

# The Kipling Chronicle

August 2014

Bringing the latest news to our evolving Kipling Community



Turn up the heat - Summer fun at the Clubhouse

# Board of Directors

## Kipling Estates Homeowners Association Board of Directors

President	Bob Bradley	Devonshire
Vice President	Chrissy Kuehl	Callaway Glen President
Secretary	Sue Olson	Galway President
Treasurer	Nancy Erwin	Courtyards of Kipling President
Operations	Linda Ramlot	Butterfield Ridge President
Communications	Cathy Zwirblis	The Townes President
Director	Sandy Green	Courtyards of Kipling
Director	Jeanne Eggert	Englewood Pointe President
Director	Patti McGrath	St. Andrews Estates President

## Kipling Estates Clubhouse Contacts

Clubhouse Manager	Diane Gallico	815-725-9922	dianeg@kiplingcommunity.com
Communications Support	Greg Forseth		
Administrative Assistant	Valerie Abdalla	815-725-9922	valerie@kiplingcommunity.com
Clubhouse Staff	Terri Lanzisero	815-725-9922	
Clubhouse Staff	Maria Koss	815-725-9922	
Clubhouse Staff	Debbie Miranda	815-725-9222	
Handyman	Dave Jaral		

## Board Meetings - All take place in the Kipling Clubhouse

### KEHA Master Board

September 17, 2014 - 7:00 PM  
November 19, 2014 - 7:00 PM

### Devonshire

September 16, 2014 - 6:30 PM  
November 11, 2014 - 6:30 PM

### Butterfield Ridge

September 16, 2014 - 6:30 PM  
November 11, 2014 - 6:30 PM

### The Townes

September 23, 2014 - 6:00 PM  
December 11, 2014 - 6:00 PM

### Galway

September 11, 2014 - 7:00 PM  
November 6, 2014 - 7:00 PM

### Englewood Pointe

August 12, 2014 - 7:00 PM  
October 14, 2014 - 7:00 PM

### Architectural Review Committee Meetings

August 12 & 26, September 9 & 23, October 14 & 28 and Nov 11

**All ARC meetings take place at 6:30 PM in the Kipling clubhouse.**

### Meeting of the Board

"There will be a meeting of the Board immediately after the open meeting," announced the president. After the close of the meeting, the group gathered at the back of the auditorium for the announced meeting. But there was a stranger in their midst. He was a visitor who had never attended their meetings before.

"My friend," asked the president, did you understand that this is a meeting of the Board?" "Yes," said the visitor, "and after that meeting, I'm about as bored as you can get!"

## Property Contact Numbers

AMG Management Group (Townes & Englewood Pointe)	815-744-6822	Hillcrest Property Management (Courtyards)	630-627-3303
Bay Property Services, Inc. (Devonshire)	708-974-4900	Waste Management	800-796-9696

# Board of Director's Business

## Letter From the President

Dear Kipling Residents,

I encourage each of you to take a few minutes and review our website. I mention that because each month we post two important financial reports. Our intent is to keep all our resident members aware of our financial situation. Please take a few moments and look them over. If you have any questions, I would encourage you to attend our next Association meeting on September 17, 2014. We have always asked for homeowner comments and questions at the end of our meetings.

I would encourage you to attend one of our meetings, not just to ask questions or make comments about our financial situation, but to ask questions about anything involving the Kipling Estates association.

I must again bring up the "Wynstone Speeders." Although I believe there are fewer speeders than the last time I brought up this subject, there are still too many. We have a lot of "walkers" and "bike riders" in this community, and speeders reduce their time to react to situations. I also realize that the folks that are reading this message are not part of the "Wynstone Speeders," it's the folks that are not reading this, or don't ever read our newsletter. Please pass the word throughout your neighborhood to slow down while driving in our community. We need to protect our "walkers" and "bike riders?"

Bob Bradley

### Treasurer's Report - June 2014

YTD Income through 6/30/14	\$ 193,215.05
YTD Expenses through 6/30/14	\$ 182,729.30
<b>Account Balances as of 6/30/14</b>	
Operating Account	\$ 8,636.25
Capital Expenditure Reserve Account	\$ 84,285.22
Reserve Accounts	\$ 346,233.44
	\$ 439,154.91
Delinquent Accounts	\$ 30,425.63

### Why do we have reserve accounts?

Our community has many assets, the clubhouse, pool, tennis court, fencing, the gazebo to name just a few. From time to time, these assets will need to be repaired or replaced. We are also a growing community. There will be future desires to add assets to enhance the living experience at Kipling Estates. All of this takes money. The board has set up reserve accounts to address these future needs.

