



November 2025

ACACIA HOA NEWSLETTER

NEXT BOARD MEETING

Tuesday, December 9, 2025 @ 7:00 pm
in the Acacia Clubhouse

ALL HOMEOWNERS WELCOME!

Paws for Thought

Just a reminder about
pet rules and
guidelines.

No dog or cat is
allowed to be outside
without a collar and
leash (not longer than
8 feet)
at any time.

THE MONTHLY HEADLINE

Homeowners must submit a copy
of the **DECLARATIONS PAGE** of
their homeowners' insurance
policy by **12/31/2025!**

Please drop off your
DECLARATIONS PAGE between
Monday to Friday
9:00 am to 3:00 pm, or email a
copy to

acaciaihp@gmail.com.

Homeowners who do not submit a
DECLARATIONS PAGE by
12/31/2025
will be fined.

**GET IN
TOUCH
WITH US**



acaciaihp@gmail.com



(708) 246-4600



www.acacia-ihp.org



**111 Cascade Drive,
Indian Head Park, IL 60525**



**BOARD UPDATES
AS OF
OCTOBER 31st**

ACCOUNT TYPE	AMOUNT
Operating Accounts	\$ 50,580.16
Operating Reserves	\$ 9,836.04
Capital Reserves	\$ 326,157.31

TREASURER'S REPORT

- ****Beginning January 1st, 2026, ACACIA WILL no longer ACCEPT cash payments of any type. ****
- The Acacia Board Members voted to adopt the 2026 Budget. A copy is included in this newsletter.
- NOTE: Monthly assessments are due on the 1st of the month – the grace period ends on the 15th of the month – any assessment received after the 15th is late and you will be charged a late fee.
- We will continue to accept personal checks, bank/cashier's checks, and, of course, ACH or Auto-Pay. We continue to encourage all owners to consider ACH for your assessment payments. There is no cost, and you will never be late with payments. Forms to sign up are available on the website, or you can stop by the office to get a form to begin your ACH, which drafts within the 12th & 15th of every month.
- We are looking into another form of cash payment, like Zelle or Venmo; more details to follow.



ACACIA LIBRARY

- Our lending library has expanded. We moved the bookcases inside the Clubhouse, and many more books were donated.
- Stop by during office hours and find a book to read and/or donate a book. Some books are available in Large Print as well.

HOLIDAY DECORATIONS

- Halloween Decorations should have been removed by November 8th. If you still have carved pumpkins (Jack-o-Lanterns), pumpkins on the lamppost, witches, scarecrows, bats, etc., now is the time to please take them down. Uncarved pumpkins can stay through Thanksgiving.
- Christmas decorations can be put up starting Thanksgiving weekend. If you want to put up lights, you may do so, but do not turn them on until Thanksgiving weekend. Christmas decorations must be removed by February 1st.

ARCHITECTURAL AND LANDSCAPE CONTROL COMMITTEE (ALCC)

Per the Acacia Rules & Regulations, all gazebos and sunshades should have been removed, including the framing, by November 1st.





SNOW PLOWING

Now that the weather is changing, a reminder about snow plowing.

- We call the plows out when we are scheduled to get 3 or more inches of snow.
- We clear the parking lot first, so if you need to move your car from your driveway, you can park in the lot or in the cul-de-sac parking areas.
- If you park in the cul-de-sac areas, please move your car once your driveway is cleared so we can plow the parking area.
- Driveways will NOT be plowed if there is a car parked, AND the plows will not return to clear your driveway if you move the car later.
- The plows will begin and end in different areas of the Association each time they provide their services.
- It can take up to 8 – 10 hours to clear all the driveways, depending on how much snow falls.
- We do not salt driveways or clear any sidewalks.



