

# The Kipling Chronicle

November 2014

Bringing the latest news to our evolving Kipling Community



Autumn brings the Fall colors to 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	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 meetings take place in the Kipling Clubhouse

### KEHA Master Board

November 19, 2014 - 7:00 PM  
 January 14, 2015  
 March 18, 2015  
 June 3, 2015 – Annual Meeting  
 July 15, 2015  
 September 16, 2015  
 November 18, 2015

### Devonshire

November 11, 2014 - 6:30 PM  
 March 10, 2015  
 May 12, 2015 – Annual Meeting  
 July 7, 2015  
 September 15, 2015  
 November 10, 2015

### Butterfield Ridge

November 11, 2014 - 6:30 PM

### The Townes

December 11, 2014 – 6:00 PM

### Galway

November 6, 2014 - 7:00 PM

### Architectural Review Committee Meetings

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



Scientists say that coffee and donuts release chemicals in the brain that create the illusion that meetings are a productive way to get things done.

## 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

Letter from the President:

As a reminder, the Kipling Estates HOA board will be voting on the 2015 proposed budget. We sent a copy to all homeowners earlier. If you need another copy of it, you can go to our website, [www.kiplingcommunity.com](http://www.kiplingcommunity.com), and view the proposal.

For the past few years, the Kipling clubhouse has sponsored Angel Tree. Last year's donations exceeded all expectations. The clubhouse entrance was filled with gifts. Angel Tree is a gift-giving program targeted to make less fortunate children a little happier during the holidays. Please take a few minutes to stop by the clubhouse and pick one or two tags off our tree. I will guarantee you it will make a child very happy, not to mention how good it will make you feel. See our Angel Tree notice in this newsletter for all the details. And thanks for giving.

We also mailed each member the 2015 assessment coupons for the Kipling Estates HOA. The coupons were included in the budget letter and available on our website. Please mark your calendars with these important dates as a reminder to pay your Kipling Estates HOA assessments on time.

Bob Bradley

### Treasurer's Report - June 2014

YTD Assessment Income through 9/30/14	\$ 257,030.86
YTD Other Income through 9/30/14	\$ 32,688.17
YTD Expenses through 9/30/14	\$ 284,807.13
YTD Assessment Income Less Expenses through 9/30/14	\$ (27,776.27)
<b>Account Balances as of 9/30/14</b>	
Operating Accounts	\$ 75,811.92
Reserve Accounts	\$ 354,117.50
	\$ 429,929.42
Accounts Receivable as of 9/30/14	\$ 38,255.74

### 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



## Heart attack symptoms in women....you might not recognize them!

Heart disease is the leading cause of death among women... this might surprise you, it did me. According to the American Medical Association, 6.5 million of us have some form of it. That's six-times the number of women diagnosed with breast cancer. Women have a higher risk of having a fatal heart attack, usually, because they don't realize they are having one and take too long to get help. While men and women can have the classic symptoms, chest pain and shortness of breath, here are how they might differ.

- Chest pain: This pain can be classic, left sided and crushing, but for women it could also be anywhere in the chest, not just the left side. The pain is truly uncomfortable, feels like a vice.
- Pain in the arms, mid to upper back, neck or jaw: This symptom is more frequent in women. It can come and go, but then eventually become intense. Women should always see a doctor for reoccurring upper body pain that has no explanation.
- Stomach pain: This symptom can be very difficult to differentiate. It can be confused with indigestion, flu, or a stomach ulcer. It can be severe pressure, like an elephant sitting on your stomach.
- Shortness of breath, lightheadedness: This shortness of breath, again is unexplained. It can be like you just ran up five flights of stairs, but you haven't moved.
- Sweating: Cannot be explained. Can be a cold sweat, can be profuse.
- Extreme fatigue: Again, for no reason. It can be difficult just getting up to go to the bathroom.

Any of these symptoms alone might be your only warning sign, but one of them accompanied by chest pain especially should not be ignored. These symptoms can be mild, but then become reoccurring and increase with exercises or stress. A healthy relationship with your doctor is advised. Don't wait to have these symptoms investigated. It could be the only warning you get!



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## 50/50 Parkway Tree Replacement Program

The Village is happy to announce the creation of a 50/50 cost sharing program for residential parkway tree replacement. The program was developed to assist the homeowners of Shorewood with the expense of replacing their parkway tree(s) when the tree(s) has been removed due to damage, insect infestation, disease or death. Funds available for the program vary annually with budget approval, are on a first come first serve basis and will be approved based on funds remaining for the program. The 50/50 Parkway Tree Replacement Program includes the complete details and requirements for the parkway tree removal process and 50/50 Replacement Program.

