



Bloomfield Club News

Bloomfield Club Recreation Association

SOCIAL COMMITTEE 2025 UPCOMING EVENTS!!

Upcoming Meetings:

Social Committee 7/1 @ 6:30 pm

Games for Guys & Gals:

All at 10:00 am

7/3—Bunco \$5

7/10—Pokeno (bring quarters)

7/17—Pinochle

7/23—Left, Right, Center (bring quarters)

7/30 Kings in the Corner

4th of July Coffee & Donuts

On the patio 9:30-10:30 am

Happy Hour 7/11 5-7 pm on the patio

Featuring Live Music by Nicole W

SUMMER PARTY 7/19 12-3 pm

Car Show 12-3

Magic Show 2-3

Pony Rides, Face Painting, Petting Zoo

Food & Ice Cream Available for Purchase

Back To School Chalk The Walk

(see attached flyer)



July 2025

Board Meetings

BCI July 24 @ 6:30 pm

BCII July 23 @ 7:00 pm

BCIII July 22 @ 6:30 pm

BCRA July 16 @ 7:00 pm

EXTERIOR APPEARANCES MATTER:

The summer growing season is here and we want to remind everyone that appearances matter. Please make sure your yard is properly mowed and weeds are under control. Trash cans and lawn refuse bags must be kept out of sight except on trash pick up day. Sump pump and downspout discharge must be managed so that water stays on your site or goes to a storm drain. Trash cans should be placed at the curb NO EARLIER than 6:00 pm on the day prior to pickup, and removed the evening of the day picked up. A \$50 fine may be assessed for infractions. Please see "BCRA Exterior Appearance Guidelines" for more information on the front page of the website:

www.bloomfieldclub.org



SUMMER PARTY AND CAR SHOW

July 19 from 12-3 pm

Kids activities from 12-3 pm

(see attached flyer)

Food & Ice Cream Trucks! Several trucks will be available for purchase or you can bring your own picnic lunch.

Magic Show!!!

Bring a chair as it's on the front lawn.

All pool rules remain in place

Volunteers are needed for one hour shifts.

Contact Denise at 630.814.3679



BOARD OF DIRECTORS

2025

President - Jan Bedard (BCIII)

Vice President - Russ Cascio (BCII)

Secretary - Mary Bahr (At Large)

Treasurer - Paulette Wirkus (At Large)

Directors - Paraj Mathur (BCIV)

David Smith (At Large)

Darlene Arnieri (BC I)

CLUBHOUSE STAFF

Administrator

Kim Tarman

Attendants

Stacey Zuniga

Julie Zamora

Rachel Knaack

Karyna Koniuk

Shannon Dietz

Katelyn Foehner

MANAGEMENT COMPANIES

BCI & BCRA: ABC Property Managers

847-985-4044

BCII: EPI Management

708-396-1800

BCIII: Stellar Properties

630-924-9224

CLUBHOUSE

Telephone: 630-529-9660

Website: bloomfieldclub.org

E-mail: club@bloomfieldclub.org

June 23, 2025

Insurance Update

Dear Residents,

We wanted to take the time to communicate about the insurance challenges we have been facing and also explain the cause of some of these issues. The cost of the insurance for BCRA has increased from \$22,236.96 in 2024 to \$57,178.00 in 2025.

Insurance costs have escalated for everyone, and this is part of the reason for the extreme increase, but there is another reason that is causing rates to skyrocket for BCRA. Our property manager was very diligent, reaching out to several carriers and agents to obtain our insurance renewals. Every time we were quoted a decent rate the agent would send our application to underwriting and we would be rejected because we have two losses on our run rate record. One loss was a frivolous lawsuit that a homeowner filed against the board. Although the case was dismissed, the claim still had to be defended by the insurance company attorneys and still counts as a loss on our record. The other claim is still going on and because it is unknown at this time when the case will end it is still on our loss run record. This claim was filed by a guest of a homeowner hosting a party at our Clubhouse. The guest tripped while walking into the building and although video clearly shows she tripped on the overhanging toe of her own sandal, the claim is still going through the courts. Because of these two claims, we were unable to renew with our current insurance company, and we had to accept insurance that is inferior to our prior policy and costs double. Our property manager continues to look for a better policy and better rates for us – Pam is not giving up!

