# PENNCROSS KNOLL

The Newsletter of the Penncross Knoll Homeowners Association

Happy New Year!

#### MESSAGE FROM THE PENNCROSS KNOLL BOARD

Homeowner assessments and the 2021 Operating Budget will be sent to all homeowners in February via USPS mail.

A board meeting will also be scheduled in early spring, so watch for further details.

**January** | 2021

Dear Editor

Articles, classified ads and written submissions for the Penncross Knolls Views newsletter are to be submitted to Jan Foster by the <u>15th day</u> of February, April, June, August, October and December.

The Penncross Knoll Views newsletter is a bi-monthly publication for the homeowners. Newsletters are mailed to residents in January, March, May, July, September and November.

Classified ads are free to all Penncross Knoll residents. A classified ad is something to sell, looking for something to buy, lost items, found items, or in need of childcare, etc.

#### EDITOR Jan Foster fosterpbs@msn.com

#### PENNCROSS KNOLL HOMEOWNERS ASSOCIATION Board of Directors

Sejal Patel	President
Mike Valek	Vice-President
Jeff Horwath	Treasurer
VACANT	Secretary
Paula Strick	Member-at-Large
Penncross Knoll Homeow	ners Association
Contact Address:	
Penncross Knoll HOA	
PO Box 9130	

PO Box 9130 Naperville, IL 60567-9130

Contact Board Members: pkhoaboard@gmail.com

#### Property Management Company

Price Group

630-922-0233

#### COMMERCIAL ADVERTISING DEADLINE - 15TH COST EFFECTIVE & NO CONTRACTS TO SIGN 630-963-9100 • katherine@allegranaperville.com www.allegranaperville.com ALLEGRA. MARKETING • PRINT • MAIL

Please support the advertisers in your newsletter. They make this publication possible free of charge to the association and homeowners! Thank you!



"Are you seeing anyone?"

"The appearance of an advertisement in this newsletter should not be interpreted as an endorsement of the product, service or provider in the advertisement. The Association or Allegra Marketing Print Mail are not responsible nor liable for the content of any advertisement published, herein."



**Pet Tales** By the Naperville Area Humane Society 1620 W. Diehl Road | Naperville | 630-420-8989

Thank you all for supporting our homeless friends!

## MARTIN LUTHER KING, JR. DAY **CAPITAL CAMPAIGN**

### ONE DAY CAMP AT NAHS

#### Monday, January 18, 2021 9 am - 12 pm

Naperville Area Humane Society 1620 W. Diehl Rd., Naperville, IL 60563

> \$55 per student · \$10 cancellation 4% online fee

To celebrate the work of Dr. King, this camp focuses on animal welfare and wellbeing. Children will learn about having empathy for people and pets while creating enrichment puzzles for the animals.

Children ages 8-11 will explore how we care for our animals at Naperville Area Humane Society and how to be safe around all animals.

To register or for more information go to https://www.naperhumane.org/one-day-camps

After 40 years, the dream of larger facility is finally a reality! We need your support to help create this amazing place to celebrate pets and the people who love them!

This new facility will allow for happier, healthier animals housed at Naperville Area Humane Society, more children learning about and practicing compassion, more second chances, and many more adoptable pets' lives saved.

The expansion allows for us to lead our community forward and continue to save hundreds of healthy, adoptable pets from being euthanized in overcrowded shelters every year.

Our Dream is Their Need! Check us out on GoFundMe and please visit https://www.naperhumane.org/new-page-1 for the new facility map and more information!

## Adoptable Pets of the Month...



#### Luna | Female | 3 Years Old

Hi, I'm Luna and I promise when you take me home you'll be over the moon! I'm a very happy and playful kind of pup, so I'm always up for an adventure! I also love to cuddle and get attention, so you can count on me to be your loyal sidekick! I can be very curious and am eager to meet anyone who I encounter! I seem to like most other dogs and cats, so I guess I'm somewhat of a social butterfly! I just want to have fun and give lots of love, and as long as I get playtime and some stimulation, I'll be on cloud nine! If you want to feel out of this world, make an appointment to meet me and give me my forever home!



