

BHA



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BHA Today
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BHA Today is the official
newsletter of the Butterfield
Homeowners Association
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Editor-In-Chief:
Doug Elwell

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production courtesy,
Doug Elwell, Inc.

Today

A Butterfield Homeowners Association Publication

LETTER FROM THE PRESIDENT

It's All About You



By Doug Elwell, President
Butterfield Homeowners Association

*"Love your neighbor as yourself;
but don't take down the fence."
~ Carl Sandburg*

The Butterfield Homeowners Association was founded in 1961 to provide a voice for all those who live in Butterfield East, to create a centralized means of organizing and communicating with each other, and to create and maintain an identity for the Butterfield subdivision. Over the years the BHA has proven useful to the people of Butterfield in a number of ways, including preventing annexation, keeping unwanted buildings from encroaching upon our neighborhood and blocking our views, holding local government accountable for their actions — and lack of action — and other ways too many to easily count. And it was all done by you, for you, and all about you — the homeowners of Butterfield. We at the BHA are here to serve you and try to make sure that your experience living in our beautiful Butterfield is the best that it can be.

The Butterfield Homeowners Association's main purposes are as follows: (a) As an effective body to acquaint homeowners and members in matters which could affect their land value, tax rates, ownership and general welfare. (b) To accumulate and disseminate to its members any information concerning the activities or plans of any municipality or municipal planning group, which could affect their economic and social welfare. (c) To take an active part in informing its members and encouraging them to exercise their privilege to vote on all non-political issues that may go to ballot. To this end, in this issue, we will be covering several items of particular interest to you, our homeowners.

Our Butterfield News article will discuss the latest on the new sidewalks that the townships are installing — what the townships announced they are going to do at our last meeting, what the schedule is, and how things are going to this point. We are also presenting a new "Homeowner Helps" section that will provide you with information and advice that will help you maintain and improve your home. Our first article in this series is on how to get permission from the county to build a fence, which is based upon my own recent experiences.

Our next meeting is a special "double feature". At 6:00 p.m., prior to the regular meeting at 7:30 p.m. on June 15th at The Fountain of Life Church, 2S361 Glen Park Rd., there will be a free "Seniors Home Selling Workshop" put on by our friends over at RE/MAX. More details about this event can be found in their ad on page 2. Food and beverages will also be provided.

And as always, our Speak Out! Column is for you to use to voice your opinion to everyone in Butterfield anonymously. You can "speak out" by emailing butterfieldhomeownersassoc@gmail.com, or sending your feedback via our online contact form at <http://mybhoa.com/contact-form/>. If you wish, you can also use this form to unsubscribe from this newsletter.

Finally, please renew your membership if you haven't already. Instructions on how to do so are on the back of this newsletter. ☺

Are you Thinking about Selling Your Home?

Home sales are up and inventories are low

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Come join me and a team of professional experts for a free educational workshop:
ALL AGES ARE WELCOME!

Seniors Home Selling Workshop
June 15, 2017 starting promptly at 6pm
Fountain of Life Church

2S361 Glen Park Rd, Lombard, IL 60148

Refreshments and raffle prizes will be included
To register, call or e-mail Darlene or Jackie

Darlene Mahnke

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Jackie Vincenzo

Senior Loan Officer
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630-681-1010 Ext 145 Office

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Illinois Department of Financial and
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Butterfield Homeowners Association

- President: Douglas Elwell
630-627-4845 | doug@dougelwell.com
- Vice President, Memberships: Connie Poulos Loos
630-400-1212 | connieloos21@aol.com
- Secretary: Open
- Treasurer: Open
- Landscaping: Phyllis Schroeder
630-627-2671 | pianograma@comcast.net
- Welcome Wagon: Jean Paprocki, Sandy Henry
630-932-8601 | 630-495-3978
- Speak Out: Editorial Staff | bhatoday.com/contact
- Canopies: Tony Danylevsky | 630-932-1804
- Community Information:
<http://mybhoa.com/community-information/>

