



The Farm Report See Association

The Newsletter of the Clow Creek Farm Homeowners Association

From the Editor

Brian Marsalli | Editor | CCFHOA

Season's Greetings!

s 2022 comes to a close, it's time to reflect on the activity within Clow Creek Farm throughout the past year. Much was accomplished. Much still needs to be done. The board thanks all the homeowners who have made improvements to their properties, as well as those who faithfully maintain their properties year in and year out. Also, thank you to all who have volunteered or offered input. The board appreciates your efforts.

Thank you to those who attended our Annual HOA Meeting held on November 8 at the 95th Street Library. Also, thank you to those who voted via proxy. Without you, the meeting would have been postponed. We encourage residents, especially newer ones, to attend and vote in the future. This is YOUR Homeowners Association. YOUR participation matters.

We thank Alex Bacchetti for his service on the board. Alex, who has served several years in a couple of stints, is leaving at the end of this year. He was instrumental in the time-consuming process of updating the Rules & Regulations and providing insight regarding the Codes & Covenants. His expertise will be missed. At the same time, we welcome Heidi Weiland back as a board member. Heidi previously served in this capacity and her experience will be helpful. With Heidi's election, the board maintains its five-person membership. Thank you, Heidi. There is room for two additional members. We also have opportunities for committee members. The board of directors and their offices will be updated in the next newsletter, along with the committee members.

Finally, one general housekeeping item to mention. The annual dues letter was mailed December 1, 2022. Payment is due January 1, 2023.

Best Wishes for a Healthy, Happy & Prosperous New Year!



Clow Creek Farm Homeowners Association Current & Proposed Budget

CLOW CREEK FARM HOA - 2023 BUDGET

As of October 31, 2022

Toal Expenses

Expenses

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

Landscaping and Groundskeeping	\$ 35,000.00
General Landscaping and Tree & Lawn Treatments	
Capital Improvements, Repairs, Maintenance	
Sidewalk	\$ 20,000.00
Tot Lot Improvements	\$ 8,500.00
New Creek Area Improvements	\$ 8,000.00
Entrance Renovations	\$ 8,000.00
Insect/Vole Treatments	\$ 500.00
Capital/Mgmt Company/General Improvements	\$ 25,000.00

Social Events				\$
Faster Faa Hunt	Block Party	Garage Sale	Annual Meeting	etc

Total Capital Improvements, Repairs, Maintenance

isc Expenses	
Utilities	\$ 3,500.00
Legal and Professional	\$ 3,500.00
Insurance Expense	\$ 2,500.00
Storage Unit	\$ 1,714.10
Holiday Lighting	\$ 1,200.00
Office Expenses	\$ 1,000.00
Miscellaneous	\$ 500.00
Taxes	\$ 500.00
P.O. Box Rental	\$ 300.00
Website	\$ 250.00
Association Office	\$ 50.00
Bank Charges	\$ 100.00
Total Misc	\$ 15,114.10

Beginning Cash Balance	\$ 95,471.22
Income	\$ 59.500.00

Income \$ 59,500.00 Expenses \$ 125,964.10 Ending Cash Balance \$ 29,007.12 CLOW CREEK FARM HOA - 2022 FINANCIAL STATEMENT

As of October 31, 2022

Landscaping and Groundskeeping

Budget

70,000.00

5,850.00

\$ 125.964.10

Budget		Actual		FY Fcst
\$ 58,500.00	\$	58,500.00	\$	58,500.00
\$ 500.00	\$	288.89	\$	288.89
\$ 500.00	\$	300.00	\$	500.00
\$ -	\$	2,902.82	\$	2,902.82
\$ 59,500.00	\$	61,991.71	\$	62,191.71
\$ \$ \$ \$	\$ 58,500.00 \$ 500.00 \$ 500.00 \$ -	\$ 58,500.00 \$ \$ 500.00 \$ \$ 500.00 \$ \$ - \$	\$ 58,500.00 \$ 58,500.00 \$ 500.00 \$ 288.89 \$ 500.00 \$ 300.00 \$ - \$ 2,902.82	\$ 58,500.00 \$ 58,500.00 \$ \$ 500.00 \$ \$ 288.89 \$ \$ 500.00 \$ 300.00 \$ \$