#### Jinx | Male | 13.5 Years Old

My name is Jinx and you can think of me as your good luck charm! Have you ever heard of an anti-jinx? When you have two jinxes, they balance each other out! So if most cats have 9 lives, I must have 18 due to all my good luck! Plus I'm super sweet and charming, I like to follow people around so they don't walk under any ladders or step on any cracks. I love to be petted and can be somewhat playful, so you would never guess that I am 13 years old! I'm fortunate to be aging gracefully, I told you luck was on my side! My adoption fee is waived thanks to the Lucky 7 Fund, donations to which helps senior animals get adopted. As if I couldn't be lucky enough! The only other thing I could want is to find my forever home, so make an appointment to meet me and make me a part of your lucky family!

# The Happy Gardener

Article Source: Annette Swanson The Growing Place

### Plant Friendly De-Icers and Ice Tolerant Plants

W inter safety includes keeping walkways free of ice. Not all ice melting products are plant friendly? Some plants show immediate damage, such as browning on evergreens. In summer, deciduous plants may display burn or scorch on leaves, branch dieback, stunted growth, or lack of vigor and death. Lawns along sidewalks and streets can be killed from excessive salt.

Rock salt, or sodium chloride is commonly used. It is extremely harmful to plant material and can impact the soil health. Instead, choose products made with calcium chloride, magnesium chloride, or calcium magnesium acetate. If using a service, ask about a plant safe de-icer.

Adding sand or sawdust will extend a de-icer and provide extra traction. Try to avoid piling salt-laden snow around trees and shrubs. Make sure drainage patterns flow away from the plants. Thoroughly watering the area in the spring to wash de-icer out of the soil, off of the root zones and woody structures of the plants will help.

The best way to deal with potential salt damage is to choose plants known to be salt tolerant. This does not mean you can use a heavy hand with the de-icer, but these plants are a bit more hardy to sustain the use of de-icers over winter. Read more about them at thegrowingplace.com.

#### SHRUBS Tolerant of Salt

Chokeberry Barberry Forsythia Hydrangea Hypericum Decidous Hollys Mockorange Mugo Pine Sumac Alpine Current Spirea Coralberrys Lilacs Yucca

#### TREES Tolerant of Salt

Coffee tree Honeylocust Ginkgo Eastern Redceader Oaks **PERENNIALS Very Tolerant of Salt** Sea Thrift Feather Reed Grass Pinks Fountain grass Virginia Creeper

#### **PERENNIALS Tolerant of Salt**

Japanese Anemone Wormwood Pigsqueak Jupiter's Beard Plumbago Daylily Coral Bells Plaintain Lily Lavender Shasta Daisy Creeping Lilyturf Pincushion flower Sedum Speedwell Thyme

#### **PERENNIALS GRASSES Tolerant of Salt**

Big Bluestem Grass Northern Sea Oats Fescue Grass Maiden Grass Switch Grass Prairie Dropseed





#### SIGNS THAT YOU ARE TECHED OUT ...

- 1. You try to enter your password on the microwave, when you were really aiming for the refrigerator.
- 2. You have 15 phone numbers to reach your family of three.
- 3. If you get cash money, you immediately put it on a debit card.
- 4. Delivery times over 2 days are appalling.
- 5. You don't keep in touch with some of your family because you can't text them.
- 6. You consider a phone call an actual waste of time.
- 7. You text your son in his room to say dinner is ready. He texts you back to ask what you're having.



2020 has certainly been an interesting year to buy a home. Though recordlow mortgage rates caused a surge in buyer demand, limited inventory stopped many buyers in their tracks. The past year also saw its share of bidding wars and virtual tours -- a byproduct of the coronavirus pandemic.

As we head into a new year, many buyers will no doubt still be clamoring for homes while mortgage rates remain competitive. Here are a few interesting trends that could emerge as 2021 rolls along.

#### 1. Remote Work

Zoom towns are housing markets that are growing in popularity due to the remote work trend. It used to be the case that to hold down a steady job, you'd need to live within commuting distance of your company's headquarters or satellite office.

Nowadays, many people are working remotely during the pandemic, and that trend is likely to continue even once it's safer to return to an office building.

