Thanksgiving is in the books. The overwhelming number of annoying robocalls is over. Are they anything but annoying? Also gone are the negative commercials. Take heart, the New Year is just around the corner. Many will say that 2020 was their worst year ever. For some, it was. For all of us, it certainly presented more challenges than usual. However, let’s look at it from another perspective and turn that frown upside down.

It was also a year that brought out the best in humanity. The heroic efforts of nurses and doctors to save lives, often becoming family to those who couldn’t be with family. Not to mention the efforts of hospital support staff, first responders, the National Guard, assisted living workers, educators, and those providing basic services. And let’s not forget the students persevering under trying times.

Think of the accomplishments. Buildings were quickly converted or refurbished into medical centers. Companies quickly manufactured equipment and products unrelated to their business. Vaccines were rapidly developed and distribution is nearing. Businesses pivoted to survive and, in some cases, thrive. Voter participation was at its highest percentage in 120 years. We connected with new friends and reconnected with old ones from the past. Creativity was at its best the way we adapted to meet various challenges, even on Halloween. Enjoy the photos in this issue. Resilience of the human spirit in action, would you agree?

As it relates to CCFHOA, the reduced operational expenses from this year will be redirected to infrastructure improvements in 2021. Moreover, the timeline to complete those major projects has accelerated. One of the improvements completed, and hopefully not unnoticed, is the removal of over a dozen large dead trees.

You’ve done your part too. Many CCF homeowners invested in their properties. The new driveways, siding, roofing and landscaping create value for all. Our hope is this activity will continue in 2021. Start planning for those improvements now. The contractors’ schedules will fill up quickly. As a gentle reminder, contact the board prior any outside project to make sure it meets CFFHOA codes and covenants. The information is found at www.clowcreekfarm.com. Or email a Board Member for a copy.

Unlike 2019, we had a quorum to host the annual meeting on the original date. It allows us to finalize our 2021 budget, board member responsibilities and activities sooner than if we had to reschedule. Another heartening sign is that we received interest in committee roles. We’ll be contacting you shortly. There are opportunities for others to join. As you might imagine, the activities schedule is very fluid at the moment. Regardless, offering your service to enhance our community is greatly appreciated and will be needed sooner than later. Do you have a particular interest and talent? Please reach out to the Board.

In the meantime, give the best presence – wear a mask, not a veil of negativity; stay emotionally attached and socially safe; and don’t forget to cleanse your mind as well as your hands. Strengthen your spirit and community by donating to organizations that help the housing and food insecure or causes dear to your heart. And if you need help, please reach out to someone because you matter. Let’s take care of each other. That’s perfect 2021 vision.

The Norwegians say there isn’t bad weather, just bad clothing. Get out and enjoy the winter!

Have a HAPPY AND HEALTHY Holiday season! See you next year! And... Merry Christmask from the Board!
Halloween was a treat in this trick of a year. The weather was terrific. Do you remember the snowstorm last year that pushed the event back a day? Halloween actually provided a sense of normalcy. It was great to see so many new little ones providing the neighborhood with a boost of energy. The costume cornucopia and creative ways to deliver the treats brought smiles to faces.

CCFHOA Welcomes Your Involvement

We realize the current situation is fluid. With that said, we welcome residents to join a committee or volunteer to assist in planning social events.

If you are interested in heading up an event, please reach out to a board member or attend our next board meeting. We are always looking for help with our annual subdivision party. Please consider helping at the party or developing another subdivision event!

If you would like to submit a recipe or story for publication about someone or something in our neighborhood, please contact a board member.

Board and Committee News

Frank Passaro decided not to run for a 2021 board position. Frank also served as the chair of the city liaison committee.

Matt Stredney, We announced in the last newsletter that Matt Stredney stepped away from his director role. Matt has also resigned as social committee chair.

We thank Frank and Matt for all their hard work over the past several years. Board roles will be determined at the board planning meeting to be held in January. Please reach out to the board if you want to find out more about roles within the CCFHOA.