\$ 36,000.00

FY Fcst

\$ 31,811.00

\$ 5,850.00

Actual

\$ 28,310.00

General Landscaping and Tree & Lawn Treatments			
Capital Improvements, Repairs, Maintenance			
Sidewalk	\$ 24,000.00	\$ -	\$ -
Tot Lot Improvements	\$ 15,000.00	\$ 5,200.00	\$ 5,200.00
New Creek Area Improvements	\$ 12,000.00	\$ 600.00	\$ 600.00
Entrance Renovations	\$ 8,000.00	\$ 1,992.21	\$ 2,492.21
Insect/Vole Treatments	\$ 500.00	\$ -	\$ 500.00
Total Capital Improvements, Repairs, Maintenance	\$ 59,500.00	\$ 7,792.21	\$ 8,792.21

Social Events	\$	5,850.00	\$ 535.9
Faster Franchisch Black Barty, Correra Cala Army	-1 11		

lisc Expenses			
Utilities	\$ 3,800.00	\$ 2,057.78	\$ 2,357.78
Legal and Professional	\$ 3,500.00	\$ 1,261.00	\$ 2,261.00
Insurance Expense	\$ 2,500.00	\$ 2,329.85	\$ 2,329.85
Storage Unit	\$ 1,750.00	\$ 1,092.00	\$ 1,092.00
Holiday Lighting	\$ 1,200.00	\$ 1,200.00	\$ 2,400.00
Office Expenses	\$ 1,000.00	\$ 181.57	\$ 1,000.00
Miscellaneous	\$ 500.00	\$ 11.60	\$ 50.00
Taxes	\$ 350.00	\$ 350.00	\$ 350.00
P.O. Box Rental	\$ 210.00	\$ 232.00	\$ 232.00
Website	\$ 250.00	\$ -	\$ 242.88
Association Office	\$ 10.00	\$ -	\$ 10.00
Bank Charges	\$ 90.00	\$ -	\$ 90.00
Total Misc	\$ 15,160.00	\$ 8,715.80	\$ 12,415.51

Toal Expenses		\$ 116,510.00	\$ 45,353.97	\$ 58,868.72
	Beginning Cash Balance	\$ 92,148.23	\$ 92,148.23	\$ 92,148.23
	Income	\$ 59,500.00	\$ 61,991.71	\$ 62,191.71
	Expenses	\$ 116,510.00	\$ 45,353.97	\$ 58,868.72
	Ending Cash Balance	\$ 35,138.23	\$ 108,785.97	\$ 95,471.22



Last Chance... FITBIT FOUND!

Did you lose a Fitbit this summer in Clow Creek?

This will be the last posting in the newsletter.

To CLAIM, please contact ccfhoabmarsalli@gmail.com and provide details.



Then & Mow...

24 Years Ago...

Kendall Elementary School opened its doors in 1998. An inaugural first-grade class at Kendall with their teacher Mrs. Bruce. At least eight students are former Clow Creek Farm residents. Original homeowners, how many students can you identify?

Until Kendall was built, did you know that several of these students attended kindergarten in a building that housed a veterinary clinic? The building is located across from the former Wheatland school and behind the strip center. Fortunately, none of those future Panthers and Wildcats needed treatment from the vet. At least, not that we know of.



Homeowners, do have photos prior 2005? 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 Clow Creek Farm summer party. Please send your information at your earliest convenience to ccfhoabmarsalli@gmail.com.

CCFHOA BOARD OF DIRECTORS CONTACT INFORMATION

PresidentCarl Reinaccfhoacreina@gmail.comVice President/EditorBrian Marsalliccfhoabmarsalli@gmail.comSecretaryPhil Murrayccfhoapmurray@gmail.comTreasurerMatt Schumanccfhoamschuman@gmail.comDirectorAlex Bacchetticcfhoaabacchetti@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 BOARD MEETINGS

- 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 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."

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.

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

If interested in JOINING the board or a committee, please contact a board member.

