



The Farm Report

The Newsletter of the Clow Creek Farm Homeowners Association

From the Editor

October | 2023

Submitted by Brian Marsalli | Editor | CCF HOA

Let the fall colors begin! Autumn is underway and with it comes both fun and business in CCF. Let's get the business side out of the way first. The Clow Creek Farm HOA Annual Meeting required per our bylaws will be held November 7 at the 95th Street Naperville Public Library, 3015 Cedar Glade Drive. Sign-in begins at 6:30 pm with the meeting called to order at 7 pm. The meeting will end no later than 8:30 pm. After entering the building, look for the sign providing directions to Nomura Room C.

If you are unable to attend, please get your proxy to a Board Member or homeowner who is attending the meeting. It is extremely important to have a quorum in order to conduct the meeting. Without a quorum, the meeting would need to be rescheduled until one is secured. 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.

With Thanksgiving around the corner, let us express our gratitude to you. Thank you to the six residents who joined us at our regular board meeting on August 22 at the Tot Lot. Engagement is important because we value input from our members to help create the community intended by our HOA declaration.

Five adult bikes were donated to Hesed House! These donations are critical to services they provide. The bikes bring dignity and provide a means of transportation for employment. Laura Jernigan, Hesed House director of development and the CCF HOA board thanks you.

The block party was a tremendous success! Thank you to the Duncan's and Schuman's for your pre-party work, setup and cleanup. Heidi, thank you taking on the thankless job of checking guests in to the event. Thank you to Andy Hollinger, Paul Lloyd, Patrice Preston, Matt Stredney and Carl Wicks, and anyone I may have missed, for assisting with the cleanup.

Thank you to Kim Vacariello, American Family Insurance Agency owner, for your donation and hope you can attend next year. We are sorry for the loss of your mother-in-law. Thanks to Pillar of Faith Church for allowing us to use their parking lot and property to host our event.

Last, but not least, thanks neighbors for taking time out of your busy schedules to celebrate as a community. I apologize if I didn't get to meet you. Please be sure to introduce yourself at the Annual Meeting or whenever the opportunity presents itself. If you were unable to attend, we hope to see you next year.

Have a Happy Halloween and Thanksgiving!

Wishing you safe travels if doing so.

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Our annual block party was back after a recent pause. And boy are we glad! Clear skies greeted approximately 200 residents and families on September 9.



Perfect weather.



Tasty food.



Rock band.



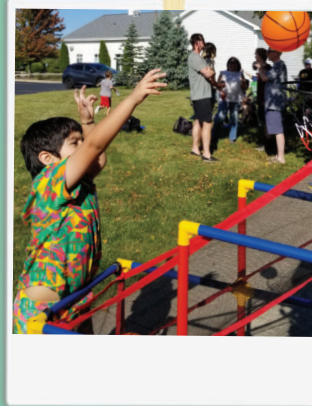
Bouncy Houses.



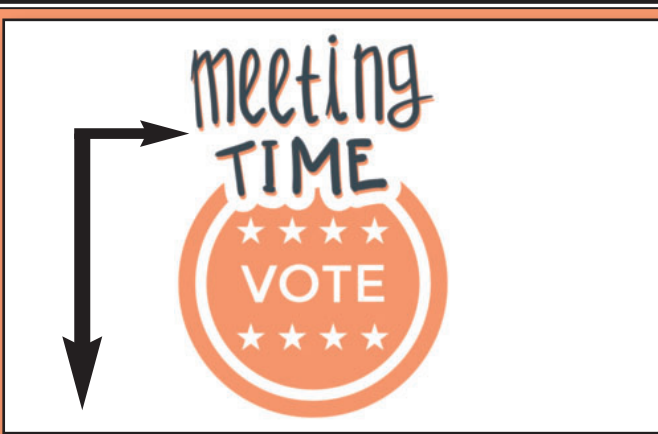
Face painter.



Good time.



John's Rib House catered pulled pork, hot dogs, chicken and sides. The ice cream treats disappeared. The Dog & Pony cover rock band struck the right notes and played longer than scheduled. Bea, the face painter, created Bea-u-tiful and fun designs. Chalk, bubbles makers and a basketball hoop arcade game kept the younger ones occupied and gave parents a little break. If you enjoyed the block party, please consider lending a hand next year or another event.



