THE KIPLING KRONICLE

August 2017

Bringing the latest news to our evolving Kipling Community

Kipling Estates Homeowners Association Board of Directors

President	Dominic Giangrande	Butterfield Ridge President
Vice President	Melissa Gold	Englewood Pointe President
Secretary	Roger Feiertag	Devonshire President
Treasurer	Nancy Erwin	Courtyards of Kipling President
Operations	Matt Wezner	Callaway Glen President
Communications	Cathy Zwirblis	The Townes President
Director	Danielle Jodison	Galway President
Director	Yvette Nunez	St. Andrews Estates President
Director	Christopher Risum	St. Andrews Estates

Kipling Estates Clubhouse Contacts

Clubhouse Manager	Diane Gallico	815 725 9922	dianeg@kiplingcommunity.com
Communications Support	Greg Forseth		
Administrative Assistant	Katie Bukala	815 725 9922	
Clubhouse Staff	Debbie Miranda	815 725 9922	
Clubhouse Staff	Amanda Laurencel	815-725-9922	
Clubhouse Staff	Phyllis Laurencel	815-725-9922	
Handyman	Dave Jaral		

Board Meetings - All meetings take place in the Kipling Clubhouse

KEHA Master Board
August 23, 2017 – 6:30 PM – Budget Meeting
September 13, 2017 – 6:30 PM
November 15, 2017 – 6:30 PM

Devonshire
August 16, 2017 – 6:30 PM
September 12, 2017 – 6:30 PM
November 14, 2017 – 6:30 PM

Butterfield Ridge
September 11, 2017 - 6:30 PM
November 6, 2017 - 6:30 PM

Galway
September 6, 2017 – 6:30 PM

Englewood Pointe
November 1, 2017 – 6:30 PM

Callaway Glenn
August 15, 2017 – 6:30 PM
November 21, 2017 – 6:30 PM

The Townes
September 13. 2017 – 6:30 PM
December 13, 2017 – 6:30 PM

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

Minds are like parachutes, they only function when open.

Property Contact Numbers

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

Remember your Kipling association assessment fees are due on the 1st of January, April, July & October

Please print name and address below:

_____

_____

_____

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

Due: **October 1, 2017**

Payment Enclosed: _____

Due on April 1 **$105.00**

Due after April 15 **$120.00**

Checks Made Payable to:
Kipling Estates Homeowners Association

Financial Summary - June

YTD Assessment Income through 6/30/17	$	179,203.45
YTD Other Income through 6/30/17	$	24,904.38
YTD Operating Expenses through 6/30/17	$	172,470.22
YTD Assessment Income Less Expenses through 6/30/17	$	6,733.23
Reserve deposits as of 6/30/17	$	25,853.34
Account Balances as of 6/30/17		
Leaders Bank Operating Account	$	69,864.20
Leaders Reserve Accounts	$	154,744.82
First Midwest Bank Reserve Accounts	$	99,504.17
Heartland Bank Reserve Cap Expenditure Account	$	54,614.31
Heartland Bank Reserve Account	$	164,358.84
	$	543,086.34
Accounts Receivable as of 6/30/17	$	(9,201.27)

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.

• 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.

• Remove garage sale signs immediately following your sale.

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

• Paint up- fix up – clean up! Look at your property and do whatever is necessary to enhance your curb appeal.

BECOME A FLORIDA SNOW BIRD
Leesburg Florida

Gated 55 & over community. Manufactured 2 bedroom 2 bath home. Fully furnished, total turn-key. All you'll need on move-in day is your clothes and food. This home sleeps 8. The home is located one block from the clubhouse, pool, shuffleboard courts, library, and fitness center. Call 815 735 0037 for a complete list of upgrades and sale details.

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.

Golf is harder than baseball. In Golf, you have to play your foul balls.

How's the Real Estate Market?

By Cathy Zwirblis

Every profession has a question they are asked the most, and as a Real Estate Broker, the question I'm most often asked is immediately "How's the market? Are houses selling these days?" My answer for the past year and a half has been a resounding "Yes, it's great!" Depending on your price range, it goes from aggressive and hot, to good, but buyers are out there in all price ranges and they have cash to spend!