EDITOR’S NOTE

Please note that information can change after the CCFHOA newsletter goes to press.
Clow Creek Farm Homeowners Association
2020 Annual Meeting Minutes | Tuesday, November 10, 2020

I. Introduction of Board Members, Positions
*Meeting called to order by Brian Marsalli, Vice President at 7:03 pm.*
Board Members present - Brain Marsalli - Vice President, Phil Murray - Secretary/Treasurer, Alex Bacchetti - Director, Frank Passaro - Director, Lee Kaeska - Director, Matt Stredney – Director and Board Members absent - Carl Reina - President
*Confirmed a quorum is present* - Phil Murray, Secretary confirmed that a quorum was reached - 102 residents have been accounted for. 9 people in attendance, 6 board members and 3 residents, 35 proxies were delivered by paper and 58 proxies were turned in online.
*Introduction of current board members, positions, and roles.*

II. Old Business
Review of Past Year’s Accomplishments

Outdoor Beautification - Frank & Lee
Tot Lot - 12 trees that were dying have been removed. The board received multiple bids and the lowest was Phoenix Tree Removal - they did a great job in cutting down, removing and grinding the stumps. Very reasonable price and quick service.
Creek Improvements - huge Mulberry tree needed to be cut down and removed. Again, Phoenix Tree Removal was lowest bid, and did a real nice job.
Several phases are needed to complete the renovations at the Tot Lot and Creek. Additionally, the board moving forward will need to look at: plantings at the entrances, Evergreens behind the signs on Book Road have a fungus and will need to be removed. Plan is to replace them with 15’ Pine trees that would be reasonably priced and would still allow for decorations to be placed.
The Creek Project is looking at phase 2 in the spring to begin the clean up and shrub removal process to make the area blend in more with the creek area being developed with the new Clow Creek Addition Subdivision. This time will also allow for additional bids and planning

Treasurer - Phil
*Review 2020 Budget vs. Actual - handout presented to those in attendance. Some key points to mention include:* Dollars from the social fund were transferred to Capital Improvements, due to COVID 19, the board made the decision to cancel all social events for the year.
Start-up fees were higher than expected with 19 new residents moving into the subdivision. We are still looking at a couple more before the end of the calendar year. Start up fees are $50 and are charged to every new homeowner at closing.
Overall spending was down, a lot had to do with the pandemic and people staying in there houses, many companies had shut down for a while. Spending was about 53% of the budget, with some additional bills still to come, we anticipate about $5,000 in additional bills before the end of the year.

*Proposed 2021 Budget*
*Areas of the budget that were adjusted:* Capital Improvements - With the next phase of the Creek Improvement and continual upkeep with maintenance and tree replacement, additional funds were added here.
Social - A smaller amount was initially budgeted here, anticipating that not all of our usual events will be scheduled. The board may adjust here if necessary. Nothing to report, hope for additional opportunities in the coming year.
Legal - This area had additional dollars added. With more enforcement of the Codes and Covenants, and additional Rules and Regulations, we expect the amount of legal guidance to increase, as well as the professional services to be able to print all the necessary updated documents for all residents. MOTION TO APPROVE THE BUDGET AS PRESENTED - Alex Bacchetti, second by Frank Passaro - motion passes 6-0

III. New Business
Board Elections - Brian & Alex
Three board positions are open - Frank Passaro, Phil Murray, Matt Stredney
Nominations from the floor: Alex Bacchetti nominates Phil Murray - Phil accepts, Alex Bacchetti nominates Frank Passaro - Frank declines Brian asked residents in attendance if anyone would like to be considered for a position on the board - No resident in attendance interested.

