

October 2018



The Inverrary News



If you need assistance from the Association, please call **LIEBERMAN MANAGEMENT** at (847) 459-0000 and ask for Customer Service. The office is open between 9 a.m. and 5 p.m. Monday through Friday. For after hour emergencies, also call (847) 459-0000 and the answering service will take your urgent message and forward it to management immediately.

Board Meetings Schedule



The next regular meeting of the Inverrary Homeowners' Association is scheduled for **Wednesday, October 10, 2018 at 7:00 p.m.**

The October meeting will be held at Pritchett Elementary School.

Driving Directions:

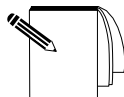
- Pritchett is located at 200 N. Horatio Drive in Buffalo Grove, Illinois.
- Allow ten minutes for travel time.
- Take Milwaukee Avenue south to Lake Cook Road.
- Turn right at Lake Cook.
- Turn right at Lexington.
- Turn left at Armstrong Drive.

- At the stop sign, turn right onto Horatio Boulevard. You will see Pritchett School on your left.
- Enter the school building and turn left. The multipurpose room will be right there.

Garbage and Recycling Pick-Up as Usual

Although Columbus Day will be observed on Monday, October 8th, our garbage and recycling will be picked up as usual on that day. Remember that garbage and recycling bins cannot be put out any earlier than the night before a scheduled pickup, and don't forget to bring your recycling bins back into your garage that evening.

Board Notes September 12, 2018 Regular Meeting



Members present at the September 12th Board meeting included **Diane Moody, Nancy Reynolds, Jane Thomas, Lynne Mastrogany, Peggy Rash,** and **Daniela Moglan.** **Betty Kamy** was unable to attend. **Jennifer Falasz**, Property Manager from Lieberman Management Services was present, as was **Deborah Salter Green** from Salter Secretarial Services and homeowners.

Treasurer's Report:

The Association is in good financial shape.

Newsletter Report:

The newsletter went out in a timely fashion.

Maintenance and Grounds:

The grounds around the pond look very nice. The vendor will be improving the

landscaping in the area surrounding the tree near the pond

Business:

- Management advised the garage door project is ongoing. Garage doors are being assessed for damage; homeowners are responsible for garage door repairs.
- The specifications for the roofing project have been competed. The project is tentatively scheduled to begin in the fall of 2019.

Hydrant Flushing

Lake County Public Works will be flushing the hydrants in Lake County this fall. Inverrary's hydrants are scheduled to be flushed between October 15th and October 19th.

After a hydrant is flushed, you may notice a slight discoloration of the water. You should avoid doing laundry during periods of flushing, as the discoloration can stain clothing. The discoloration is not harmful and will dissipate after a short time. It is recommended to clear your pipes prior to using the water; you can do this by running cold water for several minutes.

Daylight Saving Time Ends



Daylight saving time ends at 2:00 a.m. on Sunday, November 4th. The *Energy*

Policy Act of 2005 changed the starting and ending dates of daylight saving time. Daylight saving time now begins on the second Sunday of March and ends on the first Sunday of November.

The old adage, “**spring ahead; fall back**” can help you remember which way to set your clocks. Set your clocks ahead one hour in the spring and one hour back in the fall.

Did You Know?

Halloween is coming, and the holiday season is right on its heels. While we love to see residents brighten the neighborhood by putting up seasonal decorations, you need to be mindful of the following rules:

- Seasonal decorative lights are only permitted on the front stoop and adjacent trim, on the balcony and adjacent trim, and on the trees and shrubs directly in front of or next to your unit.
- No nails, screws or other devices that puncture the siding or other building materials may be used to hang or secure seasonal decorations. Unit owners are not only responsible for the cost of repairing any damage to the siding, but they also incur a minimum \$100 fine.
- Seasonal decorations must not be installed more than thirty days before the holiday and must come down within fifteen days after the holiday is over.

- Owners and residents who install decorative lights must exercise extreme care not to cause a safety or fire hazard. Only properly UL Listed equipment may be used. Unit owners and/or residents assume liability for any situations arising out of the use of decorative lights and other decorative items.
- The Association is not responsible for any damage done to an owner's or a resident's decorative lights or other decorative items due to seasonal maintenance of the property.

Fall Reminders

- **Pitch In!** Let's keep Inverrary looking good. Please don't litter. It is your responsibility to dispose of your own garbage, even if it means you carry the candy wrapper, pop can, or cigarette butt into your house. And it won't kill you to pick up other people's litter, especially if it has blown near your house. If you don't pick it up, who will?
- **Barbecue Grills** Be careful while barbecuing this fall—keep your grill a good distance away from the building. Your neighbors do not want to breathe your smoke. Also, do not barbecue in your garage. The toxic fumes will go into three of the four units. Be considerate of your neighbors!