Treasurer's Report

Matt Schuman | Treasurer CCFHOA

Annual Dues – The annual assessment fee letter was sent on December 1, 2022. The fee of \$225 needs to be paid in full on or before January 1, 2023. Your check should be made payable to Clow



Creek Farm Homeowners Association (CCFHOA). Checks will NOT be deposited before January 1, 2023, regardless of whether it is sent in early. In order to avoid a late charge of \$50 plus interest, your payment must be postmarked on or before January 1, 2023. Please forward your payment to the following address:

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

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 November 8, 2022 Board Meeting summary on the opposite column and the current 2022 and proposed 2023 budgets found in this newsletter on page 2.

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 Annual Meeting Summary -November 8, 2022 Minutes from the Board Meeting held on September 12, 2022 were approved.

Board Members Present: Alex Bacchetti, Brian Marsalli, Phil Murray, Carl Reina and Matt Schuman

Budget: Total expenses through October 31, 2022 are \$45,354. Landscaping and Groundskeeping comprised 62% of the expenses. Tot lot improvements accounted for over 11%. Expenses were lower because several capital improvement projects were deferred. Social activities spending continues to be lower. Income is \$61,192. Ending cash balance is \$108,786. The proposed 2023 budget includes the cost of potentially hiring a property management company as well as general capital improvements. The ending cash balance is expected to be much lower than in 2022 because of the expected completion of deferred capital projects. The main project is completing the sidewalk along Book Road from the Clow Creek Farm Addition to our entrance at Wicklow Road. Other major projects include renovating the 103rd Street entrance and removing and replacing trees throughout the common areas.

Outdoor Beautification: Completed work that was necessary. CCF is in the first year of a 3-year contract with the landscaping service provider. The entrance signs were pressure washed. The Book Road sidewalk was not completed as the board searched for the cost to be covered by a source other than our HOA. The consensus of the residents in attendance was to prioritize this project. **Social Events:** Activities were fewer. The Easter Egg Hunt was a success. Volunteers are needed. CCF welcomed seven new families.

Rules & Regulations: Discussed proposed changes relating to the installation of solar panels on personal properties. Also addressed rental property challenges, namely when a third-party company, typically a large investor, is the owner. With terrific input from residents attending the annual meeting, changes were made to the verbiage. Both new rules and regulations passed by unanimous decision. Alex thanked Frank Passaro for his help with rental property issue.

Codes & Covenants: Matt Schuman spoke about the friendly reminder note created to be given to homeowners for soft violations of the Codes & Covenants. If the reminder does not remedy the issue, the board will send an official violation letter via certified mail that addresses the situation and notes the potential fine. Matt also shared rationale for modifying Codes & Covenants regarding the following subjects: property signage, fence height, yard waste bag storage and the annual meeting date.

Hiring a Property Manager: The estimated dues increase to hire a property manager is \$75-\$100 annually. No decision has been made to hire a company. Two companies have presented to the board.

Election of Board Members: The terms of Carl Reina and Alex Bacchetti were expiring. Alex is not seeking re-election. Carl chose to run. Heidi Weiland offered her candidacy. Each were elected.

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. 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.

BAGGED LEAF & YARD WASTE

The free leaf and yard waste collection program ended December 16. For more info about bagged or bulk curbside pickup, visit naperville.il.us/services/ brush-leaf-and-yard-waste-collection/.



CAUTION: SLIPPERY WHEN WET!

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 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.

CHRISTMAS TREE COLLECTION ON JANUARY 13 AND 20

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 http://www.naperville.il.us/electronicsrec ycling.

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.





Christkindlmarket

River Edge Park, Aurora | Free Now Thru - December 24 - 11 am

Since 1996. German American Events. LLC, a subsidiary of the German American Chamber of Commerce of the Midwest, has hosted the Christkindlmarket Chicago as a free event, featuring international and local vendors with various offerings for all ages. The unique shopping experience, cheerful live entertainment and original food and beverages like the imported mulled wine from Germany, called Glühwein, make the Christkindlmarket a preferred and popular destination, mentioned by big media outlets like the Chicago Tribune, Choose Chicago, and Chicago Magazine. In 2021, it has been nominated as one of the Top 10 Holiday Markets by USA Today 10 Best Readers' Choice. More information at facebook.com/christkindlmarket.aurora

Santa is Coming to Town

Downtown Naperville Now Thru - December 22

Little ones and family members of all ages will enjoy a unique visit with Santa inside his magical workshop. Reservations are required; walk-ups will not be accommodated. Families are welcome to take their own photos and video. The line to visit with Santa will queue outdoors, so please dress for the weather.

