THE KIPLING KRONICLE

February 2017

Bringing the latest news to our evolving Kipling Community

November Kipling Vendor Fair Raffle Winners!

Kipling Estates Homeowners Association Board of Directors

President	Joe Broz	Galway President
Vice President	Melissa Gold	Englewood Pointe President
Secretary	Roger Feiertag	Devonshire President
Treasurer	Nancy Erwin	Courtyards of Kipling President
Operations	Linda Ramlot	Butterfield Ridge President
Communications	Cathy Zwirblis	The Townes President
Director	Matt Wezner	Callaway Glen President
Director	Patti McGrath	St. Andrews Estates President
Director	Jeanne Eggert	Englewood Pointe President

Kipling Estates Clubhouse Contacts

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

Board Meetings - All meetings take place in the Kipling Clubhouse

KEHA Master Board
February 8, 2017 – 6:30 PM
May 17, 2017 – 6:30 PM
June 14, 2017 – 6:30 PM – Annual Meeting
August 9, 2017 – 6:30 PM – Budget Meeting
September 13, 2017 – 6:30 PM
November 15, 2017 – 6:30 PM

Devonshire
March 14, 2017 – 6:30 PM
May 9, 2017 – 6:30 PM – Annual Meeting
July 11, 2017 – 6:30 PM
September 12, 2017 – 6:30 PM
November 14, 2017 – 6:30 PM

Butterfield Ridge
March 14, 2017 – 6:15 PM
May 9, 2017 – 6:15 PM

Englewood Pointe
February 1, 2017 – 6:30 PM
May 10, 2017 – 6:30 PM
July 12, 2017 – 6:30 PM
November 1, 2017 – 6:30 PM

Callaway Glenn
February 14, 2017 – 6:30 PM
May 16, 2017 – 6:30 PM
August 15, 2017 – 6:30 PM
November 21, 2017 – 6:30 PM

The Townes
March 22, 2017 – 6:00 PM
June 21, 2017 – 6:30 PM
September 27. 2017 – 6:30 PM
December 13, 2017 – 6:00 PM

Architectural Review Committee Meetings
The second and fourth Tuesdays every month between March and November – 6:30 PM.

Property Contact Numbers

AMG Management Group (Townes)	815-744-6822	Hillcrest Property Management (Courtyards)	630-627-3303
Bay Property Services, Inc. (Devonshire)	708-974-4900	McGill Management, Inc. (Englewood Pointe)	815-254-8264

SAFETY – CAUTION – SAFETY

BEWARE OF PAPER ON THE BACK WINDOW OF YOUR VEHICLE. A NEW WAY TO DO CARJACKINGS (NOT A JOKE)

Heads up everyone. You walk across the parking lot, unlock your car and get inside. You start the engine and shift into reverse. When you look into the rearview mirror to back out of your parking space, you notice a piece of paper stuck to the middle of the rear window. So, you shift into Park, unlock your doors, and jump out of your car to remove that paper, or whatever it is, obstructing your view. When you reach the back of your car, that is when the carjackers appear out of nowhere, jump into your car and take off. They practically mow you down as they speed off in your car.

And guess what, ladies? I bet your purse is still in the car. So now the carjacker has your car, your home address, your money, and your keys.

Please print name and address below:

_____

_____

_____

Direct all questions to:
Bay Property Services, Inc.
P.O. Box 371
Palos Park, IL 60464
Ph: 708-974-4900

Due: **April 1, 2017**

Payment Enclosed: _____

Due on April 1 **$105.00**

Due after April 15 **$120.00**

Checks Made Payable to:
Kipling Estates Homeowners Association

Treasurer's Report - Dec 2016

YTD Assessment Income through 12/31/16	$	365,421.46
YTD Other Income through 12/31/16	$	49,987.30
YTD Operating Expenses through 12/31/16	$	394,967.34
YTD Assessment Income Less Expenses through 12/31/16	$	(29,545.88)
Reserve deposits as of 12/31/16	$	62,666.67
Account Balances as of 12/31/16		
Leaders Bank Operating Account	$	25,898.00
Leaders Reserve Accounts	$	182,344.82
Standard Bank Reserve Account	$	59,446.66
Heartland Bank Reserve Cap Expenditure Account	$	54,576.41
Heartland Bank Reserve Account	$	177,659.24
	$	499,925.13
Accounts Receivable as of 12/31/16	$	8,037.42

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.