- **Cul-de-Sac Safety**

Parents: Please remind your children to be extremely careful while in the cul-de-sacs. The paved areas are for vehicles and are not playgrounds. Teach your children to be especially careful when coming out between parked cars and remind them to look both ways just as if they were crossing the street. Students should wait for the bus next to the stop sign (the right side of the entrance) to allow drivers exiting the cul-de-sac to see traffic coming from the left.

Drivers: Please slow down when driving in the cul-de-sacs and backing out of your garage. Be sure to watch for students waiting for the school bus and be especially careful at the cul-de-sac entrances. It is incumbent on you to be careful. Children are children and can be unpredictable at times.

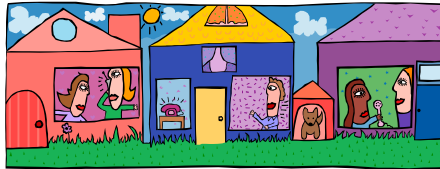
- **Satellite Dishes**

Are you thinking of installing a satellite dish, outside lighting, a window or door, a flagpole, or any other attachment to the outside of your unit on the building or on the common elements? Be sure to call **Customer Service at (847) 459-0000** before adding or making any changes to the exterior of your unit. You will be instructed if

you need Board permission.

Improper installations are subject to removal. You will not only have to pay the cost of the removal, but you will also incur a fine and be responsible for repair to the exterior of the building or common elements.

Community Corner



- The Highway Department will be hosting a shredding event on Monday, October 15, 2018 at the Vernon Administration Office, 3050 N. Main St., Buffalo Grove. Shredding will be from 12:00 p.m.- 2:30 p.m. Shred your canceled or unused checks, old insurance policies, old bills, old medical records and invoices. No magazines, newspapers, manila folders, or binders will be allowed. Residents are limited to three medium sized boxes or bags. If you have any questions please call Tracy at the Township (847) 634-4600.
- Have you visited Woodman's yet? The store offers 100,000 square feet of retail space, with merchandise ranging from small products to Costco-style bulk items. Be aware that Woodman's accepts debit cards, but the only credit card they accept is Discover.

- It looks as if the southwest corner of Lake-Cook Road and Milwaukee Avenue is finally going to be developed. A senior living center, which will include independent living, assisted living, and memory care units, is in the early stages of planning and development.

Goings On Around Town

- Do you like to walk? Looking for walking partners. Lake County Forest Preserve's Walking Club meets Tuesday and Thursday mornings, 8:30 a.m. (sharp) to 9:30 a.m.! We will be walking the Buffalo Creek Forest Preserve located at 18163 West Checker Road, Long Grove, IL 60047. This fall we will be participating in the Hike Lake County Challenge. Contact Beth for more information or check out the link: <https://www.lcfpd.org/hlc/> Participation is free, although registration is required.
- Didier Farm's Pumpkin Fest opened on September 22nd and will continue through October 31st. This annual event includes hayrides, a corn maze, and a petting zoo. Buy Halloween decorations at the Spooky Cabin and, as always, purchase your pumpkins from their huge selection.
- Bring your family to Halloween Hikes in Ryerson Woods. These

guided group hikes with nature-themed skits are not scary for even the littlest ones and are followed by donuts and cider. The hour-long hikes start every thirty minutes between 6 – 8 p.m. on October 19th and 20th. Registration is required, and there is a fee of \$9.00 per person. To register or for more information, please call 847-968-3113.

Mark Your Calendar



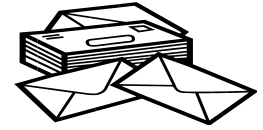
October 2018

- October 8 – Columbus Day (observed)
- October 10 – Inverrary Board meeting
- October 31 – Halloween
- November 1 – Dia de los Muertos
- November 6 – Election Day
- November 7 – Diwali

Thought of the Month

So summer gives over—
white to the color of straw
dove gray to slate blue
burnishings
a little rain
a little light on the water
~Richard Hass~

Editor's Corner



This paper is your newsletter. Ads, articles, and suggestions are appreciated. In order to ensure your contribution is included next month, please be aware that the deadline is the 20th of the month. Drop off your news or ads to our Newsletter Editor, Jane Thomas, at #338. Payment should be included with your ad as follows:

¼ page ads \$15
½ page ads \$30
full page ads \$60

Checks should be made to *The Inverrary Condo Association*. Thank you for your contribution.