Important Phone Numbers

- Animal Control: 682-7197
- BHA Facebook: www.facebook.com/BHAToday
- BHA Website: www.mybhoa.com
- Butterfield Park District: 858-2229
- Butterfield School: 827-4000
- ComEd: 800-334-7661
- DuPage Non-Emergency:
 - Police: 407-2400
 - Fire: 620-5738
- DuPage Disposal: 268-9253
- DuPage Zoning: 407-6700
- Electronics Recycling: 627-2200
- **Emergency Fire/Police: 911**
- Flood Brothers: 261-0400
- Good Samaritan Hospital: 275-5900
- Illinois American Water Co.: 739-8810
- Lombard Post Office: 627-1864
- Milton Township
 - Office: 690-9036
 - Highway: 682-4270
- Poison Control Center: 800-942-5969
- Vacation home checks: 682-7256
- Voter registration: 629-0475
- Waste Management: 800-747-2278
- Westlake Middle School: 827-4500
- York Township
 - Office: 620-2400
 - Highway: 627-2200

Connie's Corner



By Connie Poulos Loos,
Vice President, Butterfield
Homeowners Association

*H*omeowner tips from
Coldwell Bankers
Sellers Resources:

Frequently Asked Questions

Q: Are there things we should do to our home to help ensure the maximum price?

A: Yes. There is a benefit to making sure your home looks its best prior to offering it for sale. There are also small remodeling jobs that will pay off at resale. I can advise you about specific improvements that will increase your home's marketability and value.

Q: How often will you advertise our property?

A: I don't just list homes; I market them. I will make sure your home is marketed to potential buyers around the clock, 24 hours a day, 7 days a week. I will customize a marketing plan to reach the types of buyers most likely to purchase your home. I know how to maximize the power of the Internet for my clients, while also using traditional methods including newspaper ads, brochures, yard signs and direct mail.

Q: Will you be present at all showings?

A: At open houses I, or a member of my team, will be there. For showings, potential buyers will bring their own agents to see your home. Most buyers prefer only their own agents be present when evaluating a prospective new home.



Continued on page 9 >>

Our Next Meeting

The next meeting of the BHA will be on Thursday, June 15th at 7:30 p.m. at the Fountain of Life Church, 2S361 Glen Park Rd. It will be preceded at 6 p.m. by a Seniors Home Selling Workshop presented by RE/MAX. Questions? Call 630-627-4845, or email us at butterfieldhomeownersassoc@gmail.com



MEETING MINUTES: MARCH 16, 2017

Attendees

President Doug Elwell, Vice President Connie Poulos Loos and 14 attendees.

Call to Order

The meeting was called to order at 7:30 p.m.

Approved Motions

- A motion was approved to give President Doug Elwell the authority to use \$10,000 of the BHA's savings to purchase stocks as the basis of a long-term investment plan.

Pledge of Allegiance

2017 Election

- Doug Elwell was voted in again as President for one more year.
- Connie Poulos Loos was voted in again as Vice President for one more year.

Police Report

No report this meeting.

Minutes of the Last Meeting

The reading of the minutes was waived by the membership.

Special Presentation

Sidewalk Talk with Gary Muehlfelt, Milton Township Highway Commissioner, and Dick Schroeder, York Township Highway Commissioner. The commissioners presented their plan to replace the aging sidewalks throughout Butterfield East. Much of the highway departments' money has been spent on replacing trees over the last few years, but

now they have enough funds available to start replacing our sidewalks. Attendees told stories of how bad some of the sidewalks were, and how some of the residents were actually injured when tripping and falling on the walks. The commissioners assured them that the sidewalks that are the most dangerous will be fixed first. Half of the 1,100 concrete slabs will be replaced from April to August this year, the rest next year.

Officer and Committee Reports

TREASURER'S REPORT

All numbers are reported as of March 15th, 2017:

ASSETS

• Checking account	\$4,946.68
• PayPal	\$750.30
• Money Market Account	\$13,852.95
• CD	\$4,908.88
• Balance in postage acct.	\$762.24
Note: Checks for fall newsletter ads (\$630.00) and refund of picnic reservation/deposit (\$270) had not been deposited as of 3/17/17 (total of \$900).	
TOTAL ASSETS	\$25,221.05

INCOME AND EXPENSES (JANUARY 1ST - MARCH 17TH)

INCOME:

• 2017 member dues (including PayPal) (119 households):	\$2,946.65
TOTAL INCOME (for 1/1-3/17)	\$2,946.65

EXPENSES:

• Winter 2016 Newsletter	\$1,064.59
• Payment to Randall Erffmeyer: Christmas House Contest	
1st place	\$100.00
• Payment to Konstancija Vabalaitis Christmas House Contest	
2nd place	\$50.00
• GoDaddy Website Domain Name renewal	\$30.34
• WordPress Website Annual Charge	\$39.00
• Snyder Insurance ..	\$746.00

TOTAL
EXPENSES: \$2,029.93
NET Income or Loss
(1/1-3/17):\$916.72 (Gain)

WELCOME WAGON COMMITTEE

Sandy Henry has been keeping the listings of the houses that had been sold, 7 houses since the October 2016 meet-

Continued on page 6 >>

Grand Opening!

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References Available Upon Request



- Window Replacements (wood/frame/vinyl)
- Door Replacements (entry/interior/patio/storm doors)
- Vinyl Siding
- Soffit & Fascia
- Trim Work (interior/exterior)
- Tile Work
- Painting
- Bathrooms

Join Us On **facebook**

BUTTERFIELD CLASSIFIEDS

☛ **DC Windows, Doors & Remodeling** provides total renovation and home improvements specializing in window and door repair/replacement. Phone: 630-689-3229. Email: dmj_74@yahoo.com. See their ad on page 5 for more information.

☛ **Double Dragon** is an authentic Chinese and Japanese sushi restaurant located at 414 W. 22nd St. in Lombard (Cove Plaza). Phone: 630-889-8989.

☛ **Christina Becker, RE/MAX & Bianca Stone, GuaranteedRate** work together to offer both realtor and mortgage services. Phone Christina at 630-632-2064, email: christinasellshomes@comcast.net, and Bianca at 630-869-0011, email, bianca.stone@guaranteedrate.com. See their ad on page 11 for more information.

☛ **Connie Poulos Loos** offers realtor services as a Coldwell Banker real estate agent. Certified in residential relocation, negotiation, short sales and foreclosures. Phone: 630-400-1212. Email: connieloos21@aol.com. See her ad on page 9 for more information.

☛ **Darlene Mahnke** offers realtor services as a RE/MAX real estate agent. Darlene is a Lombard resident and has been an area specialist since 1997. Phone: 630-674-3678. Web: www.DarleneSellsMyHome.com. See her ad on page 2 for more information.

To add your listing, call 630-627-4845, or email butterfieldhomeownersassoc@gmail.com. ☛

>> Meeting Minutes (Continued from page 4)

ing. The townships give Sandy brochures that they give out with the BHA bags the Welcome Wagon hands out to all new homeowners in the subdivision. If you are a new homeowner and have not received your welcome bag, please contact Sandy at 630-495-3978 to let her know. You can also email us at butterfieldhomeownersassoc@gmail.com.

LANDSCAPING COMMITTEE

No report this meeting.

MARKETING COMMITTEE

No report this meeting

Unfinished Business

None

New Business

BHA INVESTMENT DISCUSSION & VOTE

President Doug Elwell gave a presentation on various options on how best to invest our savings which, due to historically low interest rates that are currently lower than inflation, are actually losing value. President Doug suggested we take \$10,000 of our current total assets of \$25,221.05 and invest it in one or more of several investment options. These options were presented in the context of safety vs. growth potential, as follows:

1. **Safe, Lose Value:** Keep everything exactly as is.
2. **Safe, Small increase in Investment:** Invest \$10,000 in a Discover CD.

3. **Low-Moderate Risk, Moderate Return, Low-Moderate Dividend:** Invest \$10,000 in a dividend-paying mutual fund.

4. **Moderate Risk, Moderate Return, Moderate Dividend:** Invest \$5,000 in a dividend-paying mutual fund, and \$5,000 in AT&T stock.

5. **Moderate Risk, Moderate Return, Higher Dividend:** Invest \$10,000 in AT&T stock.

Two votes were taken. The first vote was a non-binding vote where the membership voted for two of the five op-

Continued on page 8 >>

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Summer Camp

at
PCLC Preschool



Peace Community Learning Center offers a Summer Camp for children age 3 through 5-years-old. Camp activities are offered on Tuesdays, Wednesdays, and Thursdays from 9am until Noon during five weeks of the summer. Each morning is filled with many new and exciting learning activities and includes a snack. You may register for as many days as you like... from one to all 15!