Both young adults, and older folks are having a harder time in the current buying market for different reasons. The first time buyers are looking in the $100k to $150k range and these homes are bought up in the first 2-3 days on the market. If the property is in good to great shape there will be multiple contracts and over asking price offers. Only the strong offers survive, as these non contingent buyers vie for these smaller homes. Your first offer has to be your best. Thinking you can nickel and dime the seller for holes in the screens or a pink bedroom is a thing of the past here and 3 levels are no problem.

At the other end of the spectrum, our baby boomers are finding out a different dwelling is in short supply. Their pockets are alittle deeper, but the ranches they absolutely require are few and far between. The building in this area in the 1990's and early 2000's catered to the families flooding the market and exclusively built 2 stories homes. They usually had a token ranch model, but they were very rarely built. The 55 to 65 year olds are spending from $200 to $250k on their move from the home they raised their families in to a retirement friendly floor plan. Because of the scarcity, again, multiple contracts are expected and over the asking price is common.

Family homes, 2 stories with 3-4 bedrooms and a basement, are still in demand, but usually with less dramatic activity. Even though they are the more abundant floor plan, families are staying in their homes longer, so it's still a sellers market. In Kipling and in Shorewood as a whole, these homes range from $240 to $350k. Competition is a factor, here and market times are dramatically influenced by the condition of the homes. Even though they are newer, buyers have turned a corner in the last 5 years thanks to HGTV and updated kitchens and baths are the hot ticket to getting the highest and fastest offer. Builders standard kitchens and baths will sell, but it'll take a little longer and pricing will be less aggressive. Because these homes are not old and the kitchens are perfectly functional, it's hard to replace them. Non renovated homes in this price range are common place, leading to a more level playing field. Market times are longer, and pricing is more competitive.

My best tip for buying or selling? Use local Realtors! They know the market here! They know what buyers want and what sellers need to do get the best price! If you're not in the market, things might look calm but if you are… it's a jungle out there!

Honesty... Integrity... Experience

Having the right real estate agent means having an agent who is committed to helping you buy or sell your home with the highest level of expertise in your local market. I have over 14 years experience and know how to help you understand each step of the buying or selling process. This commitment level has helped me build a remarkable track record of delivering results.

COLDWELL BANKER
The Real Estate Group
Shorewood Office

Cathy Zwirblis
SRS, GRI
(815) 370-8281

EQUAL HOUSING OPPORTUNITY
REALTOR®

See my reviews at:
zillow.com/profile/czwirblis

Clubhouse Updates from Diane

Swimming
Hope you are enjoying the "fun" days at the pool. The last day the pool will be open is Monday, September 4th. So, come and enjoy it while it lasts.

Kipling Estates Garage Sale will be Friday and Saturday, September 8th and 9th. It's "free" so call the clubhouse 815 725 9922 and put your address on our list.

Kipling Estates Vendor Fair
Vendor's can sign up today. A fun event for all. $10.00 per table will hold a spot for you. Space is limited so sign up!

We have several activities going on at the Clubhouse. Check it out. Also, check out the new web-site at www.kiplingcommunity.com

Yoga Classes
Gentle Yoga - Tuesday 6:30 PM – 7:30 PM
Vinyasa Flow Yoga – Thursday 6:45 - 7:45 PM
Friday - 9:30 AM - 10:30 AM. $10.00 per class.
For more information, call the clubhouse at 815-725-9922. Wear comfortable clothing and bring a yoga mat.

Karate Classes
Monday 5:30 PM - 6:30 PM,
Tuesday 4:30 PM - 5:30 PM
Thursday 5:00PM - 6:30 PM

Welcome! We would like to introduce 3 additions to our Clubhouse Staff!

Katie Bukala
Administrative Assistant

Amanda Laurencel
Office Staff

Phyllis Laurencel
Office Staff

We recently said “Good-Bye” to Kipling Estates Board Member, Linda Ramlot. Linda is moving to Florida. Linda took care of the common area throughout Kipling Estates. She was President of Butterfield Ridge, on the Landscaping Committee, Architectual Committee and was Operations Manager. We thank her for her “volunteer” service of the past 11 years. She will be greatly missed.