Having reserve funds to handle these needs should prevent the use of special assessments when funds are needed.

### Classified Ads

Kipling residents are offered a free 5-line classified ad in the newsletter. The ad will run in one newsletter. Each additional line will be \$2.00 each. Add a picture for \$5.00. Contact the clubhouse for further details.

### EXERCISE BIKE FOR SALE

HEALTH RIDER stationary exercise bike for sale. Go to [www.healthrider.com](http://www.healthrider.com) for all the details. This is an older model, but in perfect condition. Consider all reasonable offers. Devonshire - 815 207 4038

# The Value of Curb Appeal

Curb appeal. Who has it? Who doesn't? Who cares? You should! The front of your house and its appearance isn't a peek inside your house, it's the whole story! When your house is for sale it's the deciding factor for potential buyers deciding if your house is worth coming inside for a closer look. Your house isn't for sale you say? Not for a long time? It's still affects your value which translates to equity for you and your neighbors who might be selling.

You've seen the scenario... a gorgrous house with prize winning landscape, flanked by one neighbor with rusting cars in the driveway and the other with grass that gets cut once a month and doesn't care that the weeds are taller than the overgrown shrubs. Imagine if all three of those homes were well kept, neat, and updated. The value of all three would most certainly increase.

Take a walk around your subdivision. Notice the yards. Which has too many chotchkies and who has it just right? Which is your favorite, which is the worst, and why? Which ones are memorable and why? Can you work something into your landscape to make it memorable as well?

Simple maintenance is a must. But improving your curb appeal could be as simple as grouping pots of flowers in colors that compliment your house on the porch or sidewalk.. Placement of stonework or shrubbery along with how they are trimmed or the addition of subtle lighting shining out through your primary trees, bushes, or peaks on the house can have a dramatic affect on your curb appeal.

It doesn't have to be expensive. Replacing faded shutters and worn screens can rejuvenate a tired facade as well as replacing overgrown shrubbery with smaller, newer, vibrant ones. Finish it all off with fresh mulch or stone. Washing siding and windows makes the house shine. Painting trim and doors add that updated appeal. Most of these projects are weekend worthy and don't require hired labor or skill.

So take a walk to the curb, look at your house objectively. Do a curb appeal check. Make sure your front yard is an asset to the value of not only your home, but to the community.

P.S. Remember to check with the ARC committee before changing house colors or adding permanent structure.



**CATHY ZWIRBLIS, GRI**  
REALTOR®

---

(815) 609-4360 BUSINESS  
(815) 370-8281 CELL  
(815) 609-8700 FAX  
(815) 773-6006 X 536 VOICE MAIL  
cathyz@cathyz.net



**HONIG-BELL**  
5700 West Caton Farm Road  
Plainfield, IL 60586




Each Office Is Independently Owned And Operated.

[www.cbhonig-bell.com](http://www.cbhonig-bell.com)

Cathy Zwirblis is a Realtor for Coldwell Banker Honig-Bell and a resident of Kipling Estates.

# Clubhouse Updates from Diane



Hope you are enjoying the “fun” days at the pool. The last day the pool will be open is Monday, September 1st. So, come and enjoy it while it lasts!

## Garage Sale

The Kipling Estates Garage Sale will be Friday and Saturday, September 5 and 6, 9:00 until 3:00. Call the clubhouse to get your address on our list.

## Vendor Fair

The Kipling Estates Vendor Fair is Friday, November 21, 2014, 4:00 until 8:00pm. Vendor’s need to sign up today, space is limited. A \$10.00 sign up fee is due when you register.



## Exercise Class

Starting September 3rd we will have exercise classes at 7:00 pm on Wednesday evenings. Featuring personal trainer, Jason Hays.

## Cookies & Milk with Santa

Join us on Saturday, December 13th 1:00 until 2:00pm, have cookies & milk, visit with Santa, and receive a bag of treats. Don’t forget your camera.

Let us know if there are any hobbies, or activities that you would like to host here at the clubhouse. We are always open to suggestions.



## Happy Halloween!

“Trick or Treat” Stop by the Clubhouse on Halloween for a treat.

## Salvation Army Angel

Tree tags will be available here at the clubhouse.