Insurance Information

Are You Covered?

The building's commercial insurance policy insures certain aspects of your condominium unit, but it does not provide complete coverage for you and your property. This article provides an outline of the property covered under the Association's commercial policy and the insurance that you need to carry personally.

The Building Policies Insure:

Common elements: this extends ONLY to:

- Perimeter and partition walls and ceilings, through the drywall, plaster, and primer only
- Doors through primer only, including hardware
- Floors – concrete or subfloor only
- Built-in cabinets, only if original installations
- Plumbing and electrical fixtures, if original installations

Common Association Liability

- This extends to the common elements and limited common elements only. No liability coverage is provided within the units for the owners.
- Workers' Compensation and Employer's Liability as it applies to the Condominium Association Employees only, if any.

What Unit Owners Need to Insure:

- All of your personal and attached property. This means

Real Property, Alterations and Additions/Improvements

- Decorating (finishing paint, wallpaper, paneling, mirrors, window treatments, etc.)
- Floor coverings (carpet, tile, parquet, hardwood, marble, linoleum, etc.)
- Improvements
- Any replacements or upgrades of cabinetry and fixtures

Personal Property

- Household contents (furnishings, clothing, dishes, etc.)
- Appliances (refrigerators, stoves, washers and dryers, etc.)
- All owned property located within the unit
- Your vehicles and personal property in the vehicle

Personal Liability

- For you and your unit, the Illinois Condo Act requires General Liability coverage, a suggested limit for this coverage would at least be \$300,000.

We urge all unit owners to contact their agents to review their condominium owner's policy or any other policy applicable to their needs. We do have the following suggestions for purchasing unit owner policies:

1. It is always our suggestion that a resident living in the building purchase an "All Risk" HO-6 Form (Condo Owners Policy) available through many insurance companies. This type of policy will best match the extremely broad coverage found on the Association policy.

2. Find a policy that offers a combined limit for personal property, improvements, and decorating items. This coverage greatly reduces the chances of your policy exhausting its limit. The coverage should be written as replacement cost coverage and not actual cash value.
3. Include Additional Living Expense or Loss of Use in the event that an insured event keeps you from occupying your unit. Your limits of coverage should be high enough to support you for at least 6 months and preferably 12 months.
4. Since the deductible for the Association can be charged back to a responsible unit, it is recommended to add loss assessment coverage at a minimum limit of \$10,000.
5. Water back up or escaped liquid coverage is always recommended to protect your flooring and personal property.

Any changes to your policy should be discussed with your agent, as they can do a policy review to fit the coverage to your risk and needs.

Homeowners policy unit owners form 6 (HO 6)

A HO-6 policy is like a regular homeowner's policy, but for a condominium unit, and with a lot more extras. HO-6 insurance policies cover the interior of the unit and personal property inside – what is commonly known as “studs in” or “walls in” coverage.

Part of the Insurance Services Office, Inc. (ISO), homeowners’ forms portfolio, the HO 6 form covers the real property interest and the personal property of insured owners who own a unit in a condominium or share an ownership interest in a cooperative building. It also provides personal liability coverage and medical payments coverage. This form is similar to the HO 3 in many ways but provides less real property coverage since it is designed to coordinate coverage with a master policy covering the structure and common areas that the condominium or cooperative association purchases.

HO 3 Homeowner Insurance Policy. HO 3 is the most popular and common form of homeowners’ insurance. While designed to protect your property from storm damage and personal liability, just like HO 1 and HO 2, HO 3 insurance is considered an “all-risk” or open perils policy.

ITEM	Association	Owner
Common Areas: including garage, lobbies, hallways, elevators, stairwells, swimming pool, fitness center, roof deck	X	
Roofs	X	
Exterior Walls	X	
Windows and window coverings		X
HVAC		X
Flooring		X
Cabinets & Countertops		X
Interior Unit Fixtures		X



Selling can be
SPOOKY SCARY
How to overcome selling fears

10 WAYS TO OVERCOME SELLING FEARS

Reference: money.usnews.com

1. Have a financial plan.
2. Set yourself up for a quick sale.
3. Price it right from the start.
4. Enhance your home's curb appeal. Update the interior and exterior
5. Clean, declutter and depersonalize.
6. Stage the house to show how the rooms are supposed to be.
7. Make the property easy to show.
8. Remove your pets.
9. Make sure your listing is on all the major online portals.
10. Ensure the listing has good photos, and lots of them!



Sunnie Gilbert covers Chicago's North, Northwest and North Shore Suburbs.

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Call me! Let's overcome your selling fears together.



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