



The Newsletter of the Clow Creek Farm Homeowners Association

#### From the Editor

Brian Marsalli | Editor | CCFHOA

utumn is upon us, Clow Creek Farm! Bursting color. Falling leaves. Dressing in layers. Gathering around the fire pit. Handing out treats on Halloween. Attending Clow Creek's annual HOA meeting. Yup, it's that time.

The Clow Creek Farm HOA Annual Meeting required per our bylaws will be **held November 8** at the 95th Street Naperville Public Library, 3015 Cedar Glade Drive. Please note that the date is the same as Election Day. Sign-in begins at 6:00 p.m. with the meeting called to order at 6:30 p.m. The meeting will end no later than 8:30 p.m. After entering the building, look for the sign providing directions to Room C.

If unable to attend, please get your proxy to a Board Member or homeowner who is attending the meeting. As always, it is extremely important to have a quorum in order to conduct the meeting. Our HOA covenants require 25% of our 260 households, or 65 households, to be represented in person or by proxy. A proxy form is included in the newsletter. Please make sure the form is filled out properly.

The meeting reviews the year's activities, provides the financial update, presents new business, includes the election of board members and serves as a forum to exchange ideas. In the August newsletter, we provided notice that leased properties and solar panels will be addressed. The meeting also provides an opportunity for a homeowner to potentially join the board. Please consider volunteering your skills. Unsure about the role and time commitment? Please ask a board member. Hope to see you at the Annual Meeting in a couple of weeks.

Happy Halloween! Safe travels if you are heading out for Thanksgiving!



SAFEL

SPEED  $\mathsf{IMIT}$ 

#### **Codes & Covenants**

Alex Bacchetti | Director | CCFHOA

# TRASH & RECYCLABLE CONTAINER REMINDER



Please make sure trash and recycling receptacles are not stored outside. Failure to do so violates the covenants related to Clow Creek Farm and is a fineable offense. The City of Naperville requires residents to remove the empty receptacles from curbside by 7 pm on the same day of collection. It also offers smaller receptacles if more space is needed when storing.

Both the Codes and Covenants and Rules and Regulations are available on our website at 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.



## Secretary's Report

Phil Murray | Secretary | CCFHOA

CCFHOA Board Meeting Summary - September 12, 2022
Minutes from the Board Meeting held on July 11, 2022 were approved.

**Budget** - The largest expense since the July meeting was replacing the benches at the Tot Lot. The 2022 balance to roll over into 2023 is estimated to be \$37,000.

Outdoor Beautification - Spent \$600 to remove a felled tree in the creek area near Book Road. We are waiting on estimates for three tree removals at the Tot Lot. Will plant arborvitaes near play equipment/picnic area. Need to replace trees in the northeast corner. We are holding off on the sidewalk completion along Book Road while trying to get it covered by the City of Naperville. The sidewalk should have been completed by MAF, the developer. The fence along 103rd was repaired after an accident and covered by the driver's insurance company. We are exploring options regarding the landscaping at the entrances. We need to follow up with the City of Naperville regarding their efforts to correct an issue with the drainage structure in the detention area.

**Social Events** - Carl spoke briefly with social chairperson Deanna Duncan regarding her idea of hosting a subdivision Halloween event the weekend before Halloween.

Codes & Covenants - Discussed possibly amending codes involving signs, garbage, recycling and yard waste containers, and fence height. Also discussed potential rules and regulations involving lease units, solar panels, storage and moving containers and dumpsters.

Homeowner Guests - The president from property management firm Advocate presented. Advocate is local and manages 15,000 units in Illinois. Residents attending included

Greg Hodder, Frank Passaro, Patrice Preston, Drew Shaffer and Cary Winter. Cary said HOA code enforcement needs to improve, which was seconded by Patrice. Drew thanked the board for its service. He wants to see improvement in yard maintenance. Greg's experience working with Advocate while in a former role as a service provider to homeowners' associations has been positive.



#### Treasurer's

Report

Matt Schuman | Treasurer CCFHOA

Annual Dues – All residents have paid the 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 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 (September 12, 2022) in this newsletter and the 2022 Proposed Budget posted on our website.



# Attention Clow Creek Residents... FITBIT FOUND!



Please contact ccfhoabmarsalli@gmail.com and provide details.

#### **CCFHOA Welcomes YOUR Involvement**

If YOU and your FRIENDS are interested in planning and helping with Clow Creek Farm 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 contact a board member.



aperville Police Department recommends that young children end trick-or-treating when it begins to get dark and older children end trick-or-treating by 8 pm.

Additionally, Naperville Police would like to offer these Halloween safety tips to ensure that Halloween is a safe, fun and festive time for all.

#### **MOTORISTS**

- Exercise extreme caution when driving a vehicle, especially during the popular trick-or-treating hours of 4 to 8 pm. Be on the alert for excited youngsters, whose vision may be obscured by masks, darting out into traffic.
- Enter and exit driveways with caution.

#### **DRESSING UP SAFELY**

- Make sure costumes are flame retardant.
- Keep costumes short to prevent trips, falls and contact with flames
- If face coverings are worn under costume masks, please make sure it does not create breathing problems. If it does,

discard the costume mask.