ACACIA ASSOCIATION UPCOMING EVENTS

****PLEASE RSVP TO THE OFFICE IF YOU PLAN TO ATTEND ANY OF THE FOLLOWING EVENTS! ****

DATE	TIME	EVENT
Friday, November 21 st	7:00 pm - 10:00 pm	Card Game Night! <i>Bring your favorite beverage and a snack to share!</i>
Saturday, November 22 nd	1:00 pm - 3:00 pm	Kid's Game Day! <i>Come join your neighborhood kids and play some games - We will have Uno cards, Kids' Bingo, Jenga, Left, Right, Center (LRC), or you may also bring your favorite game to play. We will have snacks and drinks for the kiddos!</i>
Saturday, December 6 th	1:00 pm - 4:00 pm	Acacia Visit from Santa! <i>Parents, please bring a wrapped gift for your child to the Clubhouse by Wednesday, December 3rd - Santa will be handing the gifts out! Please make sure to write your child(ren), first and last name on the wrapped gift!</i>

VILLAGE OF INDIAN HEAD PARK UPCOMING EVENT

DATE	TIME	EVENT
Sunday, December 21 st	11:00 am - 1:00 pm	Frosty Fest at Village Hall <i>Visit with Santa, live reindeer, crafts, write a letter to Santa, & pictures with Santa!</i>





16108 S. Weber Rd., Lockport IL 60441



SHARON KALINOSKI, CPA
Full-Service Realtor-10 Years
Indian Head Park
(Acacia) Homeowner 

UNDER CONTRACT
Wilshire Green Condo



SHARON'S
TOTAL SALES
ARE OVER
\$10 MILLION

SOLD

Indian Ridge | 3 BR | \$330,000



SOLD

Acacia | 3 BR | \$366,000



SHARON HAD
44
REAL ESTATE
TRANSACTIONS IN
INDIAN HEAD
PARK

**INDIAN HEAD PARK HOMES
ARE IN HIGH DEMAND!**

Please CALL ME if you are thinking of selling your home.



Phone: 708.805.0675 | Email: HerculesUS@yahoo.com

This is not a solicitation for business if your property is currently listed for sale.



YOUR NEW DENTAL HOME IN INDIAN HEAD PARK!

M3 Dental- Friendly, personalized dental care for
the whole family!



DR. MUIZZ MERCHANT

- Working as a dentist for a decade
- Downers Grove South High School grad-
dedicated to his local community
- Loves playing sports and spending time
with his wife and 3 little boys
- Committed to compassionate, honest
dental care

ABOUT M3 DENTAL

- Formerly **Novack & Cvetkovic Dentistry**
- Now called M3 Dental, led by Dr. Muizz
Merchant
- Caring for patients of all ages
- Offering flexible scheduling and
transparent pricing
- Now accepting new patients!

No insurance? No problem! Join our in-house membership plan!

- 2 Cleanings per Year
- 2 Exams per Year
- Routine X-rays
- 20% Off Most Procedures
- No surprise fees, no
yearly maximums
- Offer ends 12/31/25

Starting at
just
\$350/year!

P: (708) 783-1100
mthreedental@gmail.com
www.mthreedental.com

6686 Joliet Rd.
Indian Head Park, IL 60525



The Acacia Association

2026 Final Budget

Ordinary Income/Expense

Income

4001 · Assessment Income	\$1,323,540
4020 · Late Fees & Fines	\$5,000
4021 · Closing Fee Income	\$3,000
4030 · Newsletter Ads	\$300
4040 · Recreation Facilities	
4041 · Clubhouse Income	\$1,000
4042 · Pool Income	\$500
Total Income	<u>\$1,333,340</u>

Expense

6010 · Payroll Expenses	\$525,000
6020 · Employee Expenses	\$3,000
6100 · Contract Services	
6102 Lawn Services	\$6,300
6103 Pest Control Services	\$1,000
6110 · Scavenger	\$72,000
6115 · Cleaning Service	\$3,900
6120 · Professional Tree Service	\$20,000
6125 · Pool Management	\$3,100
6130 · Snow Removal	\$15,000
6140 · Painting Contractor	\$50,000
6146 · Computer/Printer Service	\$2,500
6147 · Quickbooks Payroll Support	\$1,020
6160 - Siding	\$130,000
Total 6100 · Contract Services	<u>\$304,820</u>

6180 · Insurance

6181 · Commercial/Cyber	\$11,127
6182 · Workers Comp Insurance	\$9,600
6183 · Auto (Vehicle)	\$1,300
6184 · Liability Insurance	\$5,800
Total 6180 · Insurance	<u>\$27,827</u>

6190 · Professional Fees

6192 · Accounting	\$7,000
6196 - Bookkeeping	\$33,600
6196 · Legal Fees	\$5,000
Total 6190 · Professional Fees	<u>\$45,600</u>