We need your vote!

ANNUAL MEETING IS NOVEMBER 7

Mark your calendar now. The Clow Creek Farm HOA Annual Meeting will be held November 7 at the 95th Street Naperville Public Library, 3015 Cedar Glade Drive. Sign-in begins at 6:30 pm with the meeting called to order at 7 pm. The meeting will end no later than 8:30 pm. After entering the building, look for the sign providing directions to our meeting room.

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. The meeting also provides an opportunity for a homeowner to join the board or committee. Please consider lending your talents. Clow Creek Farm will benefit from having additional voices on the board or committees. We'd like the Board to have 5-7 members. Unsure about the role and time commitment? Please ask a board member.

If unable to attend, please get your proxy to a Board Member or homeowner who is attending the meeting. A proxy form can be found on page 4 in this newsletter. 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. We hope to see you at the Annual Meeting next month.

Block Party Leftovers

Do you know someone missing an item from the block party? We found a blue baseball hat belonging to Evan. The camo hat (Delta New Holland - Charleston, Mo) and Barbie are from a previous block party. To claim your item, please email ccfhoabmarsalli@clowcreekfarm.com. Thank you.



FOR SALE - O Gauge Union Pacific Train Set

Looking to give that special gift? Includes the engine, 8 cars, smart tracks, tunnel, 3 building structures with lights, scenery pieces and the table. \$400 OBO. I can be reached via email jajackson1180@gmail.com. Additional photos available.



We appreciate your consideration by driving the speed limit in our neighborhood!



IT'S UP TO ALL OF US TO KEEP OUR COMMUNITY SAFE!

WELCOME to the Farm!



MARK & JESSICA HENRY
4415 Dairymans Circle



CCF HOA 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.

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

IF YOU WOULD LIKE to submit a recipe or story for publication about someone or something in our neighborhood, please contact Brian at ccfhoabmarsalli@gmail.com.

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 260 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 7, 2023 at the Naperville Public Library - 95th Street Library, 3015 Cedar Glade Rd, Naperville, IL 60564. Sign-in begins at 6:30 pm with the meeting called to order at 7:00 pm.**

2023 Annual Homeowners Association Meeting Agenda (subject to change)

- 6:30 pm **Sign-in** - receive one ballot/vote per household, turn over any proxies and receive one ballot for each proxy that has been designated to receive a ballot.
- 7:00 pm **Welcome** - Meeting called to order, verify that a quorum has been met.
Review of Past Year's Accomplishments:
 Financial Update, Outdoor Beautification, Communications, Social
New Business:
 Codes & Covenants, Outdoor Beautification, Communications, Social, Election of New Board Members
Adjournment of Meeting

If you are unable to attend the Annual Meeting on Tuesday, November 7, 2023, please use this proxy and give it to a homeowner attending or a Board Member.

I / We hereby designate _____ or (please circle one name below)

Brian Marsalli - 4423 Buttermilk Court
Heidi Weiland - 4115 Joe Willie Drive

Matt Schuman - 4035 Jersey Court
Phil Murray - 2303 Haider Avenue

to vote for me / us on the following matters which are brought forth before the membership of Clow Creek Farm Homeowners Association at its Tuesday, November 7, 2023 Annual Meeting.

_____ All matters INCLUDING election of the Board of Directors

_____ All matters EXCLUDING election of Board of Directors

_____ I / We do not wish to vote, but am returning this proxy for quorum purposes only

Please Print Name: _____

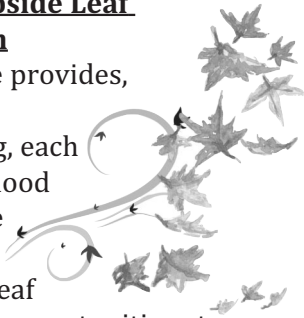
Please Print Address: _____

Signature

City *News* You Can Use

Bulk Curbside Leaf Collection

Naperville provides, weather permitting, each neighborhood with three bulk curbside leaf collection opportunities at no charge. Collection cycles for 2023 begin on October 16, October 30 and November 13. Rake leaves into the street by 6 am 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. The program concludes on November 22.



