

SUMMER 2005

Exclusively Inverness Magazine

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Living the

American Dream

Second Quarter

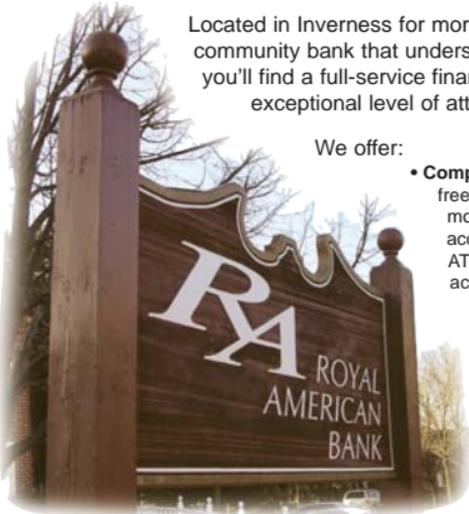
2005 Home Sales

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Your Community's Bank



letter from the editor



Welcome to our summer issue of Exclusively Inverness magazine.

This issue features 2 very unique parcels of land. They both offer a great opportunity to build your dream home right here in Inverness. We also have a very interesting article about a new home recently built in the community. I think you will find it an enjoyable read.

An interesting fact I thought I would share with you is that according to Newsweek magazine, both Barrington and Fremd made it's top 20 list of high schools in Illinois. Scoring was determined by the number of advanced placement or international baccalaureate tests taken by all students in 2004 divided by the number of graduating seniors.

Also, 2nd quarter home sales for Inverness on page 6 should prove interesting and informative.

Once again please know that we are always available to you for any of your real estate needs.

Chris Jacobs
Broker Associate
RE/MAX Countryside
1616 West Algonquin Road
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1200 S. ROSELLE RD.

I N V E R N E S S

This is one spectacular waterfront lot! To truly appreciate all the features this property has to offer, it must be seen.

Year around views like this are not typically found in a metropolitan area. From the walking path through the trees, to the footbridge that leads to a tranquil sitting area, you'll fall in love with these surroundings.

The contour of the land lends itself to creating a home with an English or walkout basement. A home site has been cleared, but much thought





and care has been taken to retain the natural beauty that exists. The lot is approximately 1.17 acres of paradise, just waiting to provide joy to the lucky owner who builds their dream.

For your own personal tour of this exceptional property, give Chris a call.

Offered at \$ 499,000

CONTACT INFORMATION

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THE FOUNDATION OF COSMETIC DENTISTRY

In health and beauty circles, Cosmetic Dentistry is one of today's hot BUZZ words. Consumers seek professionals in health clubs and in operating rooms to enhance their "natural" beauty. The discriminating dental patient is selecting a "cosmetic dentist" based on the years of experience in cosmetic restorations and an evaluation of post-doctoral training to ensure quality work that is accomplished with the most technologically advanced materials, procedures and equipment. Patients should demand to see a portfolio, be given patient testimonials, and be provided endorsements from leading dental specialists.

However, cosmetics are only "skin" deep. A solid foundation on which the cosmetic work is completed proves to be the most important requirement to ensure long-term success of all dental restorations. Cosmetic restoration can be likened to building a home. Although the home may appear beautiful, without a solid foundation, the plaster will crack and walls will crumble. Similarly, dental esthetics will not last unless built on a solid structural foundation. Many patients (as well as dentists) do not recognize the signs and symptoms of an unstable foundation. Typical examples include chipping, cracking or wearing teeth, moving or migrating teeth, clicking or popping joints, sore joints, teeth, or muscles, gum recession, periodontal disease, phonetic or esthetic concerns to name a few.

Many patients are unaware that they may have "issues". They may have adapted to discomfort or may have never known a healthy mouth. Quality dentists and dental specialists will first address the above symptoms, with or without the consideration of cosmetic work. One thing is for sure, cosmetic dentistry built on a poor foundation will fail. When choosing a dental health care professional, look for the following...

- Comprehensive initial exam that includes a personal interview, oral cancer screening, tooth mobility evaluation, gum tissue health exam, muscle palpation, TMJ (joint) examination, occlusal (bite) analysis, exterior and intra oral photo graphic analysis, an evaluation of decay, chipped and worn teeth, loose crowns and fillings.
- Annual post-doctoral training to ensure knowledge of the latest materials, treatment procedures and technology.
- A doctor willing to invest time at the onset to understand the patients expectations and needs as well as diagnose and treat appropriately.