As such, more buyers may be inclined to set up residence in ski resort areas, beach towns, or other locales that would normally be considered primarily vacation destinations. Of course, that could, in turn, drive up home prices in these areas, but it could also ease the pressure in more populated housing markets.

## 2. Not Many Homes on the Market

Limited housing inventory doesn't just drive up home prices; it also gives buyers less selection and forces them to settle. In the coming year, we could see an uptick in property listings as coronavirus vaccinations roll out to protect the public.

Furthermore, if the economy is able to begin its post-coronavirus recovery, more sellers may feel stable enough to list their homes and contemplate a move.

#### 3. Home Values Are Up

There is no better time to get a great price for your home. Lots of buyers in the market means high demand. Fewer homes on the market means low supply. That is a recipe for a high selling price!

The housing market could look very different in 2021 than it does today. If you're interested in buying a home 2021, be sure to keep tabs on these and other potential changes.

#### **Penncross Knoll Views**

# PUZZLER PAGE

	Ν	/laxi	mu	m l	hip					
Across 1. Snail mail org.	1	2	3	4		5	6	7		8
5. Union foe	9		<u> </u>	<u> </u>		10		-	╉	
9. Skirt feature	9					10				
10. Continental	11					12			╉	
currency									┛	
11. Car	13				14					
12. Like Death Valley				15		-			┢	
13. In frightened				15						
manner	16	17	18				19	20	T	21
15. Place for a stud							_		$\bot$	
16. Type of optical	22					23				
telescope	24					25		-	+	
22. Melange	27					20				
23. Vagabond	26					27			T	
24. Norway's capital										
25. Matinee hero 26. Be rife (with)	7. S	eed co	vering			ΙΟΙΕ	N	ME	I	ят
27. Coward of note	8. T	8. Torso					1	0 -		_
	14.	J.F.K. r	egulato	ors	0	во	н	01		10
Down	16.	Tooth	part		Я	ΟL	ЭA	<u></u> Ч =	Ξ	В
1. Thunderbirds' org.		17. Choice word 18. Manicurist's tool					A A	E	/ -	
2. Pivot						_	A F U	ЯК	_	_
3. Hummus holder						u a n	E		+-	
4. Place for supplies		20. Wind instrument				<u>4</u> 0	S	Sc	<u> </u>	_
<ol> <li>5. Sand-dollar relative</li> <li>6. Ringlet</li> </ol>	21.	inrow,	as dic	e		headli ver in				the

### January Sudoku

#### How to solve sudoku puzzles

No math is required to solve a sudoku. You only need logic and patience.

Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only

7	8	9	4	2	5	6	3	1	
6	4	1	9	3	7	2	5	8	
2	5	3	8	6	1	7	4	9	
9	1	6	5	7	3	4	8	2	
3	2	8	6	4	9	5	1	7	
5	7	4	2	1	8	9	6	3	
4	6	7	1	8	2	3	9	5	
8	3	5	7	9	6	1	2	4	
1	9	2	3	5	4	8	7	6	

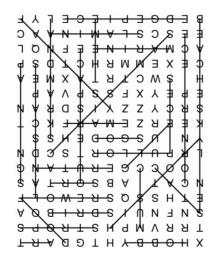
7							3	
	4		9					8
	5			6	1			9
			5	7		4		2
3								7
5		4		1	8			
4			1	8			9	
8					6		2	
	9							6

The difficulty on this puzzle is easy.

