow Creek addition. Her property had mounds of dirt and utility lines, namely AT&T, were exposed. She is concerned for her grandkids when they come over to play in her yard. The other issue raised by a resident next to the Clow Creek addition was the large construction trucks using Clow Creek streets as an access instead of the gravel entrance off 103rd near the model home. Audience members provided input. No further action needed by the board. After adjournment, several residents approached the dais with requests, to express support, ask questions, and/or discuss personal situations.



Phil Murray, left, is recognized for his 18 years of service on the board. On the right is Brian Marsalli, president.

Clow Creek Farm Homeowners Association 2024 Budget

<u>Income</u>	<u>Budget</u>
Association Dues (\$225 x 260 Households)	\$ 58,500.00
Late Fees	\$ 500.00
Start Up Fees	\$ 500.00
Other	\$ -
Interest	\$ -
Total Income	\$ 59,500.00

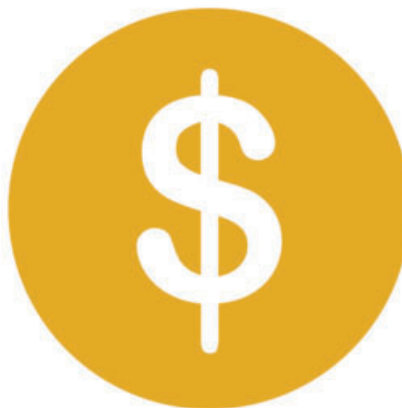
<u>Expenses</u>	<u>Budget</u>
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Landscaping and Groundskeeping	\$ 36,050.00
<i>General Landscaping and Tree & Lawn Treatments</i>	

Capital Improvements, Repairs, Maintenance	
Sidewalk	\$ 20,000.00
Tot Lot Improvements	\$ 15,000.00
New Creek Area Improvements	\$ 8,000.00
Entrance Renovations	\$ 10,900.00
Insect/Vole Treatments	\$ 500.00
Capital/Mgmt Company/General Improvements	\$ 33,500.00
Total Capital Improvements, Repairs, Maintenance	\$ 87,900.00

Social Events	\$ 5,850.00
<i>Easter Egg Hunt, Block Party, Garage Sale, Annual Meeting, etc</i>	

Misc Expenses	
Utilities	\$ 3,500.00
Legal and Professional	\$ 10,000.00
Insurance Expense	\$ 2,500.00
Storage Unit	\$ 1,500.00
Holiday Lighting	\$ 3,000.00
Office Expenses	\$ 1,000.00
Miscellaneous	\$ 500.00
Taxes	\$ 500.00
P.O. Box Rental	\$ 300.00
Website	\$ 300.00
Newsletter	\$ 1,500.00
Bank Charges	\$ 100.00
Total Misc	\$ 24,700.00



Toal Expenses	\$ 154,500.00
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Beginning Cash Balance	\$ 105,000.00	Estimate
Income	\$ 59,500.00	
Expenses	\$ 154,500.00	
Ending Cash Balance	\$ 10,000.00	



Treasurer's Report

Matt Schuman | Treasurer CCF HOA

Annual Dues – The annual dues letter was mailed. If you did not receive it, please reach out to us immediately via contact info in our newsletter or on our website. Payment is due January 1, 2024. For more information regarding Maintenance Assessments for Clow Creek Farm, please refer to Article IV, Sections 1,2,3,9 and 10 of the Clow Creek Farm Covenants and Restrictions. You can find this information on our website clowcreekfarm.com. Or please send an email to one of your Board Members requesting a copy.

Annual Budget – Please see the Annual Meeting summary.

Pet Tales

Thank you for supporting our homeless friends!

ONE DAY CAMPS

Through crafts, games, and activities children ages 8-11 will explore how we care for our animals at The Naperville Area Humane Society and how to be safe around all animals. Each camp will have specific lessons tailored to the holiday on which it is held and will educate and entertain each camper!