While trying to find better rates our property manager talked to many agents who all advised that we should require homeowners to acquire their own event insurance prior to renting the Clubhouse party rooms. This won't guarantee that BCRA doesn't get sued but it will deter lawsuits being filed against Bloomfield Club in the future because the homeowners event coverage would be the first line of defense, and hopefully, a guest of a homeowner is less likely to file a lawsuit against their own friend or relative. When lawsuits are filed against BCRA, it affects our entire community. Our insurance rates skyrocket and this in turn causes an increase in monthly assessments.

Your board had much deliberation while considering this advice from insurance agents. The bottom line is that we need to protect all residents, not just those choosing to host an event. Therefore, we will require anyone renting out the clubhouse to provide a certificate of insurance showing that they have a minimum of \$1,000,000 coverage in event insurance and the Bloomfield Club Recreation Association must be named as an additional insured. Homeowners can use their own homeowner's insurance carrier to obtain this event coverage or if preferred they may contact Doreen Banez from Relation Insurance Services, 708-689-8809 or doreen.banez@relationinsurance.com, who has agreed to write event coverage for any residents who don't wish to use their own agent/carrier. This requirement goes into effect immediately for all new rentals.

The only alternative to this requirement for event insurance is that we no longer allow private party rentals at the Clubhouse. We would also like to remind all homeowners that the Dispute Resolution clause in our Rules and Regulations (page 16-18) sets out a specific procedure that homeowners should follow if they disagree with a Board or Committee decision. Homeowners should bring disputes to the BCRA board, first. Please, please do not threaten or file lawsuits before you have followed the dispute resolution procedure with the Board. Lawsuits mean you will incur court costs, BCRA will incur court costs and higher insurance costs, and you will get no outcome that is better than a direct appeal to the Board. All costs incurred by BCRA to defend against such actions are paid directly by Bloomfield Club homeowners' assessments. Suits filed against BCRA and/or its Board are claims against your property and those of your neighbors.

We apologize for the length of this note, but we feel that understanding the challenges we are facing and understanding the "why" behind our decisions is important.

Respectfully,
Your BCRA Board

GAMES FOR GUYS & GALS

HOSTED BY: BLOOMFIELD CLUB

10:00
AM



JULY 3RD - BUNCO
(\$5.00)

JULY 10TH - POKENO
(BRING QUARTERS)

JULY 17TH - PINOCHLE

**JULY 23RD - LEFT, RIGHT,
CENTER (BRING QUARTERS
& JOIN US ON THE PATIO)**

**JULY 30TH - KINGS IN THE
CORNER**



FOURTH *of* JULY



Coffee & Donuts

9:30 - 10:30 POOLSIDE

PLEASE CALL TO RSVP # ATTENDING
WHILE SUPPLIES LAST
JUICE BOXES FOR KIDS



THE SOCIAL COMMITTEE
INVITES YOU TO THE ANNUAL

Summer Party!

SATURDAY, JULY 19TH

12-3: CAR SHOW

PLUS, TWO FOOD TRUCKS!

12-2: PONY RIDES, FACE
PAINT, & PETTING ZOO

2PM: MAGIC SHOW

FOOD & ICE CREAM WILL BE
AVAILABLE TO PURCHASE



RAIN DATE 7/26

FEATURED AT THE
BLOOMFIELD CLUB SUMMER PARTY,

MAGIC SHOW BY BILL MARTIN

JULY 19TH

2:00 PM



MAGIC RAFFLE!

1 LUCKY RESIDENT WILL RECEIVE A
10 GUEST VIP PERFORMANCE. NAME
TO BE DRAWN AFTER THE SHOW.

- 1 RAFFLE TICKET PER FAMILY
- TICKETS ARE FREE.
- RAFFLE TICKETS AVAILABLE AT
THE MAGIC SHOW.

BACK TO SCHOOL CHALK THE WALK

Create your best Back to School themed chalk art on your driveway or sidewalk. Submit your Photos for a chance to win!

WHO CAN ENTER-

- ❖ All Kids (Toddlers/Preschool, Elementary, Middle, & High-School aged kids)

HOW TO ENTER-

- ❖ Create your best Back to School themed chalk art on your driveway or sidewalk
- ❖ Take a clear, creative photo of your masterpiece
- ❖ Submit your photos from July 1-August 8 to: club@bloomfieldclub.org
 - ❖ (include the artist's name, age/grade in fall, address, & contact information)