Codes & Covenants - Phil & Alex
Propose a committee to assist the board - looking for residents to assist in reviewing and making recommendations to the board in cases of Codes and Covenants violations for the board to vote on. Committee members would assist Phil and Alex in finalizing the Rules and Regulations, getting materials in the hands of the residents, and serving as a board advisory committee.
Rules & Regulations - Currently the board has several questions that our attorney is reviewing. Once we hear back, we will finalize these Rules and Regulations, along with some Rules and Regulations that were previously passed by former boards and were only shared in a newsletter and meeting minutes from years ago.
Development of an Enforcement Policy - a system to include reasonable fines for violations. The entire Enforcement Policy will be delivered to all residents, so everyone is aware of the structure and the expectations. Fines would increase for residents that do not address the violation in a timely manner. Communication between the homeowner and the board would be extremely important throughout this process.

Open Floor for Resident Questions/Concerns
Residents asked many questions throughout the meeting, and all questions were addressed during the meeting. Brian thanked the residents for attending and thanked all the residents that submitted proxies so that the meeting could be held tonight!

MEETING ADJOURNED - Motioned by Lee Kaeska to adjourn the meeting, seconded by Matt Stredney. Meeting adjourned at 7:55 pm.
If you are selling your home, you will need a paid assessment letter and a 22.1 disclosure form. Please have your attorney email me with a request for this information as soon as a closing date is determined. Please reach out at ccfhoapmurray@gmail.com.

“Publication of paid advertisements in the Association’s newsletter is not an endorsement or recommendation of any advertised product or service. The Association and Allegra Marketing Print Mail are not responsible nor liable for the content of any advertisement published, here.”
### ANNUAL DUES

The annual assessment fee letter was sent December 3, 2020. The assessment of $225 needs to be paid in full on or before January 1, 2021. Your check should be made payable to Clow Creek Farm Homeowners Association (CCFHOA). Checks will NOT be deposited before January 1, 2021, regardless of whether or not it is sent in early. **In order to avoid a late charge of $50.00 plus interest, your payment must be postmarked on or before January 1, 2021.**

Please forward your payment to the following address: Clow Creek Farm Homeowners Association PO Box 2393, Naperville, IL 60567-2393

For more information regarding Maintenance Assessments for Clow Creek Farm, please refer to Article IV, Sections 1,2,3,9 and 10 of the Clow Creek Farm Covenants and Restrictions. You can find this information at www.clowcreekfarm.com or please send an email to one of your Board Members requesting a copy.

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### PROPOSED BUDGET FOR 2021 - CLOW CREEK FARM HOA

#### Income - Jan. - Dec. 2021

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Association Dues</td>
<td>$58,500.00</td>
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<tr>
<td>Late Fees</td>
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<tr>
<td>Start Up Fees</td>
<td>$500.00</td>
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<td>Year End Surplus</td>
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<td><strong>Total Income</strong></td>
<td><strong>$97,100.00</strong></td>
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#### Expenses - Jan. - Dec. 2021

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Money Market - Reserve of 1 years dues</td>
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<tr>
<td><strong>Total Capital Improvements, Repairs, Maintenance</strong></td>
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<td>Events</td>
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<td>Block Party</td>
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<td>Garage Sale</td>
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<tr>
<td>Annual Meeting</td>
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<td>Holiday Lighting</td>
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<td>Landscaping and Groundskeeping</td>
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<td>Insurance Expense</td>
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<td>Legal and Professional</td>
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<td>Office Expenses</td>
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<tr>
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<td>Stationary</td>
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<td>Office Expense - other</td>
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<td>Total Budgeted Expenses</td>
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<tr>
<td>Net Residual Income</td>
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<tr>
<td>Net Income for 2021</td>
<td>$0.00</td>
</tr>
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</table>
How can we safely celebrate the holidays and still have fun during a pandemic?

In the Chicago suburbs, there will be Christmas, just like the song says.

*It will look different — fewer people, more face masks, online registrations — but holiday fun will go on.*

AURORA
Phillips Park Festival of Lights. 5-9 p.m. Monday-Thursday and 5-10 pm Friday-Sunday now through December 27 at 1000 Ray Moses Drive. Free; goodwill offering requested. 630-820-2200; aurorafestivaloflights.com. There is more than a mile of lighted displays, including an ice rink, Santa’s toy factory, Old Man Winter, elves, reindeer, holiday trains and gigantic snowflakes.