INFORMATION

- Designed for children ages 8-11 to participate in during school holidays
- Each class is held from 9 am - 12 pm at the NAHS
- Registration fee is \$75 per student. A \$10 fee will apply for any cancellations.

ONE DAY CAMPS FOR 2024

- Monday, January 15, 2024: Martin Luther King Holiday Camp
- Monday, February 19, 2024: Presidents' Day Camp



LINKUI LU & YURONG ZHU
4323 Dairyman's Circle



Adorable Adoptable Pets of the Month...



ZANE | Male | Large Breed Mix | 4/22/22 | 64 Lbs.

Adoption fee: Sponsored by a generous donor

- Large Mixed Breed, Male, 5 years old, approximately 64 Pounds
- Outgoing, Loving, Sweet, Cuddly, Smart
- Medium-to-High Energy
- Must Be Only Pet

www.naperhumane.org



GRASSHOPPER | Female | Est. DOB 9/4/22 | Adoption fee: \$100

I'm ready to hop right into your heart and home. I am a slender little tabby with white boots who loves to stretch. Even during play, I might just Paws (get it?!) and take another good stretch. Follow my lead and I'll get us both in good shape! I'm chirpy when I talk and I'll probably talk to ask for treats and I love, love, love treats. Shocking that I'm so slim! I have no idea what brushing is - I try to bite at it (playfully, of course.) Maybe I'll catch on with more practice. I'm starting to look interested in lap sitting, and I already love nose bops. My favorite toy is string - I'll play as long as you will. I do play a little rough sometimes, so it would be best if there are no small children in my new home. Come and let me hop into your life. You won't regret it.

City News You Can Use

Snow Business

When clearing sidewalks and driveways, direct the snow into your yard and the parkway. Not keeping sidewalks clear and shoveling snow into the street are both City code violations. Avoid parking on the street during winter events to provide a clear path for snowplows. Help the postal carrier deliver your mail more easily by making sure your mailbox is not obstructed. Shovel out fire hydrants and around meters. Clear drains near your home to prevent flooding and icy conditions. And assist neighbors who may need help with clearing snow and ice.

A secure mailbox with strong post should withstand the rigors of snow flying off the plow's blade. Even though City of Naperville snow plow drivers or contractors carefully plow thousands of miles of streets and roads, a mailbox occasionally gets damaged. Report a damaged mailbox to the Department of Public Works at 630-420-6095. The city is not responsible for a mailbox damaged if it does not meet City guidelines. City guidelines are found at naperville.il.us/mailboxes.

Free Bagged Leaf & Yard Waste Collection Ended December 15

For more info about bagged or bulk curbside pickup, visit naperville.il.us/services/brush-leaf-and-yard-waste-collection/.

Live Christmas Tree Collection on January 8 and 15

You can put your live Christmas tree at the curb during our normal Friday garbage collection day. The tree must be stripped of its ornaments, tinsel, lights, plastic and bagging materials. It will be recycled. For more, visit naperville.il.us/garbage.

Corded Lights Recycling

Recycle your holiday and party lights at the Electronics Recycling Center. Open Monday - Friday, 7 am - 3pm., the facility accepts mini-lights, C7, C9 rope

and LED in all colors and lengths. Extension cords are also accepted. Until further notice, drop-offs at the Public Works Service Center and Municipal Center are not offered. Additional info at naperville.il.us/electronicrecycling.

Vehicle Parking Reminders

Did you know that parking from 2 a.m. to 5 a.m. on public streets, such as those in Clow Creek Farm, is prohibited? Parking on, over or across sidewalks is always prohibited. **These city ordinance violations are fineable.** For special street parking permission, please call the Police Department at 630-420-6666.

small, cleared section. Check your windshield washer fluid levels and make sure your windshield wipers are in proper condition. Remember to slow down and not to overdrive your headlights (which is when the distance it would take for you to stop your vehicle is farther than you can currently see).