6200 · Office & Administration

6210 · Clubhouse Supplies	\$2,000
6220 · Office Supplies	\$2,000
6230 · Licenses and Permits	\$1,300
6240 · Dues & Subscriptions	\$900
6250 · Postage and Delivery	\$700
6280 · Fire Alarm System	\$2,500
Total 6200 · Office & Administration	<u>\$9,400</u>

6300 · Repairs & Maintenance

The Acacia Association

2026 Final Budget

6310 · Driveway Repair-Asphalt/Coating	\$75,000
6330 · Equipment Repairs/Maintenance	\$6,000
6340 · Pool Maintenance	\$300
6345 · Tennis Court Maintenance	\$400
6347 · Playground Maintenance	\$250
6350 · Clubhouse Repairs & Maintenance	\$5,000
6352 · Garage Repairs & Maintenance	\$5,000
6360 · Townhome R&M	\$15,000
6392 · Vehicle Mtce & Gas -Truck	\$600
Total 6300 · Repairs & Maintenance	\$107,550
6400 · Supplies	
6403 · Lumber	\$55,000
6404 · Paint & Paint Supplies	\$25,000
6407 · General Maintenance Supplies	\$2,000
6409 · Tree & Shrub Cost	\$4,000
6410 · Gasoline for equipment	\$6,000
6411 · Grounds Supplies	\$10,000
6412 · Grounds Equipment	\$5,000
6413 · Pool Maintenance/Supplies	\$8,000
6420 · Special Events	\$1,500
Total 6400 · Supplies	\$116,500
6501 · Bank Service Charges	\$100
6620 · Federal Taxes	\$3,200
6650 · State	\$1,000
6700 · Utilities	
6710 · Gas (for heating)	\$9,000
6720 · Electric	\$10,000
6730 · Water	\$10,000
6740 · Telephone	\$2,100
Total 6700 · Utilities	\$31,100
6800 · Bad Debt Expense	\$3,000
Total Expense	\$1,178,097
Net Ordinary Income	\$155,243
Other Income/Expense	
Other Income	
7010 · Interest Income	\$8,000
Total Other Income	\$8,000
Other Expense	
8022 · Transfer - Capital Replacement	\$100,000
Total Other Expense	\$100,000
Net Other Income	-\$92,000
Net Income	\$63,243

October 2025 Board of Directors Meeting Minutes

October 14, 2025

Minutes approved at the November 11, 2025, Board Meeting.

- The meeting was called to order at 7:02 pm by President Amy Eckert.
- Pledge of Allegiance
- Roll Call – President Eckert, Vice–President Brandush, Treasurer Voyles, Secretary Cione, Directors Jarosik, Holub, King, McKirchy, and Arnold.

****MOTION TO APPROVE THE MINUTES OF SEPTEMBER 9, 2025, BOARD MEETING.****

Jack, Diane. 8/0/1

TREASURERS REPORT

As of September 30, 2025:

ACCOUNT TYPE	AMOUNT
Operating Accounts	\$ 10,481.08
Operating Reserves	\$ 69,835.68
Capital Reserves	\$ 325,996.31

Several large payments have reduced our Operating Reserves by \$60,000, with a further decrease occurring between September 30 and today's meeting. This is primarily due to approximately \$200,000 in 2024 expenses and bills that have not been paid until 2025. I do not see that our Operating Reserves will retain much over \$30,000 as we complete 2025. However, I do not see this as an issue; it remains a comfortable cushion for the future, though I personally would prefer to avoid any further decline.

As for past due accounts, I continue addressing the monthly HOA delinquencies. Currently, eleven (11) homeowners have been referred to our attorney for collection. We have set up payment plans for three (3) homeowners, while around twenty-six (26) homeowners still owe about \$43,000, including those accounted for with the attorney.

On October 1, I withdrew forty-eight (48) amounts of \$10.00 from homeowner ACH accounts, leaving only three (3) or four (4) unpaid due to questions currently being investigated by our bookkeeper.

Residents are frequently encouraged to enroll in the ACH automatic payment system, which simplifies the process of paying monthly assessment fees. This option reduces the risk of missed payments and late fees. Currently, 70% of residents utilize ACH, which comes at no additional charge, with the assessment amount withdrawn from the account by the 15th of each month.