Prior to removing any parkway tree, the homeowner must complete a Parkway Tree Program Application and receive approval to do so. The homeowner should NOT purchase the tree until the application has been approved by the Village. Approved replacement tree applications will be reimbursement at 50% of the cost of the parkway tree, up to a maximum of \$125 per tree. A species guide listing acceptable parkway trees within the Village of Shorewood is provided to assist in the proper choosing of a parkway tree for the property.



# Clubhouse Updates from Diane



Well summer is over, and the pool is closed until May 23, 2015. It was a great summer. We had 7,237 people that visited the pool!

Cookies & Milk with Santa. Join us on Saturday, December 13 - 1:00 pm until 2:00 pm. Have cookies & milk, visit with Santa, and receive a bag of treats. Don't forget your camera. The "Little People" will again entertain us.



Now comes the fall/winter.

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

What did Frosty the Snowman have for a nose? (Answer is hidden on this page!)



The Kipling Estates Vendor Fair is Friday, November 21, 2014 - 4:00 pm until 8:00 pm. Come meet your neighbors, do some shopping, have some refreshments, and enter the free raffles.



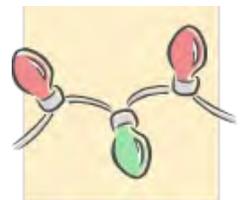
Looking to have a party, baby shower, wedding shower, or a family gathering? Call the clubhouse for availability. Our party room is a great place to gather with friends and family. Call to re-serve your date.

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 1. All unwrapped gifts must be returned to the clubhouse by December 12th.

Holiday Decorating Contest. The contest will run from December 1st thru December 18th. Residents must submit their own picture, and we will hang it on our board, one picture per household. All residents will have the opportunity to choose the winner including Frosty and his button nose. Judging will be December 19th thru January 7th. One vote per household.



\* Holiday Closings \*

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.



Don't forget the clubhouse will be closed on November 27th, December 24, 25, 31, 2014 and January 1, 2015

# EVENTS

## JTHS Alumni Association to Hold Second Annual Santa Fun Run 5K & Walk

The City of Joliet will again be filled with visions of “Jolly Old St. Nick” during a 5K Fun Run & Walk where participants wear five-piece Santa suits. The event, hosted by the Joliet Township High School Alumni Association, will take place on Nov. 29.

“To accommodate participants of all ages and ability levels, the event can be completed as a ‘Santa 5k Fun Run’ or ‘Santa Stroll 1 Mile Walk,’” said Joliet Township High School Alumni Director Lynne Lichtenauer.

“The event is not timed and is open to everyone. Families and strollers are also welcome for this exciting event filled with holiday cheer.”

The course begins at the Joliet Central High School campus at 9 a.m. and continues through the Joliet City Center. Registration fees, which include the Santa suit, are \$25 for adults, \$15 for students, and \$10 for children ages 5-12. Children 4 and under are free. Participants must register by midnight on November 16, 2014. Registration for the Santa Fun Run can be completed online at [www.active.com](http://www.active.com) and can also be mailed in by completing the registration form available online at [www.jths.org](http://www.jths.org) or by calling the JTHS Alumni Office at 815-727-6763.

All proceeds from the event will benefit the JTHS Alumni Association and District 204 students and programs.



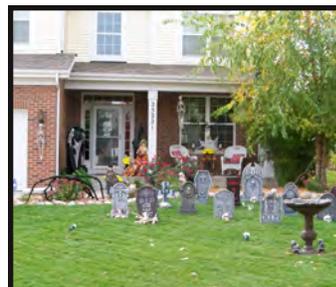
Bukekan Karate Dojo



The Kipling Estates' Clubhouse hosts the Bukekan Karate Dojo's Martial Arts Program. Weekly Karate classes meet on Tuesday afternoon's from 4:30-5:30 PM. In addition, Matayoshi Kobudo classes are taught on Thursday afternoon's from 5:00-6:30 PM. All classes are taught in Japanese by Sensei Wayne Thomas. His classes focus on teaching respect, developing a positive attitude, and encouraging hard work. Classes build upon what was taught during the previous lesson, but students are never far away from the basics. As a result, it is never too late for your student to join my classes.

