

BE MINE **The Kipling Chronicle**

February 2015

Bringing the latest news to our evolving Kipling Community



Family & Friends Sharing Holiday Magic in Kipling

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	Lori Caldario	815-725-9922	loric@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 meetings take place in the Kipling Clubhouse

KEHA Master Board

March 18, 2015
 June 3, 2015 – Annual Meeting
 July 15, 2015
 September 16, 2015
 November 18, 2015

Devonshire

March 10, 2015
 May 12, 2015 – Annual Meeting
 July 7, 2015
 September 15, 2015
 November 10, 2015

Butterfield Ridge

March 10, 2015 – 6:30 PM
 May 12, 2015 – Annual Meeting – 6:30 PM
 July 7, 2015 – 6:30 PM
 September 15, 2015 – 6:30 PM
 November 10, 2015 – 6:30 PM

Englewood Pointe

March 10, 2015 – 7:00 PM
 May 12, 2015 – 7:00 PM

Architectural Review Committee Meetings

The Architectural Review Committee meets at 6:30 PM at the Kipling Clubhouse on the second and fourth Tuesdays every month between March and November.



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

Again, thanks go out to the many Kipling residents that supported the Angle Tree program at our clubhouse. Because of your generosity, there were a lot of less fortunate kids in our area that enjoyed the holiday season. We had huge support for the fourth year in a row.

We are constantly getting free advice from homeowners regarding our rules and regulations, especially as it relates to violations. Please be reminded that our neighborhood associations will have board elections in 2015. Each neighborhood has their own election schedule. If you feel strong about our rules, this is a good time to run for a board position. If elected, you will have an opportunity to contribute to this very important subject.

Bob Bradley

Reminders:

Please keep your sidewalks shoveled after each snowfall, especially around our school bus stops. We have a lot of walkers in our community and they need a safe place to walk.

Please, no snowmobiling on our common property, including the walking paths.

Holiday decorations should be down by now. The deadline was January 31st.

Gone Fishing:

It was raining hard and a big puddle had formed in front of the little Irish pub. An old man stood beside the puddle holding a stick with a string on the end and jiggled it up and down in the water. A curious gentleman asked what he was doing. 'Fishing,' replied the old man. 'Poor old fool' thought the gentleman, so he invited the old man to have a drink in the pub. Feeling he should start some conversation while they were sipping their whisky, the gentleman asked, 'And how many have you caught today?' 'You're the eighth.'

Treasurer's Report - Dec 2014

YTD Assessment Income through 12/31/14	\$ 342,672.83
YTD Other Income through 12/31/14	\$ 46,487.89
YTD Operating Expenses through 12/31/14	\$ 391,381.54
YTD Assessment Income Less Expenses through 12/31/14	\$ (48,708.71)
Reserve deposits as of 12/31/14	\$ 48,766.30
Account Balances as of 12/31/14	
Leaders Bank Operating Account	\$ 9,873.79
Standard Bank MM Capital Expenditure Account	\$ 69,066.57
Reserve Accounts	\$ 358,676.88
Accounts Receivable as of 12/31/14	\$ 41,105.48

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.

DISNEY RENTAL HOME

Planning a vacation to Disney, or just looking to escape the cold? Stay in our newly up-dated 3 bedroom 2 bath vacation home featuring a private screened in pool. Located minutes from Disney and close to the other parks. Our home is perfect for a family get away or a long winter stay. Follow the link to view our home- <http://www.vrbo.com/602553> or call Jason 815-409-6923



Resolved: To Harness the Power of the Family in the Coming Year



Provided by Annette Glasgow, a longtime Shorewood Resident in Kipling Estates, and Financial Advisor with Chicago Northwest Financial Group who represents MassMutual and other companies; courtesy of Massachusetts Mutual Life Insurance.

This year, consider resolving to gain control of your family's finances. And don't do it alone! Involve the entire family

so you can all work as a team. Instead of making vague, general resolutions like "save money," set manageable, achievable goals like "Save \$25 per month by drinking filtered tap water instead of bottled water." Decide on these goals only after assessing your current financial situation and brainstorming your ideas as a group.

A recent survey conducted by Forbes Consulting Group for MassMutual shows that most parents want their children to be financially savvy, but at the same time, less than half feel they are good money managers themselves. How many parents, then, are actually teaching their kids about saving, spending and budgeting? Now, at the beginning of the new year, is the perfect time to make family finances a priority. Make it a team effort, with everyone learning and contributing in the process.