Free Bagged Leaf & Yard Waste Collection

The free leaf and yard waste collection program begins November 6 and runs through December 15. You will not be charged for disposal of leaves and yard waste in 32-gallon paper yard waste bags or clearly labeled cans or carts. Branches and other yard 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 15.** For more info about bagged or bulk curbside pickup, visit naperville.il.us/services/brush-leaf-and-yard-waste-collection/.

Repurposing Yard Waste

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:

- **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.
- For more information, visit theconservationfoundation.org.

Smashing Pumpkins

Bring your jack-o-lanterns and pumpkins to smash at the Ron Ory Community Garden Plots. The Naperville Park District's annual Pumpkin Smash takes place from 9 am to 12 pm on Saturday, November 4. 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.

Make a Date with JULIE

Fall is a great time for planting. Before digging, contact JULIE to have your underground utility lines marked. The service is free. Call JULIE (Joint Utility Locating Information for Excavators) at 811 or go online at illinois1call.com/click-before-you-dig-using-e-request/. The service, available 24-7, may save you time, costly utility repairs and even your life. Member utility companies send their personnel to locate and mark underground utility lines on your property with colored paint and flags. More at illinois1call.com/.

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the holidays



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a cup

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napervillegardenclub.org
More information:
 Call Barbara 630-650-4405

Secretary's Report

Phil Murray | Secretary | CCF HOA



AUGUST 22, 2023 BOARD MEETING SUMMARY

Financial – Landscaping, utilities and storage unit rental are the leading expenses to date. The block party and tree removal expenses are upcoming expenses in September.

Outdoor Beautification – Design proposals for Book Road, 103rd Street and the tot lot were available at the meeting. Brian meeting with Todd Meyer of Clarence Davids to go over tot lot items and block party prep. Dramatic changes in Pillar of Faith Church's upkeep. Trees removed or trimmed. Grass mowed and weeds pulled.

Social Events/Communications – Deanna and Matt gave the block party update. The food and entertainment vendors have been identified. The band is booked. Matt wants to make this party special because the HOA paused previous parties due to the pandemic. It is Brian's understanding the money allocated must be within the budget to avoid a tax consequence. Frank Passaro pointed out that a previous block party expenditure resulted in a large tax hit, which Phil confirmed. The block party will be promoted via newsletter, website, flyer with QR code and signs. The Hessed House newsletter article netted five bikes for Hessed House. Rough drafts of architectural review committee form and handbooks were created. The documents will be refined and introduced in 2024.

Miscellaneous – Six homeowner guests attended the meeting at the tot lot – Deanna Duncan, Andy Hollinger, John Lamb, Frank Passaro, Paul Powers and Ray Zamora.

MAIL BOX GROUP BUY

No residents were interested in purchasing a mailbox of their choice at a discount through a CCF group buy. Regardless, now is a good time to replace your mailbox before winter arrives. A properly installed mailbox serves many purposes. It will withstand the snow flying off the blades of snowplows. It also helps the postal carrier deliver the mail and secures the mail. Finally, it enhances value by creating a good first impression to regular visitors and potential buyers.



Treasurer's Report

Matt Schuman | Treasurer CCF HOA

Annual Dues – 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 – Landscaping maintenance (\$17,672) and our annual storage payment (\$1,236) are the largest expenses through the first half of the year.



OCTOBER 20 & 21 - ALL HALLOWS EVE - 6:30 TO 10 PM

Monsters, witches, and werewolves have escaped their homes on the pages of your favorite Halloween stories and are running loose on the

grounds of Naper Settlement! Families with kids 16 and under will enjoy a line-up of Halloween-themed outdoor activities and performances. More information at www.napersettlement.org/285/All-Hallows-Eve.

OCTOBER 26 - 6 PM - HALLOWEEN SPOOKTACULAR - This 2023 Spooktacular will be held at the Judd Kendall VFW Post 3873, located at 908 Jackson Avenue. Doors open at 6 PM, and two hours of enlightening games to test knowledge and data considered to be of little value will begin at 6:30 PM. The cost is \$35 per person or \$225 for a table of eight. Players also are encouraged to dress up themselves and their tables for Halloween. A cash bar will be available. Players are welcome to bring their own food and snacks. Register at <https://www.eventbrite.com/e/rotary-after-dark-halloween-spooktacular-third-annual-trivia-night-tickets-709619349577?utm-campaign=social&utm-content=attendeeshare&utm-medium=discovery&utm-term=listing&utm-source=wsa&aff=ebdsshwebmobile>.