REGISTRATION REQUIRED \$10 per family -

Santa's Workshop is located at the Riverwalk Café at 441 Aurora Avenue in Naperville along the Riverwalk. For more information and to register, go online to www.napervilleparks.org/santasworkshop

The Nutcracker

The Joffrey Ballet - Chicago Now Thru December 27

Magic is on the horizon for young Marie and the Nutcracker Prince, thanks to a

visit from the charming but mysterious Great Impresario. At the stroke of midnight on a snowy Christmas Eve when the lines between fantasy and reality blur together, Marie sets out on an unforgettable journey through Chicago's 1893 World's Fair, a marvel of sights, sounds, and enchantment. This annual holiday tradition celebrates the magic of the season and the rich cultural heritage of Chicago. Pricing and availability vary by performance. https://joffrey.org/performances-and-tickets/2022-2023-season/the-nutcracker/

Christmas Around the World and Holidays of Light

Museum of Science and Industry
Thru January 8

Explore rich holiday traditions from around the globe while creating your own traditions with loved ones this season. This year, we celebrate the 80th anniversary of this beloved Chicago tradition, which began in 1942 with a single tree, newly decorated every day for 12 days to represent the countries fighting alongside America during World War II.

Today, Christmas Around the World features more than 50 trees highlighting a variety of countries and cultures, offering insight into the holiday customs celebrated by families around the world. It's the one-of-a-kind experience that brings a whole world of holiday joy under one roof. https://www.msichicago.org/explore/whats-here/exhibits/christmasaround-the-world/

Illumination: Tree Lights at The Morton Arboretum

Explore 50 acres of the Arboretum's majestic trees during this one-of-a-kind spectacle of color, light, and sound featuring six dazzling new displays as well

as returning favorites. You will be awed and delighted by the first Illumination display in The Gerard T. Donnelly Grand Garden, leading to a spectacular laserlight finale. Also, new this year is Electric Illumination, a late-night experience for adults 18 and older with a curated mix of trance and progressive house music, synchronized to the breathtaking light displays. Be the first to be part of this exciting, limited run from 9:30 - 11 pm on December 16, 23, and 30! During Illumination, you'll journey along a onemile paved walking path amid festive music and lighting effects that highlight the beauty of trees in winter. Warm up by a crackling fire and roast marshmallows for s'mores, or stop in one of the concession tents for a snack and beverage. Tickets for all Illumination are now available. Advance purchase is recommended, as many nights will sell out. Please note that any ticket purchases made on-site during Illumination will be credit card only. https://mortonarb.org/ explore/activities/exhibitions/illumination /#!

Brookfield Zoo's Holiday Magic Monday through Saturday, December 26-31 from 3 - 9 pm

Zoo-goers can stroll along paths covered with more than two million twinkling LED lights. There's also a 600-foot-long Tunnel of Lights with thousands of colored lights all synchronized to music. It includes a holiday light show, animal encounters, ice skating, and photos with Santa and Mrs. Claus. Located on the East Mall, the skating rink is made of a synthetic plastic known as Glice®. The 40' x 80' rink is open during the zoo's Holiday Magic from 3 to 8:30 pm. The cost for unlimited time on the rink for all skaters is \$7. A limited number of skates are available to rent for a \$5 fee. Skaters are welcome to bring their own skates. www.czs.org/Magic

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For Information contact Mairi at 630-301-0778 www.NapervilleNewcomersandNeighborsClub.com

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Happy

Wishing you a joyous holiday season & a happy New Year, filled with love, peace & laughter.

Penny O'Brien 630.207.7001 penny.obrien@bairdwarner.com #1 Agent Baird & Warner Naperville







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 off 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, tovwhen 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 it's 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.
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Terri Christian 630.244.2281 terrichristian@atproperties.com





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