Polite Reminders

• The maintenance of any vehicle is to be performed within the confines of a garage.

• Overnight parking of recreational vehicles of any kind is prohibited.

• The operation of any motorized vehicles on the bike/walking paths and common area is strictly prohibited.

• Unless within the confines of a fenced yard, all pets are to be on a leash and accompanied by its owner at all times. Immediate removal of pet waste in common areas is required.

• There is no dumping of any kind allowed in the empty lots in Kipling Estates.

• Remember your association assessment fees are due on the 1st of January, April, July and October. Payment will be considered late on the 16th of any month there is an assessment balance in your account. Coupons are provided in each newsletter and at the clubhouse.

• There is no snowmobiling allowed on our common property, including the walking paths.

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

Budget vs Actual - December 2016

	TOTAL		
	Jan - Dec 16	Budget	$ Over Budget
Ordinary Income/Expense			
Income			
4000 · Association Dues	365,421.46	352,380.00	13,041.46
4015 · Capital Contributions	0.00	0.00	0.00
4020 · Clubhouse Income	9,035.00	8,230.00	805.00
4021 · Newsletter Advertising	223.75	350.00	-126.25
4025 · Late Fees	24,210.36	16,209.00	8,001.36
4030 · NSF Fees	355.57	70.00	285.57
4035 · Violation Income	325.00	1,865.00	-1,540.00
4040 · Legal Fee Income	10,015.47	12,058.00	-2,042.53
4045 · Pool Income	378.00	500.00	-122.00
4050 · Pool ID Replacement	125.00	250.00	-125.00
4052 · Vending Machine Income	569.64	900.00	-330.36
4056 · Clubhouse Activity Income	0.00	50.00	-50.00
4057 · Management Extras Income	2,945.00	2,900.00	45.00
Total Income	413,604.25	395,762.00	17,842.25
Expense			
5001 · Clubhouse Expenses			
5110 · Customer Refunds	620.00	350.00	270.00
5310 · Duplicating	2,634.15	2,250.00	384.15
5320 · Tech/software/Hardware	417.07	350.00	67.07
5350 · Office Supplies	553.82	1,600.00	-1,046.18
5500 · Newsletter Expense	5,889.53	5,500.00	389.53
5510 · Website and WiFi	1,500.00	0.00	1,500.00
5600 · Internet Charges	1,095.80	1,075.00	20.80
5700 · Clubhouse Payroll	79,901.70	77,538.00	2,363.70
6000 · Insurance	16,837.83	17,339.00	-501.17
6200 · Social Expense	1,252.17	1,300.00	-47.83
6205 · Vending machine drinks	263.08	200.00	63.08
6600 · Video	0.00	0.00	0.00
6650 · Alarm/Security	1,154.00	1,100.00	54.00
6700 · Janitorial	3,325.00	6,500.00	-3,175.00
6710 · Cleaning/Paper Products	2,231.06	1,750.00	481.06
6720 · Maintenance/Repair	3,336.36	2,000.00	1,336.36
6730 · Christmas Decorations	2,176.79	1,500.00	676.79
6800 · Exterminating	200.00	500.00	-300.00
6900 · Pool Management Contract	27,240.00	27,240.00	0.00
6920 · Pool Maintenance	2,875.22	2,320.00	555.22
6930 · Clubhouse Pool Fees & Licenses	912.93	1,300.00	-387.07
Total 5001 · Clubhouse Expenses	154,416.51	151,712.00	2,704.51
5002 · Landscaping Expenses			
7000 · Landscape Contract	50,800.00	50,800.00	0.00
7010 · Landscape Repair/Replacement	18,240.03	26,000.00	-7,759.97
7020 · Landscape enhancements	0.00	0.00	0.00
7025 · Common Area Cleanup	0.00	0.00	0.00
7030 · Mulch	20,000.00	16,570.00	3,430.00
7040 · Fertilize/Insect Treatments	2,120.00	1,000.00	1,120.00
7051 · Wetlands and Wildlife Corridor	0.00	0.00	0.00
7100 · Pond Maintenance	11,547.61	12,282.00	-734.39
7110 · Aerator Expense	287.50	2,800.00	-2,512.50
7200 · Signs and posts	0.00	200.00	-200.00
7300 · Snow Removal	2,150.00	2,500.00	-350.00
7310 · Snow and Salt Extras	9.68	150.00	-140.32
Total 5002 · Landscaping Expenses	105,154.82	112,302.00	-7,147.18