Begin by talking with your children about resolutions. Ask them to give examples of resolutions, and make sure they understand the concept of setting goals for things they want to achieve in the future. Say, for example, that your son wants to learn to play the drums. Does he have his own money to contribute, from an allowance, gifts, or a job? Who will teach him, and where will he obtain the instrument? Or let's say your daughter wants to save \$100 by the end of the year. If she puts aside 50 cents a week from an allowance, she'll be a quarter of the way to her goal. Does she ever receive cash

for birthday or holiday gifts? If so, help her to estimate how much she could plan to set aside. Could she earn part of the money by offering a service to friends, neighbors, or family members? Consider matching funds for some or all of her deposits, to introduce the concept and to encourage her to save.

Write up your resolutions neatly and post them where everyone can see them, on the refrigerator perhaps. On a regular basis, at the beginning of each month for example, do a quick check of everyone's progress. With determination and cooperation, you'll be toasting your success on the following New Year's Eve!

Gaining control Today is a great day to start to gain control and begin preparing for the future. Guidance from qualified financial professionals can help overcome hesitancy and bring balance to the most challenging of financial circumstances. Working with a financial professional who understands your family's unique, specific financial needs, can help you to establish key financial goals and make financial decisions a priority this year. **Call Annette Glasgow (815) 351-8686.** © 2014 Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001 CRN201612-188967

ANNETTE GLASGOW
Financial and Insurance Services

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Clubhouse Updates from Diane

Winter hours:
Please remember that our clubhouse hours have changed. Monday –Thursday, 7:00 am until 8:00 pm, Fridays: 7:00 am until 6:00pm, Saturdays and Sundays 9:00 am until 2:00 pm



The Kipling Estates Vendor Fair was a huge success. We had 16 different vendors, and a 1st time “Author” with copies of her book for sale. Plenty of holiday shoppers as well. Winners in the raffle were:

Robin English, Rebecca Gallico, Carolyn Hilk, and Duane Kreiger.

Holiday Decorating Contest: The homes in Kipling were beautifully decorated. The contest is now over. Our winner is the Ternik Family at 1101 Conrad. Congratulations!



Cookies & Milk with Santa. We had a fun filled party for all on December 13th. The Little People came by and brought Santa with them.

Mark your calendars for March 28, 2015. The Easter Bunny will be hopping to the clubhouse with Easter eggs, and goodies. We will decorate cookies, and pick up a few eggs along the way. Time is 1:00 until 2:00. Don't forget your camera.



Salvation Army Angel Tree Tags were all taken. Thank you to all who participated. You made a difference in a child's Christmas. The bins were over-flowing with gifts for the children of our community. Salvation Army Angel Tree Tags were all taken. Thank you to all who



participated. You made a difference in a child's Christmas. The bins were over-flowing with gifts for the children of our community.

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.

COMMUNITY INTEREST

New Illinois Laws



There are more than 200 new laws in Illinois starting on January 1, 2015.

Here are some of the highlights:

E-Cigarettes must be kept behind store counters and vapor refills must come in child-proof packaging.

The speed limit on tollways and interstates increases to 70 miles per hour, 60 miles per hour for semis.

There will be no ticket quotas for police, and your driver's license will also not be held as bond anymore when issued a ticket.

Pregnant women in the workplace must now be provided reasonable accommodations, including frequent bathroom breaks and time to pump.

Those selling homes must now disclose any and all known door and window damage.

Beer tax will now be extended to hard ciders.

Children with seizures will now qualify for a medical marijuana oral-liquid to treat epilepsy.

Juveniles who were arrested for minor offenses but never charged with a crime will have their record automatically expunged when they turn 18.

Boaters could have their watercraft seized by law enforcement if they are caught operating it under the influence of drugs or alcohol and previously have had their license suspended or were convicted of other crimes while operating a boat under the influence.

Schools will now be required to investigate instances of cyberbullying that happen off school grounds or with electronics that are not owned by the school.

An advertisement for Cinderella Cleaning Services. It features a cartoon illustration of a woman with dark hair and a purple top, holding a purple phone. The background is light blue with white bubbles. Text on the left includes: "cinderella cleaning services", "call, text or email for a free estimate", "weekly, bi-weekly, monthly", "move-ins & move outs", "Home & office", "angie & angie", "(815)600-6708", "marcabrera@comcast.net", and "(708)704-0966".

An advertisement for Ron's Towing Service, Inc. It features a cartoon illustration of a yellow and white tow truck. The text includes: "Ron's" in large red letters, "Shorewood, IL" in smaller red letters below it, "TOWING SERVICE, INC." in large blue letters, and "(815) 347-4178" in white letters on a red background. At the bottom, it says "FAST & RELIABLE * JUMP STARTS" and "GAS UPS * FULLY INSURED".