- Avoid costumes that are overly scary or that require "weapons" of any kind.
- Make sure kids wear light colors or put reflective tape on their costumes. Glow sticks and flashlights are also fun ways to light the way.

#### **SAFETY FIRST**

- Do not allow children to trick-or-treat alone, but keep groups small and maintain a safe distance from other groups when travelling from house to house.
- If older children are going trick-or-treating without you, create a map of a safe trick-or-treating route in your own neighborhood and a specific time to be home.
- Do not go inside anyone's home.
- Do not accept rides from anyone, including people you know, without checking first with a trusted adult.
- Do not take shortcuts through back yards, alleys or parks.
- Carry a fully charged cell phone for quick communication. and review how to call 911.

# CCFHOA BOARD OF DIRECTORS CONTACT INFORMATION

President Carl Reina ccfhoacreina@gmail.com

Vice President/Editor Brian Marsalli ccfhoabmarsalli@gmail.com

Secretary Phil Murray ccfhoapmurray@gmail.com

Treasurer Matt Schuman ccfhoamschuman@gmail.com

Director Alex Bacchetti ccfhoaabacchetti@gmail.com

#### **COMMITTEE CHAIRPERSONS/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 MEETING**

#### NOVEMBER 8, 2022 Annual Meeting (Sign in 6:00/6:30 pm) 95th St. Library, Room C

- 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.

# COMMERCIAL ADVERTISING DEADLINE - 15TH COST EFFECTIVE & NO CONTRACTS



Contact Rick at 630-963-9100 or rick@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

#### **Editor's Note**

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

#### **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.

"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."

# Then & Mow..

# 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.



5

#### **CLOW CREEK FARM ANNUAL HOMEOWNERS MEETING PROXY FORM**

The annual meeting notice must be put out not less than five calendar days and not more than 40 calendar days prior to the meeting. There must be a quorum present, per the covenants. A quorum is met when 25% of the households are represented in person or by proxy. 25% of our 259 homes are 65 households represented. Proxies are distributed to homeowners prior to the election date. The annual meeting of the Clow Creek Farm Homeowners Association shall be Tuesday, November 8, 2022 at the Naperville Public Library - 95th Street Library, 3015 Cedar Glade Rd., Naperville, IL 60564. Sign-in begins at 6:00 p.m. with the meeting called to order at 6:30 p.m.

#### 2022 Annual Homeowners Association Meeting Agenda (subject to change)

6:00 p.m.	Sign-in, receive one ballot per household, turn over any proxies and receive one ballot for each proxy that has been designated to receive a ballot.	
6:30 p.m.	Welcome - Meeting called to order, Review of Past Year's Accomplish I. Outdoor Beautification II. Treasurer - Budget III. Secretary - Annual Dues IV. Social New Business: I. 2023 Budget II. Rules & Regulations III. Codes & Covenants IV. Election of Board Members V. Adjournment of Meeting	•
	e to attend the Annual Meeting on nomeowner attending or a Board M	Tuesday, November 8, 2022, please use this proxy ember.
I / We hereby des	ignate either (please circle one name	)
Carl Reina - who	resides at 2316 Cloverdale	Phil Murray - who resides at 2303 Haider
Alex Bacchetti -	who resides at 4120 Joe Willie	Brian Marsalli - who resides at 4423 Buttermilk
Matt Schuman -	who resides at 4035 Jersey Ct.	
	/ us on the following matters which a wners Association at its Tuesday, Nov	re brought forth before the membership of Clow Creek rember 8, 2022 Annual Meeting.
	All matters INCLUDING election All matters EXCLUDING election I / We do not wish to vote, but an	of the Board of Directors of Board of Directors n returning this proxy for quorum purposes only
Please Print Nam	e:	

Please Print Address:

Signature(s):

# City Wews You Can Use



Bring your jack-olanterns and pumpkins to smash at the Ron Ory Community

Garden Plots. The Naperville Park District's annual Pumpkin Smash takes place from 9:00 a.m. – 12:00 p.m. on Saturday, November 5. The Garden Plots are located at 811 S. West Street. Please remove all candles, metal, stickers, etc. from the pumpkins before arriving. The pumpkins will be composted into the soil, providing nutrients and water for future plant growth. For more info, visit napervilleparks.org.

#### **BULK CURBSIDE LEAF COLLECTION**

Naperville provides, weather permitting, each neighborhood with three bulk curbside leaf collection opportunities at no charge. Collection cycles begin on October 17, October 31 and November 14. Rake leaves into the street by 6 a.m. before the beginning of each cycle, away from storm drains and next to the curb in front of your house. Crews will collect leaves once during each two-week collection cycle.

### FREE BAGGED LEAF & YARD WASTE COLLECTION

The free leaf and yard waste collection program begins November 7 and runs through December 16. You will not be charged for disposal of leaves and yard waste in 32gallon paper yard waste bags or clearly labeled cans or carts. Branches and other vard waste that are tied into bundles require the \$2.50 sticker. Stickers can be purchased at many Naperville stores or in the Finance Department at the Municipal Center. All yard waste collection ends on December 16. For more info about bagged or bulk curbside pickup, visit naperville.il.us/services/ brush-leaf-andyard-waste-collection/.

