



Volume Nine  
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# OptimaOutlook

## Getting to know you . . .

*We think our homeowners are very special and you are each a member of the distinctive family we call **optima**. In this Issue, meet Karen Chvojka, Mirjana and Salvador Garcia, and Julio Cruz. . .*

### Triathlete gains a competitive edge

How many athletes can have a complete triathlon training course just steps from where they live? Karen Chvojka has found just such a location at Optima Old Orchard Woods.



Fitness and sports activities are an important part of my life and this interest actually enabled me to discover Optima Old Orchard Woods,” said Chvojka, an assistant principal at a junior high school and a native of Michigan.

“After living in a Skokie apartment for almost seven years, I was ready to buy. I looked around at other places, but I kept coming back to Optima Old Orchard Woods.”

Chvojka, who has run in 10 marathons since 2002, recently trained for the Ironman Wisconsin on Sept. 13 in Madison and was pleased with her performance. The Ironman is a grueling combination of a 2.4 mile swim, 112-mile bike, and 26.2-mile run. Originally runners since junior high school, triathlons are something that Karen undertook seriously about three years ago and loves the variety.

“The great thing is that I can do a complete workout without ever leaving home,” Karen noted for us. “I love the pool, and the forest preserve is right outside my door. I’ve used the North Branch Trail

for the entire time I’ve lived in Skokie, and now it’s more convenient than ever.” The adjacent North Branch Trail extends 20 miles from Devon and Milwaukee Avenues north to the Chicago Botanic Gardens in Glencoe.

Chvojka moved into her unit in Maple Tower this past spring. Between her busy work and training schedule, she always makes time to attend the social events at Old Orchard Woods. When preparing for an event, Karen trains for 5-6 days/week, always uses one day for resting her muscles and refueling. At the moment, she has allowed her body to rest from the Madison event and is looking for next event.

### Choosing Luxury – combining generations and lifestyles

Mirjana and Salvador Garcia owned a large home in Glenview, a business in Evanston, and Mirjana’s 93-year-old mother, Zora Stefanovich, maintained her own home in Evanston.

“I kept suggesting to Salvador that we move to a condominium because we are busy with our environmental abatement business and I was traveling back and forth between Glenview and Evanston to spend time with and take care of my mom,” Mirjana commented. “My husband wasn’t enthusiastic about moving into a condominium

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## Getting to know you . . .

### Choosing Luxury – continued

until one day he discovered Optima Old Orchard Woods. That was the beginning of a wonderful change in our lifestyle.” The Garcias bought their combined floorplan unit in September of 2008 and have now come full circle with us.

A native of Peru, Salvador Garcia is an architect and Mirjana was a foreign language teacher, putting her Serbian-Croatian heritage to good use.

“Salvador was pleased with the finished design of our new penthouse, which combined two units,” she said. “We are on the 19th floor of Maple Tower and we have beautiful views facing north, east and south, including the skyline of downtown Chicago. “We also



have an 800-square-foot landscaped, private terrace with views in three directions. The custom terrace is made of granite stonework, including seating for up to 30 people. The terrace is ideal for entertaining, for relaxation after a busy day and as a playground for our new Dachshund puppy. And, to make our new lifestyle complete, my mom moved into her own condominium on the third floor of Maple Tower!”

Designed for comfortable living and to maximize the spectacular views, the Garcia residence features various living zones. The living room and kitchen with breakfast bar and wet bar area are great for more formal occasions, and the family room opens to the terrace. The grandchildren’s area includes two bedrooms and a television room, as well as its own bath.

“Everyone was friendly, cooperative and we worked well together to create our new home. Salvador was impressed with the design

expertise, the meticulous quality of work and the ongoing maintenance of the common areas,” Garcia said. “He is enjoying taking full credit for finding this wonderful place.”

“Our home has rustic wood textured flooring, a kitchen with granite counters, so many windows and such incredible vistas that our children gave us a telescope so we can focus on Lake Michigan and the downtown skyline,” Garcia said. “One of my favorite rooms is the powder room with a Japanese motif that features an oriental apple tree branch, which extends across the entire wall. We have all the advantages of a single-family home with none of the maintenance.”

Mirjana’s sense of serenity is increased by the fact that her mother has a two-bedroom residence in the same building - just a quick elevator ride away.

