



# The Farm Report

The Newsletter of the Clow Creek Farm Homeowners Association

## From the Editor

Brian Marsalli | Editor | CCFHOA

Hello Clow Creek Farm Neighbor! We hit the \$700,000 mark for a CCF property! Quite a jump from a couple of years, or even months, ago. One recent direct mail from a realtor listed 30 homes in nearby similar neighborhoods and Clow Creek that closed in the 2nd quarter at an average of \$213 per square-foot. Do the math for your home. Looks good. Is it sustainable?

That depends. Factors include the housing stock, interest rates, school system, neighborhood and individual property's appearance, both inside and out. The one variable you can control is property maintenance and upgrades. Why wait until you have to improve right before selling? Improve now and enjoy the benefits. Suffice to say, you've probably noticed that a recurrent theme in this column is property upkeep.

Please take a moment to read an important column inside by Alex Bacchetti regarding the Codes & Covenants. I also encourage you to review the copy of "Declaration of Covenants, Restrictions, Easements, Charges, and Liens for Clow Creek Farm" received at the closing of your home contract. It's also available on our website [www.clowcreekfarm.com](http://www.clowcreekfarm.com) or by request at [ccfhoapmurray@gmail.com](mailto:ccfhoapmurray@gmail.com).

Last newsletter I mentioned that a vibrant volunteer base in our neighborhood is needed to help with neighborhood activities. Reach out to Deanna Duncan at [deanna.duncan29@gmail.com](mailto:deanna.duncan29@gmail.com) to provide ideas and help with social events. Deanna and Bryan were the force behind the successful Easter Egg Hunt in April. Events such as that one only come about because homeowners volunteer their time. The board provides financial support for events. We do not plan the activities.

Two final notes regarding neighborhood improvements not involving HOA funds. The Pradel Park playground renovation is complete. The Clow Creek Greenway shoreline restoration is nearing completion. Invasive plants have been removed, the shoreline has been stabilized and native plants are being installed to hold the soil in place.

Thanks to all who have offered feedback or support. We truly appreciate it. Here's hoping for a safe and successful school year! Have a terrific Labor Day weekend!

### CLOW CREEK FARM ANNUAL SUBDIVISION PARTY

Stay tuned to our Facebook page, website and your mailbox as details continue to evolve. **VOLUNTEERS ARE NEEDED TO HOLD THE EVENT!** Please contact Deanna Duncan at [deanna.duncan29@gmail.com](mailto:deanna.duncan29@gmail.com) for further information.

## WE NEED YOUR HELP!

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# Welcome to the Farm!



STEVEN SACKETT & KATHERINE DOAN - 4028 Jersey Court  
 SANJAY MADHUSUDAN - 4451 Dairymans Circle  
 PRYANK & SHALINI SONI - 2428 Haider

## Secretary's Report



*Phil Murray | Secretary | CCFHOA*

CCFHOA Board Meeting Summary  
 May 3, 2022

Minutes from the Board Meeting held  
 on March 7, 2022 were approved.

### Budget

Expenses through June were \$24,897.02. The largest expense was landscaping at \$16,234. The 2021 rollover balance stated in May was corrected from \$16,462.90 to \$33,648.23. The overall balance was \$128,248.55. Many capital improvements have yet to be completed.

### Outdoor Beautification

No update at this time.

### Social Events

Social chairperson Deanna Duncan has three volunteers for the annual subdivision party. According to a Facebook poll, September 10 is the preferred date.

### Codes & Covenants

Discussion involved new rules and regulations involving rentals, solar panels, flags and vehicles.

### Homeowner Guests

The VP of business development from property management firm RealManage presented. RealManage is the property manager for River Run and over 400 HOA's in Northern Illinois. Resident and former board member Frank Passaro, who has provided help in coordinating property manager options, attended. Cary and Donna Winter presented concerns regarding the Codes and Covenants related to property upkeep.



## CCFHOA Welcomes YOUR Involvement



If interested in planning and helping with social events, please reach out to social activities chairperson Deanna Duncan at [deanna.duncan29@gmail.com](mailto:deanna.duncan29@gmail.com). If interested in joining the board or a committee, please contact a board member.