2017 Dates and Themes

June 27, 28, 29 – Digging Dinosaurs

July 11, 12, 13 – Kids in Space

July 20, 21, 22 – Bugs Galore

July 27, 28, 29 – Floatin' in the Ocean

August 11, 12, 13 – Let's Go to the Olympics

The cost of Summer Camp is \$20/day for each child. Payment is due in full at registration. Drop-ins will be allowed on a space-available basis. Checks should be made payable to Peace Community Learning Center and turned into the PCLC office. Questions? Please call the school office at 630.627.1135 or email pclc@peacehome.org

Peace Community Learning Center
21W500 Butterfield Road, Lombard IL
www.pclckids.org



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BUTTERFIELD NEWS

Our New Sidewalks

BHA Today Editorial Staff

As you read in our Meeting Minutes on page 4, at our March meeting the highway commissioners from York and Milton townships stated their plans to begin the process of fixing our sidewalks during the month of April, starting with the worst areas. Half of the subdivision's 1,100 concrete slabs would be replaced this year, the rest next year.

Concrete pouring for the sidewalks has been going on for a few weeks now, but some residents, who have been

carefully watching the crews, have noted that the required four inches of compacted stone is not always being put down before the concrete is poured. If you see this happening anywhere, please call Milton Township Highway Commissioner Gary Muehlfelt at 630-682-4270, or York Township Highway Commissioner Dick Schroeder at 630-627-2200 and remind them to remind the contractors to do the job properly the first time, or they will have to do it again correctly, at their own expense. ☀

>> Meeting Minutes (Continued from page 6)

tions presented above. In that vote, the two options that garnered the most votes were #4 and #5. A second, binding vote was to decide between #4 and #5, and #4 won the most votes. This vote gave President Doug Elwell the authority to invest \$10,000 of our savings into two options, \$5,000 each:

1. Vanguard High Dividend Yield ETF (VYM):

Investment Amount: \$5,000.00

Annual Dividend: 3.10%

Stock Holdings:

- Microsoft Corp.
- Exxon Mobil Corp.
- Johnson & Johnson
- JPMorgan Chase & Co.
- Wells Fargo & Co.
- General Electric Co.
- AT&T Inc
- Procter & Gamble Co.
- Pfizer Inc.
- Chevron Corp.

Source: Vanguard High Dividend Yield ETF:

<https://personal.vanguard.com/us/funds/snapshot?FundId=0923&FundIntExt=INT>

NASDAQ: <http://www.nasdaq.com/symbol/VYM>

2. AT&T Inc. (T):

Investment Amount: \$5,000.00

Annual Dividend: 5.08%

NASDAQ: <http://www.nasdaq.com/symbol/T>

The question was brought up as to whether or not a non-profit organization like the BHA can own stock, and the answer is yes. The only caveat is that the organization must use any proceeds, whether capital gain or dividend, solely for the association's main purpose — to benefit the Butterfield community at large — and not any individual persons. And that is the reason we are investing this money in high quality, stable, dividend-paying stocks, as the investments listed above will pay yearly dividends in the range of around \$400 per year, over and above the long-term growth potential that these stocks have consistently provided over the last several decades. These investments will help provide the BHA with a solid, reliable income both now, and for years to come.

Open Forum

During the Sidewalk Talk with Dick Schroeder and Gary Muehlfelt, discussion veered toward issues with garbage collection as it relates to road maintenance, as the large number of very heavy garbage trucks is causing our roads to erode more rapidly than they should. The commissioners suggested various options, such as reducing the number of different garbage companies that service the subdivision down to two, and perhaps have them come only one day of the week, instead of several, so they do not interfere with road maintenance and snow plowing in the winter. One garbage truck can cause the equivalent damage of 7,500 standard-sized cars, so reduced truck traffic and weight limits for public roads would also help reduce road damage.

Adjournment

There being no further business, the meeting was adjourned at 9:16 PM.

The next meeting will be June 15, 2017 at the FOLC. ☀



Join us on Sunday mornings
for a more personal experience starting at 10 am.

Visit www.FOLC.net for information on upcoming events,
our children and youth ministries, listen to our messages
online or find a Life Group and connect with others.

Located at 25361 Glen Park Road in Lombard.
Call us at 630.627.7202 or email us at findit@folc.net.

