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Please send us your email address for our database! Email us at janolting@aol.com.

LET'S KEEP PRESTWICK PRESTWICK

Just a reminder as we head into fall, as part of the Prestwick deed restrictions and covenants, no form of advertising is allowed in Prestwick. It is one of the reasons why Prestwick retains the upscale image which has attracted many residents to the area. The PHA Board requests cooperation and assistance from our neighbors to help enforce this restriction. Many service providers (realtors, painting companies, home remodelers, etc.) may not be aware of the deed restriction. Generally, just letting them know of the restriction results in the removal of the signs in a spirit of cooperation. On the other hand, it gives an unfair competitive advantage to those who refuse to abide by this restriction and continue to post advertisements, while more cooperative companies are willing to conform.

The deed restrictions and covenants must be consistently enforced, in order for it to be legally binding. Therefore, we are looking for 100% cooperation of our neighbors in this matter. In addition to expected adherence to the restrictions



as the primary reason for a request for cooperation, please consider the aesthetics of this issue as well. If each open house is allowed to post signs on the corner, signs down the street, as well as signs in on the lawns, imagine what our neighborhoods will look like on the weekends? Multiply this by a number of open houses – as this is the largest subdivision in Frankfort – and this could mean a significant number.

A final point: Prestwick is one of the older subdivisions but continues to show sales of houses – even with the housing slump. It may not be a great number, but we do have some new neighbors – even with these restrictions. If we have managed to sustain some sales and the image of a beautiful, upscale neighborhood – why would we want to change that now? Thank you for your help in maintaining the quality of our neighborhood – for the good of all.

PRESTWICK HOMEOWNERS ASSOCIATION NEIGHBOR NEWS



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RESIDENT KAY MACNEIL NOMINATED FOR AWARD

*K*ay MacNeil, member of the Prestwick Area Garden Club, has received three awards from Garden Clubs of Illinois, Inc., for her Frankfort TV show, *Avant Gardening*, and for excellence in horticulture education. *Avant Gardening* is filmed in MacNeil's award winning yard. Two of the awards went on for competition at the national level with National Garden Clubs Inc. MacNeil received one national award for her *Avant Gardening* TV show which she writes and creates in her yard in Prestwick. She is always available for garden consultation or questions at kaymac60423@yahoo.com.



ORIGINAL BLUEPRINTS AVAILABLE



*I*nterested in your home's history? Tom Barz is cleaning out his files at Lincoln-Way Select Properties (formerly Prestwick Properties) and has come across the original blueprints for our neighborhood's homes.

Please stop by his office at 1000 Prestwick Drive to pick up your original drawings by January 1, 2012. Any blueprints not collected will be thrown away after that date. You can also call 815-469-5300 with questions.

WELCOME TO NEW RESIDENTS!

*P*lease help the association welcome the following homeowners to our beautiful community:



Mike and Elizabeth Benoit, 1005 Prestwick

SOMEONE YOU SHOULD KNOW: DINO KAPADIA

*H*ave you met Prestwick resident Dino Kapadia? Dino has lived in Prestwick for over 30 years and is currently a retired engineer. However, his creative juices have not stopped flowing, and, even in retirement, Dino continues to brainstorm inventions.

During his long career, he easily moved across industries, creating new products and programs for his employers, depending on the need. From his first project (a boiler using space technology) to his development of the debit card to a revolutionary financial system that helped giant corporations like McDonald's improve accounting systems for their franchises to a healthcare interface that provided expert physician advice to rural emergency rooms via video conferencing, Kapadia thrives on troubleshooting and problem solving.

"It's not just thinking of it (the idea)," he shared. "It's executing it. You think of something in your mind and then you bring it to fruition."

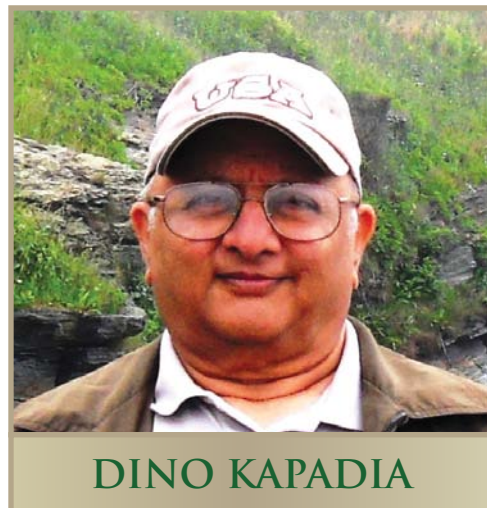
His latest visionary product is a tax savings software called Insta40.

"The theory behind this is if we have the lowest taxable income, we'll pay the lowest tax," he explained.

The program does not calculate your tax; rather, based on information you enter, the software will generate an estimate of your probable taxable income and will allow you to manipulate the numbers to see how much money you can withdraw from an IRA or 401K without paying any tax on it.

Dino notes that this strategy is most likely to save you money if you got a refund or didn't pay any tax in the previous tax year. However, most taxpayers can use this software between April 16 and December 31 to help them estimate and reduce their taxable income in advance of the next year's return.

While he has had interest from the AARP in marketing his software, he would like to make this tool available to Prestwick residents at no charge. To take advantage of this offer, contact Dino by December 15 at 815-469-9458 or dkapa77@att.net for a password to use the tool for free at his website at <https://www.insta40.net>.



SOCIAL SUCCESSES

*T*he PHA board hopes that you were able to enjoy either the 3rd of July fireworks or the Balmoral race track outing with your neighbors. The fireworks are co-sponsored by the homeowners association and the Club. The Balmoral event was a new opportunity to meet and socialize with your neighbors. The board received great feedback on both and plans, in particular, to co-sponsor the fireworks next summer.



LIBERTY THANK YOU!

The Prestwick Homeowners Association would like to thank Prestwick resident Bill Kiehl, Chairman of Liberty Creative Solutions, as well as Liberty's CEO Angela Hipelius, for donating staff time and materials for the printing of the PHA newsletter, PHA directory and annual dues mailings. The work is outstanding and the service is even better!



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FALL LANDSCAPING TIPS

Another growing season is almost finished. It is time to enjoy what we have done in our gardens and maintain them. The kids are back in school and the best season of the year is almost here. When cool nights return we will enjoy the best of Illinois weather; fully developed gardens, cool and dry air, mellow light and a ripening sense of abundance.

As the leaves fall the structure of our trees and shrubs becomes visible again. This is time to evaluate how the garden plants have grown and prune out crossed branches that could rub together and lose bark over the winter. It has been a great growing season and some shrubs may have grown too much and may be knocking against the house or each other. Remove problem branches before it gets to cold, and the village stops collecting branches.

Lawns respond slowly. What happens to the grass this year will impact how well it survives the winter and grows next year. Autumn is time to feed the lawn with an extra shot of potassium and micronutrients, especially iron. This will help the lawn stay green this winter.



The sun is bright and the soil is still warm. That means that now is a great time for planting perennials, trees, and shrubs. A garden started in fall is a real delight when it emerges from dormancy in the spring. I hope you enjoy your gardens this fall.

Paul Koreman, Prestwick resident and owner of Koreman Greenhouse & Landscape Co.