Pick up a tag or two and make a child’s Christmas very special. Tags will be available December 1st. All unwrapped gifts must be returned to the clubhouse by December 12th.



## Website Information and Calendar

We offer a number of ways for you to get information about our community. This newsletter is one way, but we also try to keep our website up to date. There you will find financial information, neighborhood meeting dates, and our calendar. The calendar offers a quick look at everything planned at Kipling Estates. There you’ll find neighborhood association meeting dates, clubhouse activities, assessment due dates and lessons offered at the clubhouse. And that’s just a short list. You can print the calendar and add it to your refrigerator door. Spend a few minutes and browse the website.

[www.kiplingcommunity.com](http://www.kiplingcommunity.com).



Cookie Jar

807 W. Jefferson St.  
Sweet N  
Shorewood, IL 60404

Tuesday – Saturday  
9am - 7pm

Call us  
815-351-9325

Come in to see our Cookies and Cookie Jars

# EVENTS

## Free Seminar: Mortgage Refinance Tips

Tuesday, September 16, 2014, 6:00 PM  
NuMark Credit Union, 2380 Caton Farm Road,  
Crest Hill, IL.

Make your home work for you! Discover how to take advantage of today's historically low rates and learn how to maximize the benefits of refinancing. Come to a free seminar & learn how to: Get the most out of refinancing, find the best program for you if you owe more on your home than its current value, recognize when it makes sense to refinance & understand their finance process. Join us from 6pm - 8pm at our Crest Hill location. Seating is limited. Call us today at 815-729-3211 to reserve your seat or send an e-mail to [numarkonline@numarkcu.org](mailto:numarkonline@numarkcu.org).

## Motors for Mutt Cruise-In

Saturday, August 16, 2014, 12:00 PM  
Skooters Roadhouse, 700 West Jefferson  
Street, Shorewood IL 60404

Join Will County Humane Society at Skooters for the Motors for Mutts Cruise-In. There will be awards, entertainment, raffles, merchandise, food and beverage for sale. Proceeds benefit the local Will County Humane Society shelter. Car Registration starts at Noon. Pre-register at [willcountyhumane.com](http://willcountyhumane.com) for \$15. Car sign up at door for \$20.

## Eric Hutchinson Concert at Silver Cross Fld

Friday, August 15, 2014, 7:00 PM  
Silver Cross Field, Joliet, IL.

Come out to Silver Cross Field, the home of the Joliet Slammers, for the Eric Hutchinson Concert! Opening act beginning at 7 PM with the main event starting at 8 PM. For more information, please call (815) 722-2287

## Bikers to the Rescue, Hosted by Big Hearted Bikers & Wags 2 Wishes

Sunday, August 17, 2014, 1:00 PM – 8 PM  
1001 Essington Rd, Joliet, IL.

Bikers to the Rescue is going to be a BLAST! Hosted by the Big Hearted Bikers, Will County, IL with proceeds to benefit Wags 2 Wishes. There will be kids activities from 1pm-4pm, Animal Adoptions 1:00-3:00, Bike Show 2:00 - 5:00, entertainment ALL DAY, Food & Drinks ALL DAY, MANY Raffles ALL DAY including a chance to win (2) Tickets to Luke Bryan for August 31st. Nick Caster will perform from 2:00-5:00 and Roadhouse Radio - Freakster's will broadcast LIVE from the event 5-8pm!! This event will be HUGE and one you don't want to miss!! Double J SportsBar, 1001 Essington Road, Joliet, IL.

## Color Vibe 5k

Chicagoland Speedway, 500 Speedway Blvd.,  
Joliet, IL 60433. Aug. 30, 2014 - 9 am - 11 am.

Wanting to get active, create new memories, take cool pictures and have the time of your life?

Then come join the Color Vibe party! You don't want you to miss out on any of the fun! Grab your friends and family and come run/walk our 5k course. Afterwards, get crazy at our giant dance party with some epic beats! Kids 12 and under are free with a paid adult. A portion of our proceeds will also be donated back to a local charity! The first 500 people to use code JOLIET5 will receive \$5 off their registration! Sign up at [ww.thecolorvibe.com/joliet.php](http://ww.thecolorvibe.com/joliet.php) #ColorVibeJoliet

### DAYLIGHT SAVINGS TIME

Daylight Savings time ends on November 2, 2014 at 2:00 AM. Make sure you move your clocks back one hour.