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Kathy L. French, DDS, FAGD

&

Daniel J. Pope, DDS

For the past twenty years, the professionals at Hamilton Lakes Dentistry have worked hand in hand with many of Chicago's leading plastic surgeons at the private practice and university levels. Hamilton Lakes Dentistry patients are referred from patients within the practice as well as health care professionals, other dentists and dental specialists that demand premium long-term results for their patients.

Dr. French has practiced dentistry for 20 years and is a 15 year resident of Inverness. She has a BA from the University of Michigan, where she also received her DDS from the University's Dental School. She's also a graduate of the prestigious Pankey Institute for Advanced Dental Education, which is devoted to continuing education for dental professionals. Dr. French has completed over five times the required number of courses annually, concentrating on restorative and cosmetic dentistry. She is also an instructor at the Pankey Institute. Dr. French comments, "Teaching at The Pankey Institute is very rewarding ... I'm giving something back to the organization that helped me define and distinguish my dental career."

Dr. French simply loves what she does. As she puts it, "The best thing is seeing the pleasure on a patient's face after renewing their smile. My goal is to restore a patient's oral health to a point where regular maintenance will keep their smile beautiful for many years to come. Getting people to that point is very exciting."

Dr. French is also very active within the dental community as a member of the Academy of General Dentistry, Academy of Cosmetic Dentistry, Chicago Academy of Interdisciplinary Dentofacial Therapy, American Equilibration Society, The Dawson Pankey Study Club, Pankey Institute Alumni Association, Chicago Dental Society, Illinois State Dental Society and the American Dental Association.

Living the American Dream in Inverness

Looking to expand, while also wanting to keep their children in school districts 15 and 211, this new Inverness family teamed up with a custom builder, Chris Noon at Chestnut Hill Development, to design *exactly* what they wanted. Only they didn't know *exactly* what that was. However, after identifying the ideal area, the process took off and ended with perfection.

Chris met with his clients on a weekly basis beginning in November 2003. Included in those meetings was designer Kelly Guinaugh from Interior Enhancement Group. "Details make the project a success," Chris says, which is why the trio spent roughly four months planning. "The idea is to have a timeline and target dates," Kelly adds. "That way everyone stays on track."

Patience plays a huge role when taking on a project like this. The client said watching and waiting for the project to develop was tough. "If you are going to build a house go into it with your eyes open. It is a time consuming task... the day to day is overwhelming... the



Home Sales

Inverness

2nd Quarter 2005

Listed in alphabetical order by street name.

1979 ABBOTSFORD DRIVE	\$ 930,000	06/06/2005
1305 N ABERDEEN	\$ 875,000	06/23/2005
1555 APPLEBY RD	\$ 815,000	06/06/2005
310 BISHOP COURT	\$ 1,015,000	04/25/2005
1043 BLACKBURN DR.	\$ 653,000	06/13/2005
124 BORTHWICK LN.	\$ 500,000	06/10/2005
1986 CAMPBILL CIRCLE	\$ 920,000	06/29/2005
14 CARNOUSTIE	\$ 1,195,000	06/09/2005
133 COLONY DRIVE	\$ 628,000	04/04/2005
385 N CUMNOCK RD	\$ 890,000	06/14/2005
278 DEWEY ROAD	\$ 610,000	05/27/2005
744 EDINBURGH COURT	\$ 907,000	05/17/2005
1045 GLENCREST DR	\$ 1,175,000	04/23/2005
101 S HAMAN ROAD	\$ 395,000	05/31/2005
1417 KIRKWALL COURT	\$670,000	06/06/2005
420 LAUDER LANE	\$ 644,000	04/28/2005
65 NEW ABBEY	\$ 1,405,000	04/19/2005
182 OLD WICK LANE	\$ 640,000	06/29/2005
1620 PHEASANT TRAIL	\$ 875,000	04/20/2005
575 PLYMOUTH	\$ 875,000	05/31/2005
1018 RIDGEVIEW	\$ 860,000	06/01/2005
1528 SHIRE CIRCLE	\$ 342,900	05/03/2005
1901 THOMAS ATKINSON	\$ 1,700,000	06/09/2005
610 WINDSOR ROAD	\$ 1,550,000	05/03/2005

Multiple Listing Service of Northern Illinois. Information herein deemed reliable but not warranted.

SHOULD YOUR PROPERTY BE A FEATURED HOME?