BROOKFIELD
New this year at Brookfield Zoo’s Holiday Magic, guests can play the Game of Gnomes. They can search scavenger-hunt style for 24 gnomes, measuring 12- to 20-inches-tall, that will be located throughout the zoo 3 - 9 pm Dec. 16-20 and Dec. 26-31 at Brookfield Zoo, 3300 Golf Road. $17.95-$24.95; parking $15. 708-688-8000; czs.org/HolidayMagic. Advance admission and parking tickets are required. Reservation times will be available in 20-minute increments. The many pathways will be lit with more than one million LED lights, including one through a 600-foot-long tunnel featuring thousands of colored lights all synchronized to music. Santa will not be on hand this year, though guests can take a photo with a life-size cutout. All indoor spaces are temporarily closed.

GENEVA

GLENCOE
The “Cathedral of Light” installation is part of the Chicago Botanic Garden’s Lightscape holiday event. Lightscape is open to the public until January 3, 2021. 1000 Lake Cook Road. Closed Mondays and Tuesdays until December 21. Price ranges $23-$28; additional parking fee of $10-$20. Children under age 3 are free. 847-835-5440, chicagobotanic.org/lightscape. Tickets and parking can be purchased online in advance. If available, tickets purchased day of event are $2 extra and parking is $10 extra. During the days when Lightscape is offered, the Garden will close at 3 pm and will reopen at 4 pm for ticketed guests only. Lightscape is a one-mile walking tour featuring new and returning installations of hundreds of thousands of lights.

GURNEE
Six Flags Great America Holiday in the Park. 542 N. Route 21. 4-9 pm weekends and select weekdays now through Dec. 27. $19.99; free parking. 847-249-1776, www.sixflags.com/reserve. Online reservations are required and open to nonmembers. Holiday in the Park marks the first time the theme park will open in 2020 after being closed due to the pandemic. It features more than 2.5 million lights throughout the 300-acre property. Guests will experience open-air, socially distanced entertainment and meet some characters such as Jack Frost and the Gingerbread Man. No rides will be operating and Great America has added safety measures and hygiene protocols in response to the coronavirus pandemic. Fewer visitors will be allowed into the park compared with previous years and guests will be asked to watch a video describing Great America’s social distancing and sanitizing procedures.

LISLE
Illumination: Tree Lights at the Morton Arboretum. 5-10 pm weekdays and 5-11 pm Fridays, Saturdays and holidays now to Jan. 3, 2021. 4100 Illinois 53. $29-$49. 630-968-0074; mortonarb.org/illumination. Timed tickets must be purchased in advance for this drive-thru exhibit.

LONG GROVE
Historic Long Grove is gaily decorated for its Vintage Holidays celebration which runs now through Dec. 24. Long Grove Visitor Center, 308 Old McHenry Road. Free admission, sleigh rides are $15 per section, six-person maximum. 847-634-0888; longgrove.org/festivals/holiday-season. Sleigh rides are offered from 11 am to 7 pm Dec. 19-20. Sleights will be cleaned after every rider, and every rider is required to wear a mask. New this year is a holiday selfie station where visitors can take photos on the decorated porch of the farmside building across from the
MOOSEHEART
Mooseheart Holiday Lights. 5-9 pm daily now through Dec. 31 at Mooseheart Child City and School, 240 W. James J. Davis Drive. $20. 630-859-2000; mooseheart.org/event/holiday-lights. The Mooseheart Holiday Lights is a fundraiser for the children’s school and village. The lighted route is approximately two miles and has more than 80 lighted displays to view.