HOMEOWNER HELPS

How to Get Approval to Build (or Replace) a Fence

By Doug Elwell

Recently I began the process of getting approval from DuPage County to build a fence. I am planning to build a high-quality cedar privacy fence like my neighbor to the north, whose nice privacy fence convinced me that I needed one of my own. But besides the need to cut back growth that has invaded the fenceline to clear space for the fence to be installed, and to locate and contract a reputable fence installation company, you must get permission from DuPage County to install your fence.

Once you know what to do, the process of getting a permit to build a fence is fairly simple. You need the following four things:

1. A completed "Type I Application for Regulatory Permit: Accessory Structures/Stormwater Unincorporated" form.
2. Five copies of your house's original plat of survey, with the location of the fence clearly marked with a line, with X's marked at intervals along that line. Make a couple of copies of your original plat at Kinko's (they have a copier that can

handle oversized copies), mark one of the copies, and then make five copies of that marked copy for the county. I used a Sharpie marker to draw the line and X's, and then a yellow highlighter on either side of the black line to make it clearer. Also, bring in your original plat so they can verify the seal.

3. A signed Entrance Permit form from your township.
4. A \$50 non-refundable fee.

There are other forms that may need to be filled out. Go to www.mybhoa.com/dupage-county-building-permit-information/ for more information and links to the Type I Application and other forms you may need. Call the DuPage County Building Division at 630-407-6700 for more information.

>> Connie's Corner (Continued from page 3)

Q: What if another agent tells us they can get us more for the house?

A: Some agents will quote a higher listing price just to get your business, but an overpriced house will not sell. If you choose to work with me, I will conduct a comparative market analysis prior to recommending an asking price for your home. I will explain how I arrived at the price, but ultimately the decision is up to you. I will offer my professional opinion on how the market will value your home.

Q: Do we have any responsibilities during the marketing of your home?

A: Your primary job during the sale of your home is to keep it neat and clean for showings and open houses. A large part of a home's appeal involves staging, which is everything from furniture placement to home fragrance. I will advise you on how to stage your home well, giving you easy tips and quick fixes to maximize your home's appeal.

Q: What happens once we get an offer?

A: I will help you consider each offer and negotiate the best deal for you. Once you've accepted an offer, I will guide you through the entire closing process and ensure everything proceeds smoothly.

Homeowner tips from Keller Williams Experience Realty Homeowner Resources

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KellerWilliams Realty

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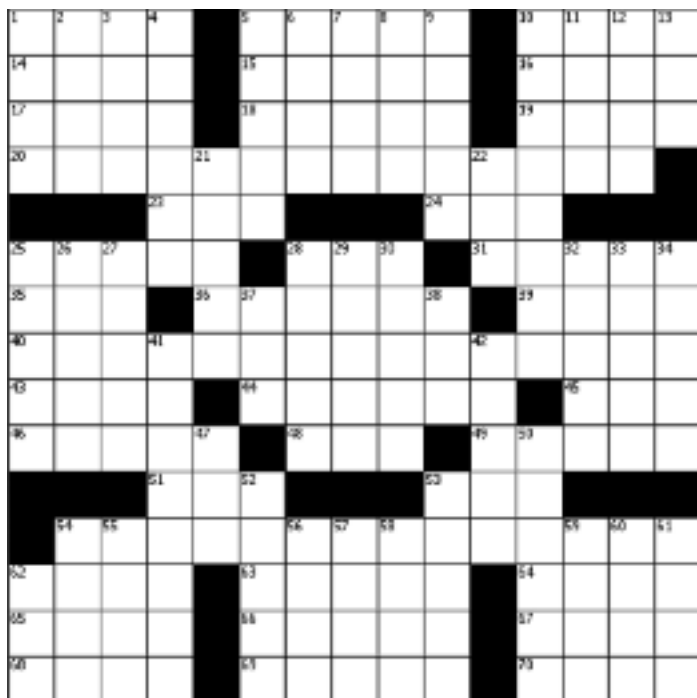
Connie Poulos Loos
Broker / Owner Bocker Loos Group
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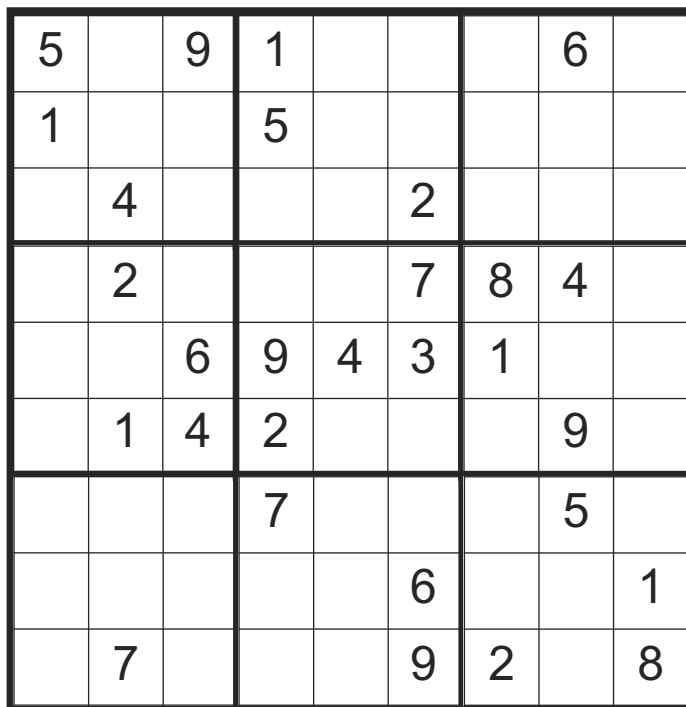
CROSSWORD PUZZLE