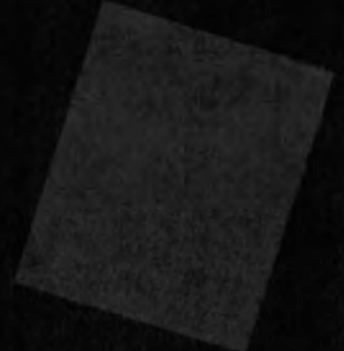
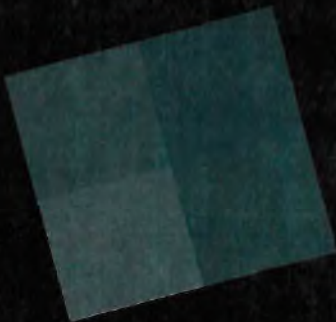


DEADLINE-

- ❖ All photos must be submitted by 11:59pm on August 8, 2025

WINNERS-

- ❖ Social Committee Members will judge all entries & notify winners on August 11, 2025.
- ❖ 4 Prize Categories (Toddlers/Preschoolers, Grade School Kids, Middle School Kids, & High-Schoolers)



Please call clubhouse at 630-529-9660 for additional questions

BLOOMFIELD CLUB SOCIAL COMMITTEE

2025

Social Committee Meets 1st

Tuesday of Every Month @ 6:30.

Do you have an idea, hobby, or talent you'd like to share? Get involved! All ideas welcome. This is how the walking club and Tai Chi started.

Reach out to Denise Mackowiak:
630-814-3679 or e-mail:

Do you want to Play Pickeball?

Informal Meeting Tuesday 7/8 @ 7:00.
to gather and discuss days & times that work for the group to have weekly play.

All abilities welcome

Meet at Clubhouse Library

Interested in playing, but cannot attend, text Denise (630 814-3679)

Friday Happy Hours (21 & Up) 5-7 Pool Deck

BYOB & Snacks!

7/11: Live Music by Nicole W

8/8: Karaoke on Pool Deck



July Summer Fun

4th of July: Coffee & Donuts 9:00 - 10:30 Poolside

7/19: Summer Party & Car Show (12-3) Magic Show 2:00

Pony Rides/Petting Zoo, Face Painting, Food Trucks,

July Guys & Gals Adult Game Days Poolside 10:00 a.m. - 11:00 a.m.

Thursday 7/3: Bunco \$5.00

Thursday 7/10: Pokeno (Bring Quarters)

Thursday 7/17: Pinochle

Wednesday 7/23: Left Right Center (Bring quarters)

Wednesday 7/30 Kings In The Corner

Fitness & Wellness:

Pickeball Pick Up Games: Every Thursday 6-8

Walking Club: Tuesday & Thursday 8:15 - 9:15 am

All Abilities Welcome

See Monthly Newsletter for more info!

Fresh Beginnings...New Adventures... Your Call...My Expertise



>> INTIMATE MARKET KNOWLEDGE

Over the last 30 years you may have seen me at the pool, on the tennis courts, in the workout room, in my gardens, walking my dog or out with my children. As an original homeowner in the Bloomfield Club, I have the ultimate advantage selling homes in the area because I know the real value of what our neighborhood has to offer.

>> EFFECTIVE MARKET STRATEGY

My diverse experience, perspective, insight and creative ideas help tell your home's unique story. I utilize a multi-dimensional approach, including professional photography, digital advertising, high quality print materials and global web exposure, to place your property in a position to achieve your goals and maximize your margin. I am not a volume producer, I am a margin maximizer.

>> PERSONALIZED SERVICE

When you are navigating the real estate market, you need someone who will listen to you, help you clarify your goals, and create a personalized real estate plan that will get you where you want to be. Thoughtful, attentive service and straight advice has been a cornerstone of helping my clients buy and sell homes since 2006.

"I'm a Realtor in California and I referred my Mom to Kathleen LaManna. I was assisting the sale of my elderly mom's home from out-of-state. I interviewed several realtors and decided Kathleen LaManna would be best suited for the job! It's a unique situation when you're working with seniors. Kathleen has terrific communication skills which facilitated to effectively sell the family home, gently communicating with my mom and effectively communicating with me being out-of-state. Kathleen went above and beyond to assist my elderly mom as she leaves the only area she's ever known for California. There's lots of considerations when you look at a senior selling and Kathleen really facilitated this process, helping me manage my mom's expectations effectively for a smooth transaction. I highly suggest anyone considering to list their home or buy to consider Kathleen LaManna! We're glad we did!!"

—President, Coronado Real Estate Association

Scan to view my personal
brochure with complete list of
services and credentials ↓



Kathleen LaManna

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CSC, GRI, SFR, OBA, e-Certified, Luxury Collection Specialist



**BERKSHIRE
HATHAWAY**
HOMESERVICES

**STARCK
REAL ESTATE**

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