	TOTAL		
	Jan - Dec 16	Budget	$ Over Budget
5003 · Operating Expenses			
5000 · Management Fees	21,394.50	21,823.00	-428.50
5010 · Management Extras	2,780.00	2,500.00	280.00
5100 · Legal Fees (Collections)	10,434.62	15,000.00	-4,565.38
5101 · Legal Fees (Advice and Other)	443.75	750.00	-306.25
5200 · Postage	1,748.17	1,700.00	48.17
5300 · Printing	321.00	0.00	321.00
5360 · Bank Service Charges	53.72	125.00	-71.28
5400 · NSF Charges	0.00	0.00	0.00
5449 · Eviction Related Costs	0.00	0.00	0.00
5450 · Foreclosure/Bad Debt Write Off	327.50	2,750.00	-2,422.50
5451 · Board Concessions	30.00	250.00	-220.00
5452 · Legal Settlement Expense	10,535.92	0.00	10,535.92
5800 · Audit and accounting	3,150.00	3,325.00	-175.00
5810 · Misc. Engineering/Consulting	28.83	0.00	28.83
5820 · Dog Waste Pots/Bags	564.52	475.00	89.52
5900 · Taxes	0.00	0.00	0.00
6100 · Permit Fees	78.50	0.00	78.50
6105 · Recording/Licensing fees	0.00	150.00	-150.00
6250 · Mileage Reimbursement	435.18	650.00	-214.82
6300 · Misc. Plbg/HVAC/Electrical	0.00	0.00	0.00
6400 · Telephone	2,261.53	1,900.00	361.53
6410 · Cable TV	657.22	650.00	7.22
6500 · Gas	1,109.00	5,000.00	-3,891.00
6503 · Trash	2,131.37	1,750.00	381.37
6510 · Electric	11,370.54	12,000.00	-629.46
6520 · Water/Sewer	2,873.47	2,850.00	23.47
7400 · Contribution to Reserves	62,666.67	58,100.00	4,566.67
7401 · Misc. Funding	0.00	0.00	0.00
7500 · Reserve Study	0.00	0.00	0.00
Total 5003 · Operating Expenses	135,396.01	131,748.00	3,648.01
Total Expense	394,967.34	395,762.00	-794.66
Net Ordinary Income	18,636.91	0.00	18,636.91
Other Income/Expense			
Other Income			
4065 · Reserve account deposits	62,666.67	58,100.00	4,566.67
4070 · Reserve Interest Income			
4071 · Money Market Interest	470.73		
4072 · CD Interest	1,333.78		
Total 4070 · Reserve Interest Income	1,804.51		
Total Other Income	64,471.18	58,100.00	6,371.18
Other Expense			
9000 · Reserve Expenses			
7710 · Clubhouse painting	4,200.00		
7712 · Clubhouse Appliances	438.98		
9016 · Window repair/replacement	3,832.00		
9025 · Pond/aerator expense	9,914.51		
9027 · Plumbing	1,800.00		
9035 · Tree replacement	12,075.00		
Total 9000 · Reserve Expenses	32,260.49		
Total Other Expense	32,260.49		
Net Other Income	32,210.69	58,100.00	-25,889.31
Net Income	**50,847.60**	**58,100.00**	**-7,252.40**

Clubhouse Updates from Diane

Mark your calendars for our Easter Party. The Easter Bunny will be hopping on by the clubhouse on Saturday, April 8, 2017 - 1:00 until 2:00 PM. All little bunnies will receive cookies and milk, also they will pick up some eggs filled with candy and toys.

Upcoming Activities:

- **Book Club** - Feb 7th - 10:00 AM - 12:00 Noon
- **Photography Club** - March 7th - 6:30 PM
- **Trivia Night** - March 15th, 6:30 PM - 8:00 PM
- **Hobby Fair** - April 1st, 9:30 AM - 11:30 AM

Call Roger @779-379-5070 for further information on any of the "Upcoming Activities"

Yoga Classes will start on February 7, 2017. Tuesday evening 6:30 PM-7:45 PM and Friday morning 9:30 AM-10:45 AM. $10.00 per class for more info, call the clubhouse at 815-725-9922. Wear comfortable clothing and bring a yoga mat.