Jigsaw	Search
--------	--------

Х	Н	0	В	В	Υ	н	Т	G	D	А	R	Т
Т	R	R	V	Μ	Ρ	Н	S	Т	R	0	Ρ	S
S	Ν	F	Ν	U	Ĩ	S	D	R	Т	В	0	A
Е	Т	Н	S	S	Q	S	R	Е	W	0	L	F
Ν	С	А	Т	Т	А	В	S	0	R	Т	А	S
Ι	0	0	С	С	G	Е	R	U	Т	А	Ν	G
L	R	Ρ	U	L	L	0	R	Т	S	С	D	Ν
Y	Ν	Ι	U	S	G	0	D	Е	Н	S	S	Ι
Κ	Е	Е	R	Ζ	Е	М	А	R	F	Κ	С	Т
S	R	С	Y	Ζ	Ζ	Y	Т	S	D	R	А	Ν
Е	Ρ	Е	Y	Х	F	S	S	Ρ	V	А	Ρ	Ι
		~		~	-	Б	т	А	Х	Μ	F	А
Н	Ι	S	W	С	Т	R	Т	А	^	IVI		А
H C	I E	S X	W E	M	і М	R R	ч Н	C	л Т	D	S	P
		Ũ		-					~		_	
С	E	X	E	М	M	R	Ĥ	С	Т	D	s	P
C A	E C	X M	E A	M R	M	R N	H E	C E	T F	D N	S Q	P L
C A E B	E C E	X M S D	E A C	M R S	M I L P	R N A	H E M	C E I	T F N E	D N A	S Q A Y	P L C F
C A E B	E E E	X M S D	E A C	M R S	M I L P F0	R N A I	H E M E	C E I	T F N E	D N A L	S Q A Y	P L C F
C A B AN	E E E	X M S D ALS	E A C	M R S	M I L P F0	R N A I	H E M E	C E I	T F N E P	D N A L		P L C F
C A B AN AR BE		X M S D ALS	E A C	M R S	M I L P FO FR GL	R N A I	H E M E	C E I	T F N E P R	D N A L	S Q A Y TINC	P L C F

CATS	HOBBY	SORT
CHRISTMAS	LANDMARKS	SPORTS
CORNER PIECE	LANDSCAPES	THEME
DOGS	MARINE	
EDGE PIECE	MUSIC	
FANTASY	NATURE	
FLOWERS	OUTER SPACE	





## Happy New Year *Naperville!*

#### LAN FOR A HEALTHY YEAR

This year will be unlike any other, so it's important to think ahead and have all the facts when it comes to travel in the New Year during the COVID-19 pandemic. I know we are all ready for a vacation from our quarantine over the past many months. Visit the CDC's website for guidance!

#### LOCK IT OR LOSE IT

• Don't leave vehicles unattended with the doors unlocked, windows down or the keys in them, even in your garage or driveway.

• Always take your car keys with you and lock your car doors.

• Take valuables with you or keep them out of sight by placing them in the trunk or using stow-and-go seating, preferably before arriving at your destination.

#### **9 PM ROUTINE**

Humans are creatures of habit. Get into the habit each night of making sure you've secured your home and vehicle and taken proactive steps to combat auto thefts and break-ins. The 9 PM Routine empowers residents to develop their own personal security routines by having a designated time to perform these tasks every night.

#### WINTER DRIVING TIPS

Stay Alert

- Keep your gas tank close to full.
- If road conditions are hazardous, avoid driving if possible.

• On longer trips, plan enough time to stop to stretch, get something to eat, return calls or text messages, and change drivers or rest if you feel drowsy.

#### Avoid Risky Driving Behaviors

• Do not text or engage in any activities that may distract you while driving.

• Obey all posted speed limits, but drive even slower if necessary for weather conditions.

#### Driving in Winter Conditions

• Drive slowly. It's harder to control or stop your vehicle on a slick or snow-covered surface.

• On the road, increase your following distance enough so that you'll have plenty of time to stop for vehicles ahead of you.

• Know whether your vehicle has an antilock brake system and learn how to use it properly.

#### WINTER SAFETY KIT FOR CARS

Carry items in your vehicle to handle common winter drivingrelated tasks, such as cleaning off your windshield, as well as any supplies you might need in an emergency. Keep the following in your vehicle:

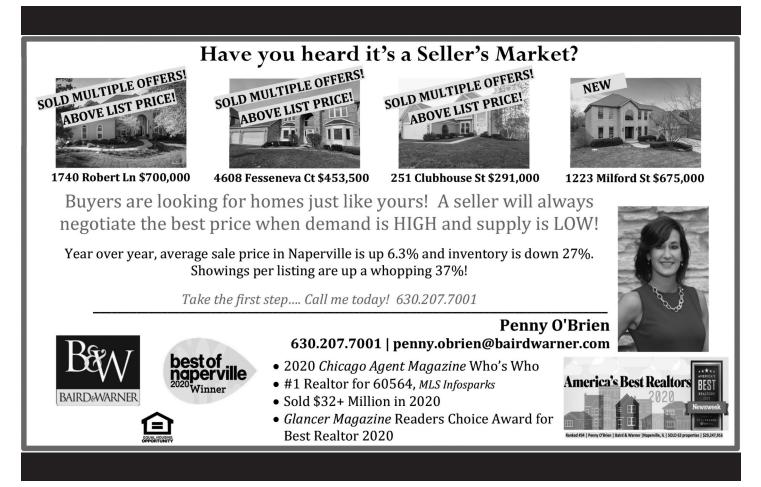
- Snow shovel, broom, and ice scraper.
- Abrasive material such as sand or kitty litter, in case your vehicle gets stuck in the snow.
- Jumper cables, flashlight, and warning devices such as flares and emergency markers.
- Blankets for protection from the cold.

• A cell phone with charger, water, food, and any necessary medicine (for longer trips or when driving in lightly populated areas).



8





## Happy Lights Take the Gloom Out of Winter



ith short days and fewer options to socialize this winter, more people than ever may find themselves in need of a boost to help with lagging energy or even depression during the dark months. Many people swear by their "happy lights," a whimsical term for light therapy. Used as a way to treat seasonal affective disorder (SAD) and other conditions, light therapy involves sitting near a device called a light therapy box for a period of time each day. It's also known as bright light therapy or phototherapy

The light therapy box gives off a bright light that mimics sunshine. The Mayo Clinic says it is thought to affect brain chemicals linked to mood and sleep. The boxes may ease SAD symptoms and help with other types of depression, sleep disorders, and other conditions like jet lag or dementia.

A few studies have demonstrated benefits for seniors whose sleep patterns have become disrupted and in seniors who were diagnosed with depression.

Light therapy boxes should filter out UV light, so look for one that emits as little as possible. They are available in a variety of intensities, measured in units called lux. During a light therapy session, you sit or work near the light box placed 16 to 24 inches away for about 20 to 30 minutes a day. Most people use them shortly after getting up in the morning.

The Mayo Clinic recommends talking with your doctor before using one and specifically recommends that those diagnosed with bipolar disorder consult a physician first, as a light box may trigger mania in these patients.



- Extended Warranty Work
- Factory Scheduled Maintenance
- Same Day Service on Most Vehicles Customer Shuttle Available In Local Area

Visit our website to check out our current specials. www.douglasautomotiverepair.com

Mon-Fri 7:30 AM - 5:00 PM

**Closed Weekends & Holidays** 

630-337-6714

www.allegranaperville.com







Eric C. Miller Financial Representative 28369 Davis Pkwy Ste 405 Warrenville, IL 60555-3027 www.countryfinancial.com/eric.miller eric.miller@countryfinancial.com (630)836-0845

### Your representative, backed by a team of professionals, can provide the following products and services:

#### Life

Whole Life Term Life Universal Life

#### Health

Medicare Supplement\* Long Term Care

#### Agribusiness

Crop Hail\* Farm and Ranch\* Federal Crop\*\* Farm Liability\*

#### **Personal** Auto Condominium Home

Mobile Home\* Renters Umbrella Liability Watercraft\*

#### Commercial

Auto Equipment Breakdown Inland Marine Crime Liability Property Umbrella Liability Worker's Compensation\*\*\*

#### **Annuities** Flexible Premium Deferred

Single Premium Immediate
Account Types

Single Premium Deferred

Roth IRA Traditional IRA

#### Specialty Products Home Warranty

Pet Insurance

#### Business Retirement Services 401(k) Plans

Solo 401(k) Plans Profit Sharing Plans Deferred Compensation Plans Pension Plans

Want to learn more?

Contact me

today!

Financial Products/Services 529 Plans Variable Annuities Retirement Planning Services Investment Management Accounts

\*Availability varies by state

Fixed Annuities issued by COUNTRY Investors Life Assurance Company®, Bloomington, IL.