ACROSS

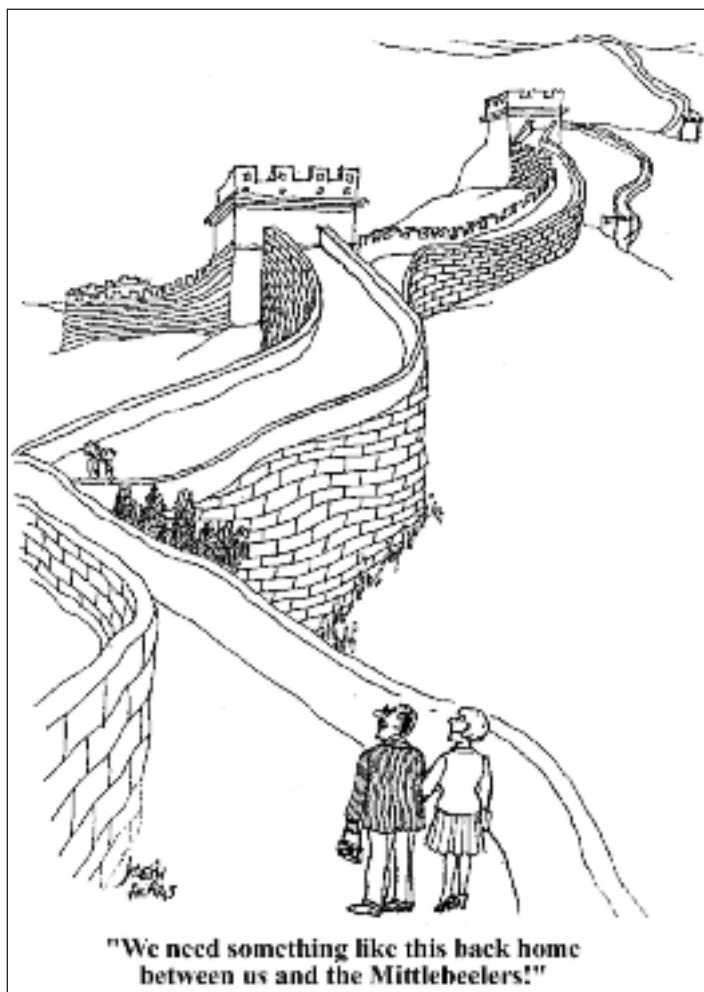
1. Lasting impression, of a sort
5. Accumulations of dirty dishes
10. Proof preceder
14. Some entertainers have one
15. Kind of supervision
16. American patriot Nathan
17. Found a function for
18. Lively Bohemian dance
19. Poetic name for Ireland
20. He accepted Lee's surrender
23. It's an ok word
24. Wiggly electric fish
25. Chess victories
28. Carpenter's tool
31. Monte ____
35. "Now we ____ engaged in a great civil war . . ."
36. Restores antonym
39. Tower of London feature
40. Supposed "Sic semper tyrannis!" shouter
43. It may go on a roll
44. Paging device
45. Female pronoun
46. First name in the "Pleasantville" cast
48. ER bosses
49. Express verbally
51. Family-room items
53. Day in Spain
54. U.S. president, 1861 to 1865
62. Where heroes are made
63. Now partner
64. Double-reed orchestra instrument
65. It's on the watch
66. "Around the World in Eighty Days" author
67. Untidy condition
68. Has a bawl
69. Mississippi has four
70. Some votes