Budget vs. Actual 2014

	TOTAL			
	Jan - Dec 14	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
4000 · Association Dues	342,672.83	352,380.00	-9,707.17	97.25%
4015 · Capital Contributions	0.00	0.00	0.00	0.0%
4020 · Clubhouse Income	8,015.00	8,396.00	-381.00	95.46%
4021 · Newsletter Advertising	271.25	400.00	-128.75	67.81%
4025 · Late Fees	14,699.00	16,594.00	-1,895.00	88.58%
4030 · NSF Fees	210.00	300.00	-90.00	70.0%
4035 · Violation Income	2,212.99	650.00	1,562.99	340.46%
4040 · Legal Fee Income	15,940.57	11,000.00	4,940.57	144.91%
4045 · Pool Income	314.00	500.00	-186.00	62.8%
4050 · Pool ID Replacement	70.00	250.00	-180.00	28.0%
4052 · Vending Machine Income	439.85	900.00	-460.15	48.87%
4056 · Clubhouse Activity Income	0.00	50.00	-50.00	0.0%
4057 · Management Extras Income	2,825.34	3,300.00	-474.66	85.62%
Total Income	387,670.83	394,720.00	-7,049.17	98.21%
Expense				
5001 · Clubhouse Expenses				
5110 · Customer Refunds	485.00	400.00	85.00	121.25%
5310 · Duplicating	2,228.86	2,300.00	-71.14	96.91%
5320 · Tech/software/Hardware	753.56	109.00	644.56	691.34%
5350 · Office Supplies	1,160.08	1,050.00	110.08	110.48%
5500 · Newsletter Expense	5,650.97	6,000.00	-349.03	94.18%
5510 · Website and WiFi	0.00	0.00	0.00	0.0%
5600 · Internet Charges	1,046.80	1,000.00	46.80	104.68%
5700 · Clubhouse Payroll	76,075.25	73,280.00	2,795.25	103.81%
6000 · Insurance	13,612.24	15,600.00	-1,987.76	87.26%
6200 · Social Expense	853.02	1,370.00	-516.98	62.26%
6205 · Vending machine drinks	134.75	600.00	-465.25	22.46%
6600 · Video	0.00	0.00	0.00	0.0%
6650 · Alarm/Security	1,174.00	825.00	349.00	142.3%
6700 · Janitorial	4,473.00	5,900.04	-1,427.04	75.81%
6710 · Cleaning/Paper Products	1,676.64	1,600.00	76.64	104.79%
6720 · Maintenance/Repair	2,052.15	2,000.00	52.15	102.61%
6730 · Christmas Decorations	1,237.41	1,300.00	-62.59	95.19%
6800 · Exterminating	350.00	450.00	-100.00	77.78%
6900 · Pool Management Contract	27,240.00	27,240.00	0.00	100.0%
6920 · Pool Maintenance	1,273.04	300.00	973.04	424.35%
6930 · Clubhouse Pool Fees & Licenses	900.00	100.00	800.00	900.0%
Total 5001 · Clubhouse Expenses	142,376.77	141,424.04	952.73	100.67%
5002 · Landscaping Expenses				
7000 · Landscape Contract	48,800.00	48,800.00	0.00	100.0%
7010 · Landscape Repair/Replacement	29,905.14	29,300.00	605.14	102.07%
7020 · Landscape enhancements	0.00	0.00	0.00	0.0%
7025 · Common Area Cleanup	300.00	750.00	-450.00	40.0%
7030 · Mulch	15,000.00	15,000.00	0.00	100.0%
7040 · Fertilize/Insect Treatments	4,670.00	5,000.00	-330.00	93.4%
7050 · Seasonal Flowers	0.00	0.00	0.00	0.0%
7051 · Wetlands and Wildlife Corridor	0.00	0.00	0.00	0.0%
7100 · Pond Maintenance	10,872.00	10,872.00	0.00	100.0%
7110 · Aerator Expense	0.00	3,000.00	-3,000.00	0.0%
7200 · Signs and posts	0.00	200.00	-200.00	0.0%
7300 · Snow Removal	10,450.00	3,000.00	7,450.00	348.33%
7310 · Snow and Salt Extras	22.16	150.00	-127.84	14.77%
Total 5002 · Landscaping Expenses	120,019.30	116,072.00	3,947.30	103.4%