Life policies issued by COUNTRY Life Insurance Company® or COUNTRY Investors Life Assurance Company®, Bloomington, IL.

Auto, home, umbrella and watercraft policies issued by COUNTRY Mutual Insurance Company<sup>®</sup>, COUNTRY Preferred Insurance Company<sup>®</sup> or COUNTRY Casualty Insurance Company<sup>®</sup>, Bloomington, IL.

In IL, ID, OR, WA, NV, AK, MN, GA, TN & AL, farm and Agriplus<sup>®</sup> policies issued by COUNTRY Mutual Insurance Company<sup>®</sup>, Bloomington IL. Commercial policies issued by COUNTRY Mutual Insurance Company<sup>®</sup>, Bloomington IL.

\*\* Federal Crop policies in Illinois issued by COUNTRY Mutual Insurance Company<sup>®</sup>, Bloomington, IL, an equal opportunity employer. In Oregon and Washington policies are purchased through CC Services, Inc. from a third-party insurer not affiliated with COUNTRY Financial. In some states where COUNTRY Financial operates, CC Services, Inc. is also known as CC Services of Illinois, Inc. or CCSI of Illinois, Inc.

In other states, Medicare Supplement policies may be purchased through CC Services, Inc. from a third-party insurer not affiliated with COUNTRY Financial. \*\*\* In Illinois and Indiana, worker's compensation insurance policies are written by COUNTRY Mutual Insurance Company<sup>®</sup>. In other states, worker's compensation policies may be purchased through CC Services, Inc. from a third-party insurer not affiliated with COUNTRY Financial. In some states where COUNTRY Financial operates, CC Services, Inc. is also known as CC Services of Illinois, Inc. or CCSI of Illinois, Inc.

The investment objectives, risks, charges and expenses of an investment company should be carefully considered before investing. The prospectus (or summary prospectus if available), which can be obtained by calling (866) 551-0060, contains this and other information about the investment company and should be read carefully before investing.

Registered Broker/Dealer, offering securities products and services: COUNTRY® Capital Management Company, 1705 N Towanda Avenue, PO Box 2222, Bloomington, IL 61704 - tel (866) 551-0060. Member FINRA and SIPC.

Not FDIC Insured No Bank Guarantee May Lose Value

Investment management, retirement, trust and planning services provided by COUNTRY Trust Bank®.

Long Term Care policies issued by COUNTRY Life Insurance Company<sup>®</sup>, Bloomington, IL. If you would like more information on long term care insurance from your state's senior insurance counseling program, see your financial representative for the program's contact information.

Pet insurance policies are underwritten by the United States Fire Insurance Company and administered by Fairmont Specialty Insurance Agency (FSIA Insurance Agency in CA), members of the Crum & Forster Enterprise. Hartville Pet Insurance Group<sup>5M</sup> is a trademark of United States Fire Insurance Company. The United States Fire Insurance Company and Fairmont Specialty Insurance Agency, Inc. may be individually or collectively referred to as Hartville Pet Insurance Group<sup>5M</sup> or Hartville.

Home Warranty policies are purchased through CCSI, Inc. from a third-party home warranty company not affiliated with COUNTRY Financial.



Allegra Marketing Print Mail 2200 Ogden Avenue, Ste. 550, Lisle, IL 60532

12

PRSRT STD U.S. Postage PAID Fox Valley, IL 60599 Permit No. 945

# **Love**<sup>TM</sup> PENNCROSS KNOLL

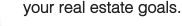
## Thinking of selling your home?

While the weather has turned colder, the housing MARKET is on pace to experience its

HOTTEST winter in years. With RECORD-LOW interest rates and robust demand,

we expect STRONG SALES activity to continue into 2021.

If you're ready to make a MOVE, contact me to talk about the BEST STRATEGY to achieve





TERRICHRISTIAN Nobody sells a neighborhood Like a neighbor Broker 630-244-2281 terrichristian@atproperties.com



47 E. CHICAGO AVE. • NAPERVILLE, IL 60540

\*Properties shown have been listed and sold by various participants in the MLS. Source. If your property is currently listed with another broker, this mailer is not a solicitation for busines