## Treasurer's Report

Matt Schuman | Treasurer  
 CCFHOA

**Annual Dues** – Thank you to all of the residents who have paid their annual assessment fees! 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 [www.clowcreekfarm.com](http://www.clowcreekfarm.com). Or please send an email to one of your Board Members requesting a copy.

**Annual Budget** – For further information regarding budget news, please refer to the Board Meeting Summary (July 11, 2022) in this newsletter and the 2022 Proposed Budget posted on our website.

## 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](mailto:ccfhoapmurray@gmail.com).

## Last-Minute Weekend **GETAWAYS** Near Chicago

It's hard to believe that summer is halfway through! Do you need some ideas to make the best of the rest of summer? If so, here are some fun local places to visit before summer is over.

- **Starved Rock State Park, Illinois** - This park is located on the Illinois River — There are amazing waterfalls, lakes, and activities to do. Tip: Although spring is the best time to visit the waterfalls, take advantage of rainy summer days and visit shortly after to see the waterfalls at their best.



- **Anderson Japanese Gardens, Illinois** - This is a 12-acre landscape filled with streams, Koi-filled ponds, and waterfalls. It definitely feels like you're in Japan while still being in Illinois.



- **Mackinac Island, Michigan** - Since 1901, cars have been banned on this island. Visitors get around by foot, bicycle, horse, or carriage rides. This charming town is surrounded by Lake Huron, a pretty lake with lots of activities for families.

- **Saugatuck, Michigan** - This is a great place to go if you want an artsy beach-town vibe. There are gorgeous sandy shores and tons of natural beauty.



- **Lake Geneva, Wisconsin** - This is a beautiful site on the lake where you could enjoy renting a boat, sunbathe on the beaches, go ziplining, and much more!

- **Wisconsin Dells, Wisconsin** - Home of Noah's Ark Water Park, the largest water park in America. A perfect getaway with the family!

- **Door County, Wisconsin** - Visitors can take advantage of 300 miles of shoreline, 11 lighthouses, many orchards, hiking, and kayaking.

- **Milwaukee, Wisconsin** - Being only 2 hours north, this is a great option for a 1-day trip. There are many attractions in Milwaukee, one of them being Summerfest which is considered the "world's largest music festival!"



- **Indiana Dunes National Park, Indiana** - This state park is home to some of the highest dunes over the lake. There are beaches, hiking trails, and camping sites.

**Enjoy your family outing!  
Drive safe!**

## Extra Watermelon?

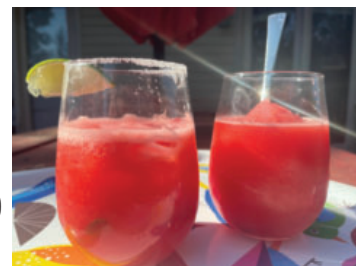
*Try these refreshing drinks*



Is there anything more delicious than late summer watermelon, ripened in the hot sun until juicy and fragrant? Not really, and when you find yourself wilting in the late summer heat, a cold watermelon agua fresca or icy watermelon slushie are perfect to help you cool down and relax. Adults and kids alike will love them, and it's easy to add your own spin with extra flavorings or cantaloupe instead of watermelon.

### WATERMELON AGUA FRESCA

- 4 cups cubed seeded watermelon
- 1/2 cup water
- 1/2 cup white sugar (or to taste)
- 1 lime
- 24 fresh mint leaves
- ice



Combine watermelon and water in a blender and puree until smooth. Add sugar to taste. Slice lime into small wedges (you'll need about 8), then place one wedge into each serving glass, along with 3 mint leaves. Crush with a cocktail muddler (a wooden spoon handle also works), then add ice. Pour the agua fresca over the ice, stir, then serve.

### WATERMELON SLUSHIE

- 4 cups cubed seeded ripe watermelon (188 calories)
- 2 tablespoons sugar (32 calories)
- 1 tablespoon lime juice (30 calories)
- About 3 cups ice

Blend the fruit, melon, sugar and juice until liquid. Add ice and continue to blend until the liquid reaches a slushie consistency.