	TOTAL			
	Jan - Dec 14	Budget	\$ Over Budget	% of Budget
5003 · Operating Expenses				
5000 · Management Fees	20,136.00	20,565.00	-429.00	97.91%
5010 · Management Extras	2,860.00	2,900.00	-40.00	98.62%
5100 · Legal Fees (Collections)	15,636.16	20,000.00	-4,363.84	78.18%
5101 · Legal Fees (Advice and Other)	2,070.00	2,000.00	70.00	103.5%
5200 · Postage	1,985.77	1,900.00	85.77	104.51%
5300 · Printing	0.00	0.00	0.00	0.0%
5360 · Bank Service Charges	273.21	432.00	-158.79	63.24%
5400 · NSF Charges	0.00	0.00	0.00	0.0%
5450 · Foreclosure/Bad Debt Write Off	7,503.63	7,860.00	-356.37	95.47%
5451 · Board Concessions	75.00	0.00	75.00	100.0%
5800 · Audit and accounting	6,300.00	6,000.00	300.00	105.0%
5810 · Misc. Engineering/Consulting	0.00	0.00	0.00	0.0%
5820 · Dog Waste Pots/Bags	478.68	600.00	-121.32	79.78%
5900 · Taxes	0.00	350.00	-350.00	0.0%
6100 · Permit Fees	0.00	0.00	0.00	0.0%
6105 · Recording/Licensing fees	148.00	661.00	-513.00	22.39%
6250 · Mileage Reimbursement	781.36	1,200.00	-418.64	65.11%
6300 · Misc. Plbg/HVAC/Electrical	0.00	0.00	0.00	0.0%
6400 · Telephone	1,797.28	1,800.00	-2.72	99.85%
6410 · Cable TV	586.88	600.00	-13.12	97.81%
6500 · Gas	3,939.00	3,000.00	939.00	131.3%
6503 · Trash	1,598.09	1,356.00	242.09	117.85%
6510 · Electric	11,123.93	11,000.00	123.93	101.13%
6520 · Water/Sewer	2,825.85	2,800.00	25.85	100.92%
7400 · Contribution to Reserves	48,866.63	53,200.00	-4,333.37	91.86%
7401 · Misc. Funding	0.00	0.00	0.00	0.0%
7500 · Reserve Study	0.00	0.00	0.00	0.0%
Total 5003 · Operating Expenses	128,985.47	138,224.00	-9,238.53	93.32%
Total Expense	391,381.54	395,720.04	-4,338.50	98.9%
Net Ordinary Income	-3,710.71	-1,000.04	-2,710.67	371.06%
Other Income/Expense				
Other Income				
4010 · Account transfer deposits	20,000.00			
4065 · Reserve account deposits	48,866.63			
4070 · Reserve Interest Income				
4071 · Money Market Interest	529.03	300.00	229.03	176.34%
4072 · CD Interest	960.86	700.00	260.86	137.27%
Total 4070 · Reserve Interest Income	1,489.89	1,000.00	489.89	148.99%
Total Other Income	70,356.52	1,000.00	69,356.52	7,035.65%
Other Expense				
4011 · Other Account Transfers	20,000.00			
9000 · Reserve Expenses				
Gazebo Repairs	1,850.00			
7700 · Clubhouse Roof	0.00	0.00	0.00	0.0%
7710 · Clubhouse painting	1,850.00	0.00	1,850.00	100.0%
7711 · Clubhouse Carpet	0.00	0.00	0.00	0.0%
7712 · Clubhouse Appliances	753.30			
9010 · Asphalt /Sealcoating	2,730.00	0.00	2,730.00	100.0%
9011 · Tennis Court Maintenance	0.00	0.00	0.00	0.0%
9012 · Driving Range Maintenance	0.00	0.00	0.00	0.0%
9014 · Fences	6,466.75			
9016 · Window repair/replacement	2,862.00	0.00	2,862.00	100.0%
9017 · Entry door replacement	0.00	0.00	0.00	0.0%
9027 · Plumbing	254.06			
9028 · Pool-Furniture	0.00	0.00	0.00	0.0%
9029 · Pool; Heaters/Pumps	982.00	0.00	982.00	100.0%
9030 · Pool-Deck	0.00	0.00	0.00	0.0%
9031 · Pool-Plaster& Tile	0.00	0.00	0.00	0.0%
9032 · Well/aerator expense	4,586.30	0.00	4,586.30	100.0%
9033 · Site Electrical	1,820.00			
Total 9000 · Reserve Expenses	24,154.41	0.00	24,154.41	100.0%
9100 · Capital Expenditure Expenses				
9101 · Clubhouse Video Equipment	0.00	0.00	0.00	0.0%
9102 · Entry monument	1,281.50	0.00	1,281.50	100.0%
9103 · Berm Landscaping	8,075.00	0.00	8,075.00	100.0%
9104 · Rules booklets	0.00	0.00	0.00	0.0%
9105 · Security Cameras	0.00	0.00	0.00	0.0%
Total 9100 · Capital Expenditure Expenses	9,356.50	0.00	9,356.50	100.0%
Total Other Expense	53,510.91	0.00	53,510.91	100.0%
Net Other Income	16,845.61	1,000.00	15,845.61	1,684.56%
Net Income	13,134.90	-0.04	13,134.94	-32,837,250.0%

**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.

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