Plan ahead with a safety kit with winter driving essentials such as an ice scraper, sand or kitty litter, jumper cables, flares, emergency phone charger, warm clothing or blankets. It goes without saying to have as full of a tank of gas as possible and a fully charged cell phone.



Winter Driving

Mother nature always has some tricks up her sleeve and roadway conditions can change in an instant. Be prepared this winter for changing road conditions. *Drive slowly:*

Everything takes longer in inclement weather and snow-covered roads. Accelerating, stopping, turning; nothing happens as quickly as on dry pavement. Give yourself time to maneuver by driving slowly. Increase your following distance enough so there is plenty of time to stop for vehicles ahead of you. Be careful of other drivers' inability to stop. *Black Ice:* Roads that seem dry may be slippery and dangerous. Take it slow when approaching intersections, bridges, and off-ramps. Fresh snow may also cover a sheet of ice beneath it. *Visibility:* Make sure you can clearly see out of all windows of your vehicle before you start moving and not just a

WINTER DRIVING TIPS

- ✓ Slow down & increase your following distance.
- ✓ Keep all windows clear of snow & ice.
- ✓ Keep at least a half of tank of fuel at all times.
- ✓ Prepare your vehicle by ensuring you have enough wiper fluid, good tire tread, & full battery.
- ✓ In inclement weather allow extra time & only go out if necessary.

Naperville Customer Care Center

Call 630-420-6187 to report power outages, roadway flooding, damaged streetlights and signs, water main breaks and streets in need of repair. The NCCC is available 24/7. Find additional contacts at naperville.il.us/contact-us.

City Council Meetings

Dec. 19; Jan. 16; Feb. 6, 20; Mar. 5, 19; Apr. 2, 16; May 7, 21. Meetings are held at 7-10 PM in the Council Chambers of the Municipal Center at 400 S. Eagle Street.

Codes & Covenants

Thank you to those who have reached out this past year before beginning an outdoor project. Requests were up, indicating homeowners were perhaps more active as well as cognizant of our required process. An overwhelming number of project requests were reviewed quickly and approved within 24-48 hours. No project requests were disapproved or needed to be modified. Major outdoor projects completed in 2023 without board approval may be subject to modification later and/or fines due to noncompliance. If you had work done, please notify the board to get your project properly recorded. The CCF HOA does not share the info with nor contact the city at any time. ***Whenever in doubt whether a project requires board approval, please reach out to the Board. The Board provides an approval directly to you and not the contractor. Never assume the contractor has received approval from us before beginning your project.*** The Codes and Covenants were put in place to protect the value of our properties. Both the Codes and Covenants and Rules and Regulations are available on our website at clowcreekfarm.com under the "Association Documentation" section.

PROPERTY MAINTENANCE CREATES VALUE & SAVES MONEY

Did you know that maintaining your property in good condition is codified in our Declaration of Covenants, Restrictions, Easements, Charges, and Liens for Clow Creek Farm? Maintaining your property doesn't always involve a big ticket item. Replacing a mailbox, trimming overgrown branches, removing straggly or dead bushes, repairing torn screens and professionally painting the front door are small dollar outlays that bring noticeable results. Badly damaged siding, trim, gutters, fences and old roofs, as well as dead tree removal, are examples of larger ticket items that need prompt attention. Maintaining your property to the highest standards also helps your pocketbook by preventing both minor and major issues with structural damage.

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The Clow Creek Farm *Legacy*

As residents of Clow Creek Farm we live on a storied property in Wheatland Township. The Robert Clow family immigrated from Scotland and settled in Naperville in 1844. Robert paid \$1.25 an acre for what now includes Clow Creek Farm. His great-great-grandson William F. Clow sold the property to MAF Developers, Inc. The development of our community began in the mid '90's. During the growth of our neighborhood, William F.'s wife Betty Jean continued to live on the undeveloped property which became Clow Creek Farm Addition. Betty Jean was a terrific neighbor for several years before moving. Betty Jean, who lived most of her adult life on the Clow-Land Dairy Farm, passed away in February of 2023 at 101. Clow Creek Farm was good for her as she was for it.