If there is enough interest, adult karate classes will be available in early November. People who are 16+ years old and interested in participating in the adult karate classes should visit the Kipling Estates Clubhouse to provide your contact information. Sensei Thomas will contact you! If there is sufficient interest, adult karate classes will begin on Monday, November 10, 2014.

Note: Any karate student wishing to study Matayoshi Kobudo must be evaluated by Sensei Thomas to determine if he or she is mature enough to participate. All karate students must be at least a 7th Kyu, Orange Belt.



## Open Enrollment: A Great Time to Review Your Retirement Plan

If you work for a medium-to-large company, you may now be entering "open enrollment"- that time when you can make changes to your employee benefits package. And one of your most important benefits is your 401(k) or similar employer-sponsored retirement account. So consider taking these steps to get the most out of your plan:

First, boost your contributions, if you can afford to do so. At a minimum, contribute enough to earn your employer's match, if one is offered.

Next, review your investment allocation to ensure that it's still appropriate for your risk tolerance and long-term goals. Also, try to spread your dollars around a variety of investments. If you have to large a percentage of your account in a single type of asset, your portfolio could take a big hit in a downturn that primarily affects that asset.

Finally, review your beneficiary designations to account for any changes in your family situation over the past year. Take full advantage of your retirement plan- because it can make a big difference in your life.

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

Member SIPC

## Free Retirement Plan Review

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

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815-744-8150



Member SIPC



We want to shine a spotlight on one of our Kipling Estates Residents that uses the gym and has had GREAT RESULTS.

Joe Eirich is an example of what working out and eating right can do. Joe has lost 310 Lbs in 2 years. He has been in 4 half marathons, and 1 triathlon.

Joe's accomplishments have been a result of hard work and persistence. He eats healthy and maintains his work-out schedule, even when he is teaching and coaching football. Joe is a math teacher as well as an assistant football coach. He eats a lot of fruits, vegetables, proteins, and works out here at the clubhouse 3-5 days a week.

So grab your work-out gear and your bottle of water and join him at the gym. We even have exercises you can dance to on the big screen. Get a group of friends together and have some fun.

### Why I Like Retirement!

Question: How many days in a week?  
Answer: 6 Saturdays, 1 Sunday

Question: When is a retiree's bedtime?  
Answer: Two hours after he falls asleep on the couch.

Question: How many retirees to change a light bulb?  
Answer: Only one, but it might take all day

Question: Why don't retirees mind being called Seniors?  
Answer: The term comes with a 10% discount.

Question: Why do retirees count pennies?  
Answer: They are the only ones who have the time.

Question: Why are retirees so slow to clean out the basement, attic or garage?  
Answer: They know that as soon as they do, one of their adult kids will want to store stuff there.

Question: What's the biggest advantage of going back to school as a retiree?  
Answer: If you cut classes, no one calls your parents.

Question: What do you do all week?  
Answer: Monday through Friday, NOTHING..... Saturday & Sunday, I rest.

**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  
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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.

**Fall Leaf Collection**

The Fall Leaf Collection Program has been scheduled to begin during the first full week of October. Residents must place their leaves on the parkway, not on the street. If leaves are placed on the parkway after the Village crews have gone by, they will not be picked up until the next day. Crews start at 7:00 a.m. and work till 3:00 p.m.

**Last day for Yard Waste collection - Nov. 30, 2014**

All yard waste (grass clippings, branches, leaves, etc.) must be separated from household refuse and is collected by a separate truck. Yard waste is picked up from April 1st - Nov. 30th. All yard waste must be in biodegradable kraft bags or lawn waste totes that can be purchased from Waste Management. Plastic biodegradable bags and regular paper grocery bags are not acceptable. For additional information, please call Waste Management, 1-800-796-9696 or visit their website at [www.wm.com](http://www.wm.com).

**Snow Parking**

Ordinance # 11-13-11 states that there is no parking on all Village streets after two (2) inches of snow has fallen. The Ordinance also allows the Superintendent of Public Works to declare a snow emergency (a "No Parking" ban on all Village streets). When a minimum of two (2) inches of snowfall has occurred. The Superintendent in consultation with the Village Administrator and in conjunction the Police Department may ticket and tow all vehicles on Village streets, which interfere with operations after the declaration. It is permissible to be parked on a Village street after fewer than or up to two (2) inches of snow has fallen. However we ask that if there is a prediction for snow and or ice event to remove parked cars from Village streets. This will make our efforts more effective and lessen the probabilities for accidents. [Click here for the Village of Shorewood Snow Plan.](#)