DOWN

1. Very comfortable
2. Detective's assignment
3. Word of strong agreement
4. Long-distance overnight flight
5. Fathers, pops and daddies
6. "American ____"
7. A real doozie
8. Some large deer
9. Fright site?
10. Words shouted after "Remember"
11. Make, as a salary
12. Narrow opening
13. Start of a countdown, perhaps
21. Darn it all again?
22. Button on a camcorder
25. Rank between captain and lieutenant colonel
26. Play ____ in (be involved with)
27. Hardly a guffaw
28. Oregon capital city
29. Part of FAQ
30. Has a bawl
32. Something to rule
33. Woodworking tool
34. Not this or that
37. Barbecued treat
38. 180 degrees from NNW
41. Where you get a whiff
42. UCLA athlete
47. One of the Gabors
50. City in Washington
52. Make chocolate curls
53. Enjoys Spago
54. All except U (and sometimes Y)
55. Reveal a secret
56. Improves, as whiskey
57. Planet between Earth and Jupiter
58. Word with straight or crooked
59. Follow orders
60. Misplace
61. Well-known loch
62. ADA member



SUDOKU



Get off the fence. Spring is here!

If you're still not convinced, we've provided 5 reasons why now is a good time to buy or sell.

- Low down payment options are available.
- Low rates offer affordable monthly payments.
- Home values have recovered and are steadily rising.
- There are tax benefits associated with owning a home.
- You can renovate and update your home to suit your tastes.

*Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of applicant's application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and visit www.guaranteedrate.com/restrictions for more information.

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Chicago, Illinois, 60605, 312.793.1000, 3340 N. Ravenswood Ave., Chicago, IL 60641 AMB.0000952



YOUR **EASY** LAWN FERTILIZER SCHEDULE

EARLY SPRING

Dethatch and aerate to help roots breathe. Use a seaweed soil booster to activate the soil's microbes and bacteria.

MID TO LATE SPRING

Apply corn gluten meal to prevent weeds and to add slow-release nitrogen. Or, spread compost over your lawn to feed the soil, level turf, and for overseeding.

SUMMER TO EARLY FALL

Keep up your lawn fertilizer schedule while the grass is still growing, every six to eight weeks, but not if drought has caused it to go dormant.

FALL TO EARLY WINTER

The most important season for fertilizing! Use a mineral blend to fortify the soil and then use a winter blend just before the first frost.

EXTRA FERTILIZING TIPS

Leave grass clippings on your lawn for a natural nitrogen source.
Use a high traffic blend fertilizer for high-traffic areas.
Need to get green fast? Use a quick greening blend fertilizer.

For assistance in listing your home or buying a new one, contact me today.



Christina Becker
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123 W St Charles Rd.
Lombard, IL 60148



 **Butterfield Homeowners Association**
2S104 Avondale Lane
Lombard, IL 60148

BHA MEMBERSHIP REGISTRATION FORM

Pay your membership dues today and enjoy all membership benefits! The new membership year starts January 1st. **Note: You will stop receiving newsletters if you do not join!**

Fill out this form or a copy of this form (please print clearly), cut out along the dotted line, and return with your \$25 check payable to: **Butterfield Homeowners Association**

Then mail or drop off to:

Butterfield Homeowners Association
Connie Poulos Loos, Vice President
2S071 Colonial Lane
Lombard, IL 60148

You can also pay online! Go to **www.mybhoa.com** and click on the yellow "Annual Dues" button on the top right of the page to securely pay by credit card or by PayPal.

NAME: _____

ADDRESS: _____

PHONE: _____ CHECK #: _____

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