Let us honor the legacy of Betty Jean and William F. and the rest of the Clow family by respecting the history of the land, upholding its beauty and creating our own family memories.



THEN & NOW...

Homeowners, do you have CCF photos that you are willing to share?

Photos from earlier times can be especially fun for the newer residents to learn about CCF and for long term residents to reminisce. If so, please send them to me with information regarding the photos. Photos can be of the neighborhood in its earliest stages of development, the opening of Kendall, Crone and Neuqua, the first day of school in the early days and past events such as the CCF summer party.

Please send your info at your earliest convenience to ccfhoabmarsalli@gmail.com.

**CCF HOA BOARD OF DIRECTORS
CONTACT INFORMATION**

President/Editor	Brian Marsalli	ccfhoabmarsalli@gmail.com
Secretary	Phil Murray	ccfhoapmurray@gmail.com
Treasurer	Matt Schuman	ccfhoamschuman@gmail.com
Director	Heidi Weiland	ccfhoahweiland@gmail.com

COMMITTEE CHAIRPERSONS/MEMBERS

Codes & Covenants Chair - Brian Marsalli

Members - Matt Schuman

Outdoor Beautification Chair - Brian Marsalli

Members - **OPEN**

Communications Chair - Brian Marsalli

Members - Phil Murray & Mike Davis

Social Committee Chair - Deanna Duncan

Members - **OPEN** - Please consider volunteering to help out with our social events.

**Clow Creek Homeowners Association
P.O. Box 2393, Naperville, IL 60567-2393**

CCF HOA Upcoming Events

The new schedule will be provided in the February newsletter. The first open board meeting is usually scheduled near the second or third week of February. Also watch for details on our website, Facebook page or signs at the entrances.

- Residents are welcome to attend the bi-monthly board meetings.
- Residents will present their topic at 7:30 or later. Time, date, and location is subject to change.
- Stay tuned to future newsletters, our website and Facebook page for updated details about events. The committee heads and volunteers will coordinate the times, dates, and activities for hosting social events such as the Easter Egg Hunt, Garage Sale, National Night Out and Block Party.

CCF HOA Welcomes Your Input

If interested in planning and helping with social events, please reach out to social activities chairperson Deanna Duncan at deanna.duncan29@gmail.com.

If interested in joining the board or a committee, please tell a board member or contact the board at ccfhoaboard@clowcreekfarm.com.

**INTERESTED IN PLACING AN AD IN
YOUR NEWSLETTER?**

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or amy@allegranaperville.com
allegranaperville.com



**NEWSLETTER ARTICLES &
CLASSIFIED AD DEADLINE
15th of each month**

NEWSLETTER SUBMISSIONS
Any resident interested in adding content to the newsletter is welcome.

Residents looking to buy or sell, advertise an upcoming event, praise a resident for a kind act, or share a recipe, should send any information to our editor Brian Marsalli
ccfhoabmarsalli@gmail.com

"Publication of paid advertisements in the Association's newsletter is not an endorsement or recommendation of any advertised product or service. The Association and Allegra Marketing Print Mail are not responsible nor liable for the content of any advertisement published, here."

MOVING?

If you are selling your home, you will need a paid assessment letter and a 22.1 disclosure form. Please have your attorney email me with a request for this information as soon as a closing date is determined. Please reach out at ccfhoapmurray@gmail.com.

Editor's Note

I apologize for not celebrating our veterans in the last newsletter and at the annual meeting. The oversight was not intentional. Is there anything you would like to see added to the newsletter? Would you like to submit a recipe or story about someone or something in our neighborhood? Do you have a question regarding the newsletter? Do you have something to sell? Do you want to edit and manage it? Contact Brian at ccfhoabmarsalli@gmail.com. Please note that information can change after the CCF HOA The Farm Report goes to press.