Chris Jacobs
Broker Associate

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Dollars & Sense:

SAVING FOR COLLEGE THE SMART WAY



Eric Freckman
CFP®

The average cost of a four-year, public, in-state college went up 10.5% to \$5,132 for the 2004-05 school year while the cost for a private school was up 6% to \$20,082 per year, according to the

College Board. Next to their home, this could be the most significant investment parents and grandparents make. Why not let Uncle Sam help? Start a 529 College Savings Plan.

The greatest benefit to 529 plans is the exceptional income-tax benefits. Money that is invested within the plan accumulates tax-free and when the funds come out to pay for college, there is no tax on the gains. That is a tax-free investment. Uncle Sam is helping you pay for college. If you invest \$10,000 for a child at birth and that money grows 8% per year, in 18 years, \$40,00 will be ready for college costs. Outside of a 529 plan, the 15% capital gains tax cost would be \$4,500. In a 529 plan, however, there are usually no taxes under current law. A \$4,500 savings potential.

The second best thing about the plan is that the person who puts the money into the account, controls the account. If the \$10,000 is invested in an UTMA/UGMA account, the child has full access—without restriction—to the money at age 21. Hard-earned college savings in the hands of a 21-year-old student? Not always a wise choice! The 529 plan eliminates this concern.

Next, there are also no income limits. Anyone is allowed to establish a 529 plan. Contributions can even be made as an estate-planning tool. Under cur-

rent gift tax law, one individual can gift \$55,000 to a 529 plan and the money is no longer in their estate. This means grandparents can fund the education of grandkids up to \$110,000 while taking the money out of their estate and allowing the assets to accumulate tax free.

If money is set aside and the child does not attend college, there is a 10% penalty on the earnings portion of the account. The earnings are then included in taxable income. This is a small price to pay for tax-free accumulation and control. The money can be taken out tax-free if the child receives a scholarship or becomes disabled. It can also be reassigned to a relative of the child.

529 College Savings Plans are education savings plans designed and operated by states to help families set-aside money for college. Every state has a 529 plan and each state can decide how to structure its specific plan.

Due to the large number of options in the education planning areas, it is wise to perform significant personal research and/or seek the assistance of a financial planning professional. Each state has different tax consequences and plan options. Savingforcollege.com is a great resource to get additional information.

Eric Freckman, CFP®, of *Guillaume & Freckman Inc.*, is listed on Savingforcollege.com as a 529 consultant in the Chicagoland area.

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529 Plans involve market risk and are not guaranteed by states against loss of principal or returns. Tax benefits are subject to certain limitations and non-qualified withdrawals may be subject to federal, state and local taxes as well as a 10% penalty. By investing in a plan outside your state of residence, you may lose any tax benefits. 529 plans are subject to enrollment; maintenance and other fees and expenses. The federal tax treatment of 529 Plan will expire after December 31, 2010 unless congress extends the law.



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devil is in the details.”

Fortunately, the details are Kelly’s specialty. She not only understands the homes layout but also follows the construction process closely. This makes for a strong circle of communication. “I am another set of eyes,” Kelly says. She helps guide the project through every step of the way and believes in a good partnership.

The client met with Kelly roughly twice a week. Together they picked out colors and fabrics and patterns to create the exact look she wanted. Kelly emphasizes it really is up to you to determine just how involved you get. “I really enjoyed it,” the client said.



A prime example sits in the great room. It is a specially made limestone fireplace, which the couple spent a great deal of time searching for. The same is true with the front door. It became a challenge for them to find exactly what they wanted.

To date one of family’s favorite rooms is the richly finished basement complete with movie theatre. A beautiful stone fireplace and bar complete the entertainment atmosphere. However, the look down here was not like this on the original design. The client said, “...once the drywall went up we knew a theatre had to be included, so it was.” The family believes they were able to make a change like that because the builder was committed to 100% customer satisfaction.



The couple's three children were also involved in the process. Everyone now has their own room with a special perk. One child has her own bathroom. Another chose a beautiful walk-in closet and the third a stunning window. While they may not be old enough to truly appreciate what their parents went through to obtain a home like this. They do know their individual rooms compliment their unique personalities.

"Having patience on both sides was a definite plus. Everyone set reasonable expectations," Chris adds. Seeing the home finished before they moved in was the most rewarding. "The window treatments were up! And they said they felt like they had lived here their whole life!" Building a custom home can be exhausting, but daily communication and well thought out planning are sure to bring you much happiness and joy for years to come.

From your mind to your design to your new home, building in Inverness will prove to be an experience and an investment sure to last a lifetime.

Thanks to: Chris Noon
Chestnut Hill Development
847.895.0400

Kelly Guinaugh
Interior Enhancement Group
847.705.9569

and the new family in Inverness living the American dream.



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