OCTOBER 27 & 28 - HOWLIN' AT THE MOON - 5 TO 10 PM
Enjoy thrilling performances and attractions at this Halloween bash for adults (21+). Howl along to live music, feast your fangs on delicious local cuisine at the Food Truck Graveyard, and quench your undying thirst in the BOOze Bar. Take a stroll through the Moonlight Market to purchase eerie and bizarre items, wander through the Dark Art Gallery, and participate in a costume contest. Guests are encouraged to come dressed in costumes. More information at www.napersettlement.org/627/Howlin-at-the-Moon.

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.

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CCF HOA Upcoming Events

October 17	Board Meeting	7 pm	95th Street Library
November 7	ANNUAL MEETING	7 pm	95th Street Library

- Residents are welcome to attend the bi-monthly board meetings. Residents will present their topic at 7:30 pm or later. Time, date, and location are 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.

THE CCF HOA IS LOOKING FOR SOCIAL COMMITTEE VOLUNTEERS TO HELP CREATE AND PLAN EVENTS.

INTERESTED IN PLACING AN AD IN YOUR NEWSLETTER?

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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."

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

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 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.



Naperville is a Safe Community...
It's not a Crime-Free Community!

9PM ROUTINE

In Naperville we are fortunate to live in one of the safest communities in America, but we don't live in a crime-free community. In the first 6 months of 2023, 80% of our residential motor vehicle burglaries and 87% percent of residential burglaries were no-force, meaning they were happening to unlocked cars and residences.

Remove the OPPORTUNITY

- Lock your vehicle (even if parked in the garage).
- Close your garage door.
- Lock your doors and windows.
- Use exterior lighting from dusk until dawn.

Other crime prevention strategies include situational awareness, utilizing the 9 PM Routine and recognizing the red flags and common denominators of frauds and scams. Trusting your instincts and reporting suspicious people and incidents to 911 are also useful in preventing crime. Learn more ways to safeguard your family, home and community by visiting www.naperville.il.us/asafernaper.



SCAM ALERT - Text Messages

There have been several reports of a scam recently where someone gets a legitimate looking text message appearing to be from a bank. The text asks if you made a specific purchase and instructs you to call a specific number if you did not make the transaction.

When you call the number provided in the text message, "Customer Service" will typically already know your name and account number, making the conversation seem believable, and ask you a few additional questions.

The "customer service" agent will then tell you they "are going to cancel your card and send you a new one" and ask you to confirm your pin before a new card can be issued. They even email you a legitimate looking "confirmation" notifying you that your card/account has been cancelled.

You're left thinking everything is taken care of while the scammer clears out your account because they now have your pin.

PLEASE REMEMBER

- Don't use a phone number provided in an unsolicited text or email. Instead, call your bank directly using a verified phone number located on a past bill or the company's main website.
- Do not give personal or banking information over the phone (especially social security # or PIN).
- Be suspicious whenever you receive a call or text from a bank employee. Scammers can "spoof" numbers so your caller ID will display an actual bank number, and they can even send you email with letterhead and logos from your bank.

FRAUDULENT TEXT EXAMPLE

Bank/Of/America (Did you use your card for \$332.10 @ Infobae In Tucson,AZ On 9/4/2023 . Reply Y if recognized. If NOT Use: 866) 918-██████ To Get Help. Quote Case

Codes & Covenants

CODES & COVENANTS

Thank you to those who have reached out before beginning an outdoor project. Several residents have submitted information for their projects the past two months. Those who have submitted information had their project requests reviewed quickly and approved. **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

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.

TRASH & RECYCLING CONTAINERS; YARD WASTE BAGS

Please make sure trash and recycling receptacles are not stored outside, whether in front, on the side or behind your house. Receptacles kept outside violates your HOA codes and covenants. The city also requires residents to remove the empty trash and recycling receptacles from curbside by 7 p.m. on the same day of collection. If more garage space is needed, consider switching to one of two smaller sizes offered by Naperville. More info at naperville.il.us/services/garbage-and-recycling/garbage-carts/. Yard waste bags may be stored outside in a *discreet* place until pickup.

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.

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.
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Terri Christian

630.244.2281

terrichristian@atproperties.com



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