In the whole blend there are about 250 calories.

**CCFHOA BOARD OF DIRECTORS  
CONTACT INFORMATION**

**President** Carl Reina 2316 Cloverdale Road  
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**COMMITTEE CHAIR & MEMBERS**

**Codes & Covenants Chair** Alex Bacchetti  
*Members* .....Carl Reina, Matt Schuman & Frank Passaro  
**Outdoor Beautification Chair** Carl Reina  
*Member* .....Alex Bacchetti  
**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.

**CCFHOA UPCOMING EVENTS**

Date	Event	Time	Location
September 12	Board Meeting	7 pm	4035 Jersey Ct
October 5	*Planning Meeting	7 pm	2316 Cloverdale
November TBD	Annual Meeting (Sign in 6:30/7 pm)		95th St. Library

- Residents are welcome to attend the bi-monthly board meetings. As a courtesy, please let us know 24 hours in advance if you plan to attend. Residents will present their topic at 7:30 pm. Time, date and location are subject to change.
- Board Planning Meeting is only open to board members.
- Stay tuned to future newsletters, our website and Facebook page for updated details about events. The committee heads and their volunteers will coordinate the times, dates and activities for the Easter Egg Hunt, Garage Sale, National Night Out, Block Party, and other social events.

**CCFHOA is looking for social committee volunteers to help create and plan events.**

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**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."

**Editor's Note**

*Please note that information can change after the CCFHOA Newsletter goes to press.*

**Then & Now...**

**Did you move into Clow Creek Farm in 1995?  
Are you an original homeowner?**



If so, please contact me with information regarding your move with dates and photos. Photos of the neighborhood in its earliest stages of development, from the opening of Kendall, Crone and Neuqua, or simply first day of school in the early days are also appreciated. I would like to use the info in upcoming newsletters. Please send your info at your earliest convenience to ccfhoabmarsalli@gmail.com.

# Codes & Covenants

Alex Bacchetti | Director | CCFHOA

## PROPOSED NEW RULES & REGULATIONS

In accordance with our by-laws, we are sharing with our CCF homeowners that the board intends to address and act on a couple of NEW Rules and Regulations for Clow Creek Farm subdivision at the Annual meeting to be held in November.

Specifically, the board will be discussing and voting on rules and regulations regarding the leasing of homes in Clow Creek Farm to third parties, as well as in regard to solar panels. Below is the proposed language we will be discussing. Copies of the "Property Owner Census Form" and City of Naperville's "Crime Free Lease Addendum" will be provided at the meeting. We welcome your comments either in person at the meeting or via email to the board at [ccfhoaboard@clowcreekfarm.com](mailto:ccfhoaboard@clowcreekfarm.com).

### RENTAL OF PROPERTY

1. Property Owners within Clow Creek Farm subdivision shall not rent or lease property, regardless of duration, without a written lease. A signed copy must be provided to the Clow Creek Farm Homeowners Association (hereinafter referred to as the "Association") or its Managing Agent prior to the Lessee taking occupancy.
2. All lease or rental agreements must clearly state that the Lessee is bound by the Declarations, By-Laws and Rules and Regulations of the Association and that the Property Owner is responsible for paying all fines related to misconduct of their Lessee. All Property Owners and Lessees shall execute a "Rider to Lease" prescribed by these rules and included herein as an exhibit.
3. Each Property Owner is responsible for providing their Lessee with copies of the Declarations, By-Laws and Rules and Regulations, which are available on the Clow Creek Farm website at [www.clowcreekfarm.com](http://www.clowcreekfarm.com). Requests of the Board to provide written copies may be honored at the Board's discretion, and will result in a reasonable fee for photocopies and handling.
4. All expenses incurred by the Board of Directors, its

Managing Agent or Attorney in the enforcement of this section, shall be borne by the Property Owner.