## Work to Become a Better Investor

On September 1, we observe Labor Day- a celebration of the American worker. Of course, you work hard at your own job, but you can also benefit from putting in the hours toward other important endeavors of your life - such as investing.

You'll want to work to identify your goals and follow a consistent investment strategy. Knowing where you want to go and how you want to get there, can help make your investment journey a lot less bumpy along the way.

Also, work to know your own risk tolerance. This awareness can help keep you from making inappropriate choices.

And you'll want to work to avoid bad habits, such as chasing after "hot" stocks - which can cool off pretty quickly.

Finally, you and your financial advisor should consistently review your progress toward your financial goals. In virtually every aspect of life, workin hard - and working smart - are smart moves.

This article was written by Edward Jones for use by Paul Kalafut, Shorewood's Edward Jones Financial Advisor located at 1132 West Jefferson St. (815)744- 8150.

Make your financial future a priority.



**Paul A Kalafut, AAMS®**  
Financial Advisor

1132 W Jefferson St  
Shorewood, IL 60404  
815-744-8150

**Edward Jones**  
MAKING SENSE OF INVESTING

[www.edwardjones.com](http://www.edwardjones.com)

## How Can You Prevent Home Burglary?

- Close and lock all entrance doors.
- Use strong locks and solid doors.
- Reinforce door frames.
- Close and lock all windows.
- Keep all areas well lighted.
- Keep trees and shrubs trimmed.
- Keep security gates closed.
- Be observant.
- Call the police (911) on suspicious persons.

When on vacation:

- Use automatic timers for lights, radio and television.
- Lower the tone or shut off your telephone ringer.
- Leave your drapes or blinds open.

Have a trusted neighbor do the following:

- Pick up your mail and newspapers.
- Use your garbage cans.
- Park their car in your driveway occasionally.
- Visit your residence each day.
- Check entrance doors and windows.

## Child Safety Seat Installation

Child safety seat installations are conducted on a walk-in basis. The Shorewood Police Department has trained certified technicians who are available to assist and educate citizens regarding the proper installation and maintenance of their child safety seat.

Residents of the Village of Shorewood are not charged for this service. Non-residents of the Village of Shorewood are charged an installation fee of \$20 per car seat.

**Kipling Estates  
Home Owners  
Association**

Kipling Estates Clubhouse  
850 Wynstone Drive  
Shorewood, Illinois 60404

**Kipling Estates**  
A country club community!

*Welcome Home!*

**Call now to advertise  
your business in the  
next issue of the  
Kipling Kronicle.  
815-725-9922**

Full Page Ad \$125  
Half Page Ad \$75

1/4 Page Ad \$50  
Business Card Ad \$25

\*All Kipling residents receive 25% off any advertisement placed for their own business

\* Deadline for all Ads is the 15th of the previous month. Newsletters will be printed quarterly.

February, May, August, November.

**CHILD SAFETY TIPS: From the Chicago Police Department website**

<b>NEVER</b> , NEVER accept a ride from a stranger or get in their car.	<b>ALWAYS</b> know your telephone number, your home address, and your parent's full names, not just mom and dad.
<b>NEVER</b> open the door to a stranger and <b>DON'T</b> open the door to anyone when you are home alone.	<b>ALWAYS</b> let your parents know where you are and who you are with. Play with friends and remember, there is safety in numbers.
<b>NEVER</b> give information over the phone to anyone you don't know.	<b>ALWAYS</b> tell your parents who your friends are and where they live, especially new friends and adults you meet.
<b>NEVER</b> tell anyone you are home alone.	<b>ALWAYS</b> tell your parents if someone talks to you about sex and love.
<b>NEVER</b> go to anyone's house without your parent's knowledge and permission.	<b>ALWAYS</b> tell your parents if someone touches you or asks to take pictures of you.
<b>NEVER</b> play in isolated places alone. If a stranger tries to grab you, fight and yell for help in a loud voice. "This is not my mommy or daddy, I don't know this person."	<b>ALWAYS</b> tell your parents, teacher, doctor or some other adult you trust if someone asks you to keep a bad secret.

Most adults don't ask children for help or directions, they ask other adults. If a stranger is following you, don't run and hide. Go where there are other people! Learn how to say NO! LOUD and CLEAR! Trust your instincts! No one has the right to touch you if you don't want them to! There are good touches and bad touches. Good touches make us feel warm and happy, bad touches make us feel scared and are BAD! Say NO! Make sure you tell someone what happened.