NAPERVILLE
Water Street will be converted into a winter wonderland with a combination of holiday displays and music during the eighth annual NaperLights event. NaperLights. 4-9 pm daily now to Jan. 1, 2021, on Water Street overlooking the south side of the Riverwalk. Free. Naperlights.com. There will be holiday displays set to music.

NEW LENOX
Christmas in the Commons. 4-8 pm Dec. 19-20 at the New Lenox Commons, 1 Veterans Parkway. Free. 815-462-6400; newlenox.net. The event returns with lighted displays; including the largest illuminated Santa Claus in the United States, who stands nearly 40 feet tall and is covered in 18,500 LED lights. There’s also an outdoor holiday market, horse-drawn wagon rides, distanced visits with Santa, ice skating, hot cocoa and more.

ROMEOVILLE
Holiday Lights Festival. Now thru Jan. 15, 2021, at Village Hall, 1050 W. Romeo Road. 815-886-7200; romeoville.org/1146/Holiday-Lights-Festival. The grounds of Village Hall and the Police Department will be decked out with lighted displays.

WHEATON

Enjoy the Holidays!
News from the City of Naperville

**Through December 20,** drop your letter and wish list in Santa’s mailbox. The painted mailbox is located near Main and Van Buren. No postage required. Simply include the return address on the letter and your child will receive a personalized note in the mail.

**Through December 23,** Magic elves are hiding out in downtown businesses. Check the store windows and inside the businesses. Before visiting, children of all ages can print off list where to find the elves. There will be chances to win prizes if all elves are found. For more info on Santa’s Mailbox and to print a Find the Elves list, visit downtowennaierville.com.

**Through December 26,** the eighth annual Naper Lights takes place daily from 4-9 pm along Water Street on the south side of the Riverwalk. Naperville Sunrise Rotary partners with Water Street Downtown Naperville, Marquette Companies and Ryan Hill Group to host the event. Holiday displays and music converts Water Street into a winter wonderland. The event is free. Donations are encouraged. For more, visit naperlights.com.

**Visit Santa’s Naperville Workshop**
Help keep Santa safe as you visit him at his Riverwalk Café workshop. The workshop is located at 441 Aurora Avenue near the Riverwalk. Santa will be at his workshop daily from 4:30-8:30 pm through December 23. A limited number of socially-distanced families pass through the patio outside the workshop and peer through the windows to get a glimpse of the magical Santa and his workshop. Each family will have up to five minutes to spend visiting the workshop. At the final window, each family has the opportunity to speak with Santa using special North Pole technology. Photos and video welcome during the visit. Advance registration is required. There will be no onsite registration or walk-ups available. One registration per family. Families choose one of the available 15-minute time slots. Cost is $10 for resident families. Look for a questionnaire to be emailed prior the visit. Event link and registration information is available at napervilleparks.org/santasworkshop.

**Give this Gift – A Christmas Red**
The Naperville Park District is partnering with Versiti Blood Center of Illinois to host a blood drive on Sunday, December 27, 9 am – 2 pm at the Alfred Rubin Riverwalk Community Center. The ARRCC is at 305 W. Jackson Ave. The blood drive takes place in Community Hall, located on the upper level of the ARCC. Prospective donors are highly encouraged to make an appointment to ensure that social distancing guidelines can be followed. To register, call 800-7TO-GIVE (786-4483), visit versiti.org/IL or through the Versiti Donor app.

**Free Bagged Leaf & Yard Waste Collection Ends Dec. 18**
The free leaf and yard waste collection program runs through December 18, 2020. You will not be charged for disposal of leaves and yard waste in 32-gallon paper yard waste bags or clearly labeled cans or carts. Branches and other yard waste that are tied into bundles require the $2.25 sticker. For more info about bagged or bulk curbside pickup, visit naperville.il.us/services/brush-leaf-and-yard-waste-collection.

**Christmas Tree Collection on Jan. 8 and 15**
You can put your live Christmas tree at the curb during our normal Friday garbage collection day. The tree must be stripped of its ornaments, tinsel, lights, plastic and bagging materials. It will be recycled. For more visit naperville.il.us/garbage.