5. The Lessee shall have no voting privileges in the Association and shall have no other vested rights in the Association or the Common Property, with the exception of the use thereof to the extent granted by the Property Owner and except the right to use the space conveyed by the lease provided for by the terms recited herein.
6. The Property Owner shall provide the Association or its Managing Agent a "Property Owner Census Form" prescribed by these rules and included herein as an exhibit.
7. All lease or rental agreements must include the City of Naperville's "Crime Free Lease Addendum" prescribed by these rules and included herein as an exhibit.
8. Leasing portions of the property (e.g., rooms to let, leasing basements, etc.) is strictly prohibited in Clow Creek Farm. Property may not be occupied by more than one family.

### SOLAR PANELS

Solar panel installation must be reviewed and approved via the Clow Creek Farm architectural review process before installation. The request to install solar panels will be considered for aesthetic design and appeal vis-à-vis the current exterior of the home. Free-standing solar panel installations are not permitted.

As a reminder, homeowners receive a copy of the "Declaration of Covenants, Restrictions, Easements, Charges, and Liens for Clow Creek Farm" when purchasing a home in our subdivision. You may also have seen the documentation referred to as the Codes & Covenants and Rules & Regulations.

**Both the Codes and Covenants and Rules and Regulations are available on our website at [www.clowcreekfarm.com](http://www.clowcreekfarm.com) under the "Association Documentation" section. To avoid costs and aggravation later, make sure you secure the necessary permits from the City of Naperville before beginning a project.**

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# BUSINESS *Spotlight*



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## Allegra Naperville Lisle A One-Stop Shop for All Your Marketing Needs



**Matt Minnerick**

If you're reading this article, you already know the name Allegra because we're the company who print not only this newsletter, but 23 other titles across the Naperville area. But did you also know we produce everything from door hangers to yard signs and offer one stop direct mailing services and more?

For owner Matt Minnerick, Allegra Naperville Lisle is the result of a life-long dream to be his own boss. After years working as an option trader in Chicago, the father of two began to look for an investment.

"When I investigated, the numbers for Allegra made the most sense," he said. "Buying an existing business was easier. I kept the team, a couple of whom have worked here for over 25 years. They're lifers, my work family."

Although Matt admits buying a franchise was more challenging than he first thought, he says it's the best decision he ever made.

"Working on stuff that matters is a lot more rewarding," he said. "I don't have to answer to anyone and I can manage it in my own style."

Although Allegra Naperville Lisle is happy to work with some national brands, Matt, who lives in Ashbury, loves to keep it local.

"When people advertise in our newsletters it's all about local businesses reaching local residents. Advertisers know they are guaranteed to get in mailboxes. Readers don't have to subscribe to read us. In a digital world it's nice to get physical things sometimes," he said.

Allegra Naperville Lisle can handle orders of all sizes, and unlike online competitors are delighted to spend time with clients discussing their individual needs. It's the perfect solution whether you're an inexperienced start-up or a long running organization in need of a refresh.

Not sure about your artwork? We can review and improve upon it if necessary. Wondering what kind of paper will be best? We can make expert suggestions. Concerned about keeping costs down? Take advantage of free delivery within a 20-mile radius of our Ogden Avenue location. Just starting out and not even sure what you need? We can advise you on that too.



Allegra Naperville Lisle offers a comprehensive range of solutions to all your marketing needs, including business cards, posters, letterhead, brochures, flyers, feather flags, and contracts. For a full list check out our website.

Matt says his most popular services are signage and direct mail. Signage is super important because often it's the first time clients see your brand. A high-quality sign that's easily seen from across the street is a no-brainer, but have you thought that your windows and vehicles are a blank canvas too? Allegra offers everything from magnetic car door signs to full vehicle wraps that can promote your business whenever your vehicles are on the road.

Everyone knows direct mailing works, but it can be a chore to do well. The good news is that Allegra can take the strain! We can merge multiple address lists, eliminate duplicate names, update any changes and even select a subset of names for specific mailing. All that tedious collating, stuffing, labeling and sorting? We can do that too. If you want to start driving new and returning business, call for a quote today.

"We've recently added new equipment to our business that will really make your signage pop," said Matt. "We're able to offer more upgrades from mesh banners to PVC banners and yard signs."

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### ATTENTION HOMEOWNERS

This is a friendly reminder that the CCHOA Rules & Regulations state that political signs are not allowed to be placed in homeowners' yards.

Thank you!  
Board of Directors

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