# REPURPOSE YOUR YARD WASTE COURTESY OF THE CITY OF NAPERVILLE WEBSITE

Repurposing yard waste for landscaping is

good for the environment, can provide a more natural appearance in your landscape and save you time and money. Here are some quick suggestions for repurposing yard waste from the Conservation Foundation

www.theconservationfoundation.org:

- Let fallen leaves and fallen twigs remain. Leaves are variable in texture and can be collected and shredded at home. Shredding speeds decomposition and reduces leaves from blowing away. Mix shredded leaves into the soil in the fall and allow to break down naturally during the winter for improved soil quality. Leaves also provide food, nesting material, and cover for several types of wildlife, including birds and butterflies.
- Compost your leaves. Chop them up first to speed up decomposition. Leaf mold (composted leaves) makes wonderful mulch, vegetable garden amendment, and has several uses in organic lawn care.
- When mowing the lawn, use the mulching feature rather than bagging the clippings. Returning grass clippings to the yard keeps your lawn healthy and saves space in the landfill.

#### **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**

October 18; November 1, 15 and December 6, 20 - Meetings are held at 7:00 - 10:00 p.m. in the Council Chambers of the Municipal Center at 400 S. Eagle Street. Dates and topics are subject to change. Community members who wish to address the council must be physically present in council chambers. Online speaker sign-up for City Council meetings closes at 4 p.m. the day of the meeting. More info is found at naperville.il.us/ speakersignup. For a listing of all board and commission meetings, visit naperville.il.us/boards/.

#### A SAFER NAPER - FRAUD & SCAMS



Did you know that in the first half of 2022, Napervillians lost over

\$700,000 by falling victim to various frauds and scams? Please protect yourself by following these scamprevention tips from the FTC:

Block unwanted calls and text

messages. Take steps to block unwanted calls and to filter unwanted text messages.

Don't give your personal or financial information in response to a request that you didn't expect. Legitimate organizations won't call, email or text to ask for your personal information, like your Social Security, bank account or credit card numbers.

Don't click on the link. If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy or look up their phone number. Don't call a number they gave you or the number from your caller ID.

Resist the pressure to act immediately. Legitimate businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Know how scammers tell you to pay.

Never pay someone who insists you pay with a gift card or by using a money transfer service. NEVER deposit a check and send money back to someone.

Stop and talk to someone you trust.

Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

Visit naperville.il.us/asafernaper to learn more about crime prevention resources and current crime trends to help keep you and your family safe as part of this month's Safer Naper crime prevention campaign.



#### OCTOBER 21 & 22 - HOWLIN' AT THE MOON (21+)

Come dressed in your best costume and enjoy thrilling performances and attractions at Naper Settlement's Halloween event for adults (21+) from 5 to 10 pm. Howl along to live music, feast your fangs into delicious local cuisine at the Food Truck Graveyard, and quench your undying thirst in our Booze Bar. Take a stroll through our Moonlight Market to purchase eerie and bizarre items, wander through the Dark Art Gallery, and participate in our costume contest using a 360 photo booth by SweetPix360 for the chance to win a prize. Other attractions include fire dancers, a liquid lights show, a contortionist, a magician, a graveyard photo-op, and more! Tickets are \$20. Naper Settlement, 523 South Webster St. NaperSettlement.org/Howlin

#### OCTOBER 23 - DOWNTOWN NAPERVILLE'S HALLOWEEN HOP

Calling all costumed characters, ghouls, goblins, witches, and superheroes! Come to Downtown Naperville on Sunday to enjoy a great morning filled with fun and surprises both candy and non-candy goodies! Dozens of downtown businesses will be open early at 10 am to hand out Halloween surprises!

#### **OCTOBER 30 - TRICK OR TREAT AT NAPER SETTLEMENT**

Join us between 1 to 4 pm for Trick or Treat at Naper Settlement, while candy supplies last. Put on your best costumes and enjoy trick or treating at our historical homes for your Halloween treats, watching the blacksmith at his forge and more! Children under 18 must attend with an adult. This year, we'll host a family costume contest! Families can win one of three titles: Best Costumes, Best Family Theme, Most Creative Costumes. Costume contest entrants must sign in at the judging station before judging begins promptly at 1:30 pm. Winners will be announced at 3 pm. You must be present to win. For more information and to purchase tickets, please visit NaperSettlement.org/TrickorTreat

#### **OCTOBER 30 - HALLOWEEN HAPPENING**

Come and enjoy lots of fun activities, games and goodies at Naperville's best FREE Halloween fest for kids 10 and under at Riverwalk Grand Pavilion located west of Centennial Beach from 1 to 4 pm.

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# **BEAR NEWS**



Buelle

"And here with the grizzly details..."

### LOSE FAT AT THE SPEED OF LIGHT!



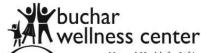
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Source: InfoSparks August 31, 2022





rick@allegranaperville.com 630-963-9100 www.allegranaperville.com

#### **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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