Bingo will be back in January. Mark your calendar for Friday, January 27th 6:30 PM. $10.00 per person buy in. Bring a snack to share

Our Euchre Card Game is February 3, 2017 and will continue the 1st Friday of each month, as long as there is an interest, 6:00 PM until 8:00 PM

Thank you to all who participated in the Angel Tree Program. Our bins were again over-flowing. All the tags were taken. We, as a community, made a difference in a child's Christmas.

Our November Kipling Vendor Fair was a huge success. Our raffle winners were: Katie Ramlot, Randi Dehlke and Denise Ebner. Photos can be found on the cover of this newsletter.

Karate Lessons are available Monday, Tuesday and Thursdays. Contact: Sensei Wayne Thomas @ (815) 351-1923 for further information.

Newsletter Article Contributions

The Kipling Chronicle welcomes contributions to the newsletter as written by Kipling Estates Home Owners. All articles will be published at the discretion of the newsletter editor. Any article that includes any sort of branding by the author, will also require that the purchase of ad space accompany the article. Articles written, accepted, and published without branding will not require the purchase of ad space.

Investment Tips for "Millennials"

If you are a “millennial” – born anywhere from the early 1980s to the late 1990s – then you’re still in he early stages of your career. And that means you’ve got the luxury of putting time on your side as you save and plan for retirement.

So, here are a few tips for making the most of that time:

First, invest early and often. Even if you are at the very beginning of your career, make investing a priority. At first, you might only be able to contribute a small amount each month, but at least you’ve got a start.

Also, take full advantage of your 401(k) or similar plan. At a minimum, contribute enough to earn your employer’s match, if one is offered.

Finally, invest more as your earnings increase. Every time your salary goes up, boost your contributions to your 401(k) plan. You might also want to open a traditional or Roth IRA.

Keep on investing throughout your life. As a millennial, you’ve got plenty of the one asset that can never be replaced: time. Use it wisely.

This article was written by Edward Jones for use by Paul Kalafut, Shorewood's Edward Jones Financial Advisor. The office is located in Hammel Creek Commons, 1132 West Jefferson Street,(815)744-8150. Member SIPC

CHILD CARE

Child care available in my home. Call Gina: 815-630-5400 or 630-291-6718."

POWER EQUIPMENT REPAIR

Power Equipment repair and maintenance. Certified mechanic in your neighborhood for service of all of your power equipment. Mowers, snow blowers etc. Call/text Joe 630-768-9174

New Illinois laws

More than 200 new Illinois laws took effect on January 1st. Here are a few new laws governing Transportation and Vehicle Regulation:

Scott’s Law, also referred to as the “move over” law, requires drivers to slow down or change lanes when driving by a stopped emergency vehicle. Beginning in 2017, the law will also include any vehicle on the side of the road with hazard lights flashing, according to a statement from the Illinois State Police.

Speeding through a work or school zone could warrant jail time, police said. Speeding between 26 mph and 35 mph over the posted limit is a Class B misdemeanor and driving more than 35 mph is now considered a Class A misdemeanor.

Those who have been convicted of driving without insurance could have their vehicle impounded if they are stopped by police within 12 months of the first citation.

Students enrolled in driver's education classes will soon be required to learn what to do if they are pulled over by police. Backers hope to prevent standard stops from escalating into violence.

Bikers now have the same rights as drivers, including right-of-way rights.

Vehicle license plates must be clearly visible. The updated law prevents drivers from blocking the rear plate to avoid camera tickets or identification.

A complete list of the new laws can be found on the Illinois General Assembly website.

Get Your Lawn Ready for Spring

Your lawn may look sadder than a termite at a concrete festival, but it certainly doesn't have to stay that way. Giving your grass a bit of attention toward the end of winter will pay off big-time this spring and summer.

Step 1: Aerate your soil.

Compacted soil is hard for water, air, and roots to penetrate, and that makes it hard on grass. So go to your local equipment rental store, and get a core aerator. A half-day's rental should cost you around $40. This machine, which resembles a large rotary tiller, uses steel tubes to take plugs of soil from the lawn and deposit them on the ground. Aerating once a year reduces compaction and increases the vigor of your lawn.

Step 2: Mow the old grass low.

Those with cool-season grass (bluegrass, fescue, or perennial ryegrass) can skip this part. But those with warm-season lawns (Bermuda, buffalo grass, centipede, St. Augustine, or Zoysia) need to mow that old, brown grass low at the end of winter to remove thatch, an accumulation of dead stems and leaves. Heavy thatch prevents water and nutrients from reaching the roots and promotes disease. Cut Bermuda lawns to 1/2 inch and leave the clippings in place to decompose. Mow other types to 1 inch. If you use a regular mower, bag the clippings; then compost or discard them. Mowing low lets more sun reach and warm the soil, encouraging the grass to green up.