We also said “Good-Bye” to our office staff member, Maria Koss. Maria was on staff in the clubhouse office for the past 6 years. She was also on the Butterfield Ridge Board. She too will be missed, but is looking forward to moving on, and we wish her all the best.

ADDITIONAL REMINDERS

Please pick up after your pets, there are 8 dog pot stations for your convenience.

Pease make sure your trash containers are out of sight by Tuesday night.

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.

Diversify Your Investments But Consolidate Your Providers

You have probably heard that it’s important to diversify your investments. But should you also diversify your investment providers?

Diversifying your investment portfolio is important because different investments, such as stocks and bonds, often move in different directions. If you only own U.S. stocks, you could take a big hit during a market downturn. But if you also own bonds and other types of investments, you may be better protected against market volatility. However, a diversified portfolio can't guarantee profits or guard against all losses.

On the other hand, you may gain some benefits by consolidating your investment accounts with one provider and a single financial advisor. You can reduce the risk of losing track of your investments and cut down on fees and paperwork. Most important, you will find it easier to follow a single, unified investment strategy, based on your goals, risk tolerance and time horizon.

Diversification and consolidation – one is good for building an investment portfolio, while the other can help you invest more efficiently and effectively.

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

Simplify your financial life. Let’s talk.

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Edward Jones
MAKING SENSE OF INVESTING

Retirement – Magically, every day is Saturday!

Most of us work from 25-40 years to get there. We're told, by the good folks that have reached that mile stone in their life, that it's magical. It's the most wonderful time in their life. Some of the most difficult decisions of the day revolve around when to get up and what to eat for breakfast, lunch and dinner! That only happens on vacation during our working years. Now, it's every day! Impromptu trips to the Cubs (or Sox!) games, spontaneous walks around the neighborhood, or jaunts to Florida. Anything goes! Business emails are gone and voice mails consist of your grandkids or golf buddies, no stress there! Ahem….well not usually! Bottom line is, the days belong to you!

There are some well-known secrets to getting to retirement. Planning ahead and starting early is wise. Health is something to be treasured and maintained. Eating right, long walks, and regular checkups are a must. Being a couch potato is NOT recommended!!

Wealth is another secret to be dealt with. Unless you're a CEO, big money might not be there, but if you can plan to get the house and car paid off, and stay away from those credit cards, your fixed income will hopefully provide you a comfortable life in the golden years.

Bottom line is it takes a life time of "work" to obtain and maintain the health and wealth of retirement, but from what we hear, if you can achieve them, the efforts of a comfortable retirement are, well…magical.

Pets-for-sale Scam

A pet-for-sale scam involves scammers creating a fake website that offers pet adoption or providing individuals an opportunity to make a donation to a fictitious animal nursery. The website showcases a wide variety of animals that can be adopted at significantly lower than market price. Victims are required to only pay for the insurance and other fees associated with shipping their new pet to their home. The only form of payment accepted is a Moneygram, Western Union or a non-returning money transfer to an overseas bank account.

Try to avoid paying for a pet by transferring money into another person's bank account.

Interesting stuff:

Do not use chemicals to kill ants. Instead, get a spray bottle, fill it with water and 25% salt, shake well, and spray. Boom, ants dead.

9 foods that get rid of an upset stomach: Bananas, Ginger, Plain Yogurt, Papaya, Apple Sauce, Oatmeal, White Rice, Chamomile Tea and Chicken Broth.

Running your bacon under cold water before cooking will reduce shrinking by up to 50%

Remove a splinter easily by applying a paste of baking soda and water, then wait several minutes for the splinter to pop out of the skin.

Use the bottom portion of an empty pop bottle to make flavored ice. It will look like a flower.

Putting a small amount of 7up in a flower vase will preserve flowers much longer.

Holding a banana peel over a bruise for 10 to 30 minutes will remove its color.

If you're in an area where you should have cell phone service but don't, put your phone on airplane mode and then switch back. This will cause you to register and find all the towers in your area.

If you peel a banana from the bottom, you won't have to pick the little "stringy things" off of it.

"Kenny would like to use his sandbox!"

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.