Happy Holidays
From all of us at Allegra Lisle

We are grateful for the support and business of our customers.
May 2024 bring you good health and much happiness!

ENTER TO WIN A \$50 GIFT CARD!

Have you had a good experience with the Allegra Lisle team?
If so, share your thoughts for a chance to win a \$50 Gift Card.

Each NEW review Allegra Lisle receives during the month of December is a chance to win!

How to Enter our Holiday Drawing:
Post a review of Allegra Lisle on Google or Yelp between 12/01/23 -12/31/23.
Copy your review and paste it in an email to: amy@allegranaperville.com for one entry into our Holiday Drawing. Be sure to include your name, company name and phone number in the body of the email.

POST A REVIEW ON GOOGLE HERE: SCAN ME! 

POST A REVIEW ON YELP HERE: SCAN ME! 

 **ALLEGRA**
MARKETING • PRINT • MAIL

Winner will be drawn on January 5, 2024. Must be an Allegra customer to be eligible to participate. All entries must be submitted between 12/1/23 and 12/31/23.

The market is shifting, is your broker shifting with it?

Terri Christian

Here is why you hire her:



I absolutely recommend Terri to anyone and everyone who is looking to buy or sell! We have now enlisted her services for both and she is just amazing! Most recently she helped us sell our house and not only did we receive top-dollar for it, which is what everyone hopes for, but we received such by and through a very solid offer which she taught us how to understand was the most solid and best offer! She is just so knowledgeable on the entire process from what catches a buyers eye to take a look at your house, to what the right sale price is based upon comparables in the area, to when and how to respond to each offer so as to place and keep you in the best negotiating position. Not to mention, her responses are more timely than you could ask for! And during the stress of buying and selling, that is worth its weight in gold! Trust me, Terri is who you want. Period.



Why reach out to Terri?

- She works with your local @properties Christie's International Real Estate brokerage right within your neighborhood and understand the local market.
- She has marketing strategies superior to the competition, top-notch negotiation skills, and so much more.
- She offers hands-on, personalized service, giving you the attention, you deserve.
- The market is shifting, and now more than ever you need a strong real estate company with cutting edge tools to represent you! We'd love to show you the @properties Christie's International Real Estate difference.
- The process begins sometimes months before listing a home or starting to search for a new home...the time to prepare is now!



Terri Christian

630.244.2281

terrichristian@atproperties.com

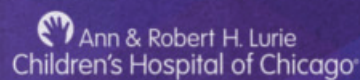
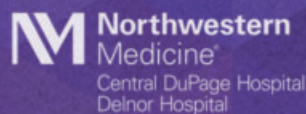


COMPLETE PEDIATRIC CARE FOR THE ONES YOU LOVE THE MOST.

When it comes to your child's health, you want better options. Through our unique partnership, Lurie Children's at Northwestern Medicine Central DuPage Hospital and Northwestern Medicine Delnor Hospital offers specialized pediatric care close to where you live and work.

From routine checkups to the most complex medical conditions, we provide access to more than 150 board-certified Lurie Children's pediatric specialists. And, the Pediatric Emergency Department at Central DuPage Hospital is uniquely designed, combining a kid-friendly environment with state-of-the-art technologies and care provided by board-certified pediatric emergency medicine physicians ready for life's unexpected emergencies.

Learn more about Lurie Children's most comprehensive clinical partnership and our world-class care at nm.org/luriechildrens.



Ann & Robert H. Lurie Children's Hospital of Chicago at Northwestern Medicine Central DuPage Hospital and Northwestern Medicine Delnor Hospital is a collaborative program between Northwestern Memorial HealthCare and Lurie Children's and its affiliated physician groups. The physicians participating in this program are neither agents nor employees of Northwestern Medicine Central DuPage Hospital or Northwestern Medicine Delnor Hospital.

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