Step 3: Stop weeds.

As the temperature reaches 70°, seeds of lawn weeds sprout. Stop them by applying, in late winter, a pre-emergence lawn weed preventer such as Scotts Halts Crabgrass Preventer, Vigoro Ultra Turf Pre-emergence Crabgrass and Weed Control, or Green Light Crabgrass Preventer. When watered in, it forms a barrier atop the soil to keep weeds from sprouting. (Don't aerate after you put down the chemical, or you'll break the barrier.) However, if you're sowing grass seeds this spring, don't put down any of these products, since weed preventers keep grass seeds from coming up, too.

Here is a bit of history:

Hours after Pearl Harbor was bombed on December 7, 1941, the Secret Service found themselves in a bind. President Franklin D. Roosevelt was to give his 'Day of Infamy' speech to Congress on Monday, and although the trip from the White House to Capitol Hill was short, agents weren't sure how to transport him safely.

At the time, Federal Law prohibited buying any cars that cost more than $750, so they would have to get clearance from Congress to do that, and nobody had time for that. One of the Secret Service members, however, discovered that the US Treasury had seized the bulletproof car that mobster Al Capone owned when he was sent to jail in 1931.

They cleaned it, made sure it was running perfectly and had it ready for the President the next day. Al Capone's 1928 Cadillac V-8 "Al Capone" Town Sedan Became the President's Limo in December 1941.

Mechanics are said to have cleaned and checked each feature of the Caddy well into the night of December 7th to make sure that it would run properly the next day for the commander in Chief.

The car sold at auction in 2012 for $341,000.

Safety tips for today

Be safe while using an ATM. Avoid using ATMs on the Corner of buildings because corners create a blind spot. Be aware of your surroundings and only use ATMs that are in well-lit locations. Do not allow people to look over your shoulder as you enter your pin. Wait until you are in your car or another secure place to count your cash. Limit the amount of time you spend at the ATM; standing around could make you a target for theft.

Lock it! Locks are your first line of defense at home, at the office, or in your car. Just because you feel that you live in a safe neighborhood does not mean outsiders don’t pass through your town. Be extra careful to lock your car doors when parked in the driveway if you have a garage door opener inside the car.

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

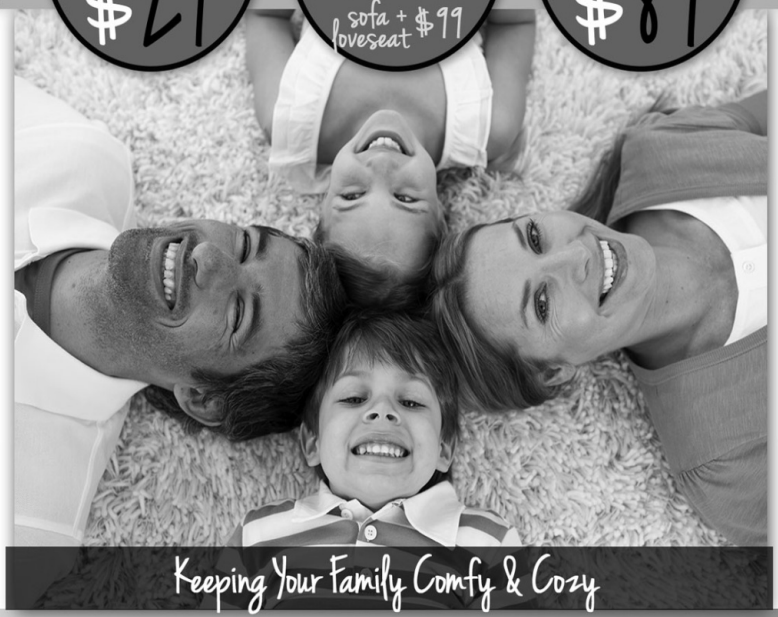
* Deadline for all Ads is the 15th of the previous month. Newsletters will be printed quarterly.
February, May, August, November.

Family Carpet Cleaning

Eco-Friendly Carpet Cleaning $29

Sofa Cleaning $59 sofa + loveseat $99

Heating & Cooling Starting At $89



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