TREASURERS REPORT, *Cont'd*

We have signed a contract with All Pro Bookkeepers, who will begin managing our financials starting in November 2025. Over the past month, Amy and I met with various Board Members to discuss the 2026 budget for their respective areas. I have submitted an initial preliminary budget to each of you, which includes a proposed monthly HOA increase of \$15 for the next year. I would like to conduct a vote to increase the HOA fees for 2026 to \$285.00.

*****MOTION TO INCREASE THE HOA FEES FOR 2026 TO \$285.00 PER MONTH.*****

Diane, Amy. 8/0/1

Once we have a second, we can proceed with the vote. I distributed two versions of the preliminary budget, though a few open questions remain. If the directors are ready with these numbers, I can make the necessary updates, and we can vote on this today.

The preliminary budget must be sent to the homeowners 30–60 days before we accept the final budget.

*****I MOTION TO MAIL THE PRELIMINARY BUDGET ALONG WITH THE NOTICE TO HOMEOWNERS REGARDING THE REQUIRED PROOF OF INSURANCE AND THE INCREASE IN HOA FEES EFFECTIVE JANUARY 1ST.*****

Diane, Anita. 8/0/1

FINANCIAL ADVISORY COMMITTEE:

The Financial Advisory Committee will meet next Tuesday, November 4, 2025, at 6:00 PM. All homeowners are welcome to join!

CLUBHOUSE REPORT

Halloween decorations on the Clubhouse are up. The inflatable pumpkin cannot be left inflated for 24 hours, or the pump will burn out.

We passed the five-year sprinkler system inspection. But there was a warning. Our system is 55 years old, and this year it needed a lot of upgrades due to the failure of parts. Opening some of the connections showed rust and flaking in one (1) pipe. No time estimate as to when it will be repaired, but we need it repaired.

There were nine (9) events held in October, with another nine (9) dates reserved, so far, for November. We already have five (5) events scheduled for December, along with one (1) event each scheduled for January, February, and August 2026. In addition, there will be updates to the Clubhouse Rental Agreement form. Recycling is working. The cart has been loaded with paper and cans on multiple occasions. We need to make some sanitary changes to prevent sanitation and health issues. We need to begin using

RECREATION

We received two (2) quotes for opening and closing the pool for the 2026 season. One (1) quote from *Chicagoland Pool Management* for \$3,250.00 and one from *Clearwater Pools* for \$3,050.00.

*****MOTION TO ACCEPT THE CONTRACT WITH CLEARWATER POOLS FOR THE OPENING AND CLOSING OF THE POOL FOR \$3,050.00.*****

Jen, Tom. 9/0/0

Starting next year, we will be doing the necessary chemical testing and adjusting, as well as deep vacuuming in-house. By doing this, we will be saving \$13,000.00 on the three (3) X per week service, as we have a Certified Pool Operator on staff already. We will still need to purchase all chemicals needed to keep the pool open.

GROUND

The landscaping crew has completed the annual "spruce-up" of all the individual townhome grounds. Now, part of the crew is going back to the beginning of the trim cycle to make sure everyone is looking good for the fall and winter.

The other part of the crew is tackling some projects, such as solving a water-clogged area in the back of some homes and bushes in the common areas.

Finally, the crew is tackling the removal of some of the aged Juniper bushes. Twenty-one (21) areas have had fresh topsoil applied, and new seeds are growing. Five (5) evergreens have been planted in the parking area of Hawthorne Square.

Family Tree came in and trimmed or removed eleven (11) trees that were dead or were of concern as potentially dangerous and could not be reached by the crew. The residents in the affected areas are very happy! *Family tree* still needs to remove twelve (12) stumps as previously approved by the Board.

TOWNHOME MAINTENANCE REPORT

The Townhome Maintenance crew is on the last bank of houses on the current paint cycle, and as it's been all season, the painters are right behind them. They have done a great job, going above and beyond to repair our homes!

Currently, the painters are giving us an estimate for the next cycle. I am anticipating a much lower price on painting this upcoming season.

We did receive an estimate from Aldaco Painting; however, they only gave us an estimate for 48 houses, and the paint cycle is for 55 houses. They are working on getting us the proper and revised estimate. We intend to continue using Aldaco Painting for our painting needs.

Aldaco Painting is finishing up its 3rd year with the Acacia Association, and we are very happy with their efficiency. We look forward to working with them well into the future.