**Corded Lights Recycling**
Recycle your holiday and party lights at the Electronics Recycling Center. Open Monday – Friday, 7 am – 3 pm., the facility accepts mini-lights, C7, C9 rope and LED in all colors and lengths. Extension cords are also accepted. Until further notice, drop-offs at the Public Works Service Center and Municipal Center are not offered. Additional info at http://www.naperville.il.us/electronicsrecycling.

**Neither Rain nor Sleet nor Snow Plow**
Even though City of Naperville snow plow drivers or contractors carefully plow thousands of miles of streets and roads, a mailbox occasionally gets damaged. Report a damaged mailbox to the Department of Public Works at 630-420-6095. The city is not responsible for a mailbox damaged if it does not meet City guidelines. Guidelines are found at naperville.il.us/mailboxes.

**City Meetings**
City Council: Dec. 15; Jan. 5, 19; Feb. 2, 16; Mar. 2, 16; Apr. 6, 20; May 4 | Planning & Zoning Commission: Dec. 16

Unless otherwise noted, meetings and workshops are held at 7 PM in the Council Chambers of the Municipal Center at 400 S. Eagle Street. Dates and topics are subject to change. Visit naperville.il.us/boards for a listing of all board and commission meetings, including those held by the Advisory Commission on Disabilities and Senior Task Force.

Did you know that you can watch the meetings live and rebroadcast on the City’s government access channel WCNC (Ch. 6 – WOW, Ch. 10 – Comcast, Ch. 99 – AT&T)? The meetings are also broadcast live or on-demand at naperville.legistar.com/Calendar.aspx.

All Board & Commission meetings that occur while in-person gatherings are discouraged via state and federal recommendations will be held using Zoom webinar technology. An online speaker sign-up process has been established for City Council and Planning and Zoning Commission meetings. Please visit their respective webpages for more information on this process. For all other boards and commissions, an online speaker sign-up will not be used. Instead, the Zoom Meeting ID and Password will be included on the meeting notice/agenda for each board or commission. Anyone wishing to join the meeting to listen or participate may do so; however, they must join as an “attende,” which means that they cannot speak until they are un-muted by City staff after “raising their hand” via Zoom. With the exception of the Transportation Advisory Board, these meetings will not be recorded or televised.
From My Home to Yours,
I wish you a Joyous Holiday Season
and a New Year filled with Peace and Happiness!

Penny O’Brien
630.207.7601
penny.obrien@bairdwarner.com

- 2026 Chicago Agent Magazine Who’s Who
- #1 Realtor for 60564, MLS Infosparks
- Sold $30+ Million in 2020, YTD
- Winner Glancer Magazine Readers Choice Award for Best Realtor 2020

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MARKET SUMMARY FOR 2020

15 HOMES SOLD

AVERAGE SALE PRICE $437,940
AVERAGE SQUARE FOOTAGE 2,857
HIGHEST SALE PRICE $525,000
LOWEST SALE PRICE $380,000
1 LISTING UNDER CONTRACT

*Properties shown have been listed and sold by various participants in the MLS. Source: If your property is currently listed with another broker, this material is not a solicitation for business.
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$300 SAVINGS (after Nicor rebate)
Expire 12/31/20

Fall Furnace Cleaning and Tune Up SPECIAL
Carbon Monoxide Check Included
$89
Expire 12/31/20

5” Whole House Filter System with New Furnace Installation
$249
Expire 12/31/20

Contractor Grade Professional Series State 40 Gallon Water Heater Installed
$979
Expire 12/31/20

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Up to 120 months.

APRILAIRE 500M Humidifier
$565 Installed
$265 with Furnace
Expire 12/31/20

Furnace prices based on 70,000 BTU. AC system includes outside condenser coil, inside evaporator coil, R410 Puron refrigerent, new AC pad, electrical, etc. Everything for complete and proper installation and 10 year warranties.

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