“It is convenient to have her so close to us,” she said. “We can watch over her and she can be part of every family gathering. In addition, she has a chance to make new friends because people of all age groups live here.”

“The recreation facilities are very attractive and I use the pool and Jacuzzi whenever possible. My teenage grandkids enjoy the tennis court. There is a very friendly atmosphere in the building, and we’ve noticed that with our new home, the grandkids are coming around more often,” she said, smiling with pride.

### U.S. Air Force veteran celebrates one-year anniversary at Old Orchard Woods

Most patriotic Americans and American firms believe that nothing is too good for our Veterans who have made tremendous personal sacrifices to defend our country, and Optima is no exception.

When Julio Cruz, a Vietnam veteran who served in the U.S. Air Force, decided to purchase a condominium at Woods, he became the catalyst for Optima to obtain certification to offer VA-financing.

Mr. Cruz is an educator who works with clinical students preparing for their teaching certification at Northeastern University and at the National Teacher Education Center in Northbrook. He is also a real estate professional with Olivieri Realty in Chicago, traveling around the city and suburbs often.

“As I repeatedly traveled on the Edens Expressway from my home in Humboldt Park to Northbrook, I passed Optima Old Orchard Woods and was impressed by its interesting architecture,” Cruz said. “I think it’s an easy drive from the city and the suburbs. Being in the real estate business, I looked around at quite a few buildings, and finally decided to purchase a two-bedroom on the 17th floor of Maple Tower. The views of the forest preserve and the city skyline are wonderful, and my condo faces downtown Chicago, my favorite scene.”

## Getting to know you . . .

### U.S. Air Force veteran celebrates—continued

“However, at the time I purchased, Optima had not yet become certified to offer VA-financing. Fortunately, I read an article in the Chicago Sun-Times by financial expert Terry Savage that quoted Daniel Chookaszian of American Street Mortgage Company, a mortgage broker who specializes in VA financing. We called him and he guided Optima through the process and paperwork necessary to obtain certification,” he said.

According to Chookaszian, many veterans do not understand the great advantages of using no-money-down VA financing.

“VA-financing enables veterans to finance their homes with no down payment and no private mortgage insurance as long as they qualify and have a credit score of 620 or above,” Chookaszian said. The office of Veterans Affairs guarantees 25 percent of the purchase price, and presently veterans can obtain a 30-year fixed rate mortgage at an interest rate of 5 percent. This is an outstanding program that makes homeownership affordable for our country’s heroes, and with low interest rates and a housing market on the rebound, now is an ideal time to buy.”

“I’ve found that the heating and central air conditioning works very effectively for indoor comfort in any Chicago weather, and I have a five-foot tall banana plant that is thriving in the sun from the floor-to-ceiling windows,” said Cruz.



*Sunrise over Chicago skyline*

“The assessments are more affordable than in many other buildings of this type, and the proximity to the Edens Expressway is convenient for me as well as my family and friends. I travel out-of-town every month, so the ease of getting to O’Hare Airport is another plus.”

Cruz also appreciates the recreational facilities in and around Optima Old Orchard Woods. He uses the indoor pool, and he walks the three blocks to and from Old Orchard Shopping Center every other day.

“It was hard to leave Chicago where I had lived for 53 years but now I know I’ll never go back.”

## In the News...

### Optima in Chicago Agent Magazine

Optima, Inc. Founder / President, David C. Hovey and Optima Old Orchard Woods were featured on the Cover of this Fall’s edition of Chicago Agent Magazine New Construction Issue.



Go to [www.chicagoagent-digital.com](http://www.chicagoagent-digital.com). Archived editions are available at [www.chicagoagentmagazine.com](http://www.chicagoagentmagazine.com)

### Art Institute of Chicago makes stop at Optima Old Orchard Woods

On three occasions in June, Art Institute of Chicago members toured Optima Old Orchard Woods. The focus of this Glass Architecture Tour was on notable new architectural projects in the Chicago area with a special focus on glass and all the exciting opportunities that glass offers architects today.

### Optima Hosts AIA-Chicago architects

On August 5th, **optima** Sr. VP-Design, Tod Desmarais, FAIA, leads a pre-tour discussion for over thirty attendees about key aspects of our development, including environmental design, site planning, scheduling construction of this magnitude, sales and marketing.



## In The News...

### Optima works with Helping Our Heroes for Veteran's Day



In recognition of Veterans Day, Optima is working with Helping Our Heroes, a charitable foundation sponsored by the Realtor Association of North-West Chicagoland, and dedicated to helping our Illinois Military Service men/women, firemen/women, policemen/women, and Veterans with home-related expenses because of financial troubles. [www.helpingourheroes.org](http://www.helpingourheroes.org) In conjunction with Optima Real Estate, Inc., Optima Old Orchard Woods Residents will be able to help address those needs, as well as the opportunity to honor/remember our Military Members serving overseas at this time. There are Four Ways to Contribute:



First, Help us say THANK YOU by donating your gently used clothing and accessory items the WEEKEND of NOV. 6-8, 2009. On the Foundation's behalf, we will be accepting soft items like sheets, towels, blankets, bed spreads, curtains, clothing, coats, gloves, scarves, shoes, boots, belts, purses and suitcases. In turn, these are sold thrift store, with proceeds benefiting Helping Our Heroes. Look for the green box in front of the Sales Center. Receipts for your donation will be provided. If you are restricted in mobility, please let us know if you would like items picked up from your Unit. Call 847.835.8400 x1252 to arrange.

Second, Optima will be collecting items for Care Packages to send to our local soldiers overseas in time for the holidays. Please bring items to Old Orchard Woods Party Room on Fri., Nov. 6th from 7:30am – 6pm, or on the weekend, Nov. 7th/8th from 10am–5pm.

#### The items the soldiers can use most:

##### Personal hygiene items

##### Movies(DVDs)\*

##### Music CDs\*

##### Books\*

##### Playing cards\*

##### Games\* (incl. for handheld electronic)

*\*Used, in good condition, accepted*

**Snacks:** Vacuum-packed tuna, nuts, crackers, sm. peanut butter containers, beef or turkey jerky, trail mix, dried fruit and power bars. Some just like “good ol’ American junk food” – Oreos, caramel corn, chips and dip, Pop Tarts, granola bars, all the Little Debbie and Hostess products (Ho-Hos, Twinkies, Zingers, cupcakes), and individually-wrapped (single serve) Life Savers and butterscotch candy.

Third, you may also Sponsor-a-Soldier for \$11.95, which covers the overseas mailing of a package. Sponsorships may be in honor of someone you know serving, or in memory of someone who has. A special card will be included. Cash, credit cards, checks (made out to Helping Our Heroes) will be accepted.

Finally, we encourage you and any family members, no matter what age, to come in and either sign a card or make your own for a Soldier. We will include with the Care Packages.

### Optima Old Orchard Woods retailer news

**WOODS CLEANERS** offers Residents same-day service, convenient 24-hour drop-off chute, pick-up/delivery service and expert alterations.

**WOODS CLEANERS** has extended its Saturday and Wednesday hours. Now:

**Monday & Friday: 7am–6pm**

**Tuesday, Wednesday, Thursday: 7am–7pm**

**Saturday: 8am–5pm**

**WOODS MART** is now open six days a week from **7am until 9pm, Monday–Saturday**. A selection of domestic/imported beer and wine are now offered, too.

**WOODS MART** is hosting their Annual Food Drive to benefit the Greater Chicago Food Depository now through Thanksgiving. Drop off a non-perishable item and help a local family enjoy the holidays.

## In the News...

### Skokie Swift extension



The CTA is currently engaged in part three of this process: conducting an Environmental Impact Statement (EIS) process to extend the Skokie Swift to Old Orchard Road. Based on a presentation by the Village Planning Supervisor at Skokie Public Library on 14 Oct., which we attended, here are some facts about the possible extension of the CTA Yellow Line and what it could mean for the Village and our community:

- The overall process—a result of a 2001 Feasibility Study, Public Notice in 2003 and a 2006 Alternatives Analysis - is currently in the hands of CTA. The EIS will determine external impact (sightliness, noise, pollution, etc.) and a strategy to mitigate each of these;
- The extension is determined by potential ridership, pollution reduction (by reducing number of vehicles on road) and access to jobs. Currently, over 16,000 work in Skokie north of Golf Road;
- New public transportation options designed to bring people to live in Skokie as homeowners