Jack approached me last week and suggested we get together and reevaluate the driveways for the 2026 cycle.

Jack has worked hard to get us back to where we used to be, having half of Acacia done every year. This way, every two (2) years, the driveways will be addressed for repair or replacement.

Currently, we are about 1/3 of the way to getting it done. However, as I said, Jack has been working hard to get more done in the 2026 season. He's working closely with Maul Paving to get us a good price before winter, and start on the driveways in early Spring, as opposed to the Summer, as we did this year.

We will report once we get our list revised. Jack, Amy, and I, along with a couple of other board members input, have come up with the form residents would use if they would like to put siding on their homes on their own.

It covers everything, so the warranties and guarantees will be in place, should a resident decide to put on their homes, as several homes have already done.

Speaking on the 2026 season, I have been working on ways to save the association some money by coming up with a better solution to repairing our homes every year. We have been literally doing the same thing for 53 years. It's time we changed things up, so we can take advantage of savings instead of deficits. That being said, I believe the time is now to start covering the garages, which make up 65% of Acacia's surface area.

TOWNHOME MAINTENANCE REPORT, *Cont'd*

Every item we use currently, stucco, Texcote, and lumber, is costing the association too much money, and none of them are withstanding weather and outdoor elements.

Our crew is busy going back and repairing things that were done two (2) years ago. Our painting cycle is seven (7) years. We can't keep doing the same thing over and over, especially because it's not working.

Therefore, I propose we start putting vinyl siding on the garages to cut down on the costs of having to go back and repair homes, and also reduce costs on paint, lumber, labor, and Texcote.

It's time we took a step to reduce costs and keep from having to raise our assessments to a level that a lot of us who live here cannot afford. It's time to protect our homes, so our future costs can be stabilized, and we can achieve a self-sufficient community that can just get better every year.

*****MOTION TO ACCEPT THE BID OF \$130,000, WITH ALL EXTERIOR CONTRACTORS FOR APPLYING VINYL SIDING ON 47 TEXCOTE, AND LUMBER GARAGE WALLS ON THE NEXT CYCLE, USING THE SIDING WE HAVE PREVIOUSLY APPROVED (HAVBB10).*****

Tom, Jack. 9/0/0

VILLAGE RELATIONS

The Indian Park Head Police Department is working with local associations and businesses to determine where cameras will be installed. Currently, the plan is to have one (1) stationary camera on Blackhawk Park and one (1) live camera to pan the park.

Note that 2024 property taxes have not been sent yet – the county is now looking at mailing them out by December 1st with a due date of January 1st, 2026.

The Indian Park Head Police Chief reported that he has been getting emails about suspicious vehicles – he asked that instead of emailing him, please call 911 so it can be responded to right away.

SOCIAL

SUNDAY, OCTOBER 19th – BEARS GAME VIEWING PARTY – GAME BEGINS AT 12:00 PM

- The Bear Game Viewing Party will be held in the Acacia Clubhouse.
- B.Y.O.B. & please bring a snack to share!

FRIDAY, OCTOBER 24th – CARD NIGHT – 7:00 PM – 10:00 PM

- Card Night will be held in the Acacia Clubhouse.
- Don't worry if you don't know how to play - we will teach you!
- B.Y.O.B. & please bring a snack to share!

FRIDAY, OCTOBER 31st – TRUNK OR TREAT – 3:30 PM – 6:00 PM

- Truck or Treat will be held in the Acacia Clubhouse parking lot.
- Please decorate your trunk and be in the parking lot by 3:15 PM.
- Please also bring candy for all of the children.

OFFICE

I would like to change the hours the office is open from 9:00 am to 3:00 pm, with lunch from 12:00 pm — 12:30 pm. This will give Tricia one (1) hour per day to work without interruptions. This will be important, going forward, when Tricia's responsibilities will also include payroll and other QuickBooks entries.

HOMEOWNERS FORUM

- Janine B. had several questions about the siding that the board selected for optional installation by residents. Tom explained the reasons behind the siding choice and clarified that to install the siding, residents must complete an ALCC form and submit a refundable security deposit of \$250. Additionally, he noted that the contractor must be licensed.

*****MOTION TO ADJOURN TO EXECUTIVE SESSION. NO RETURN TO OPEN SESSION.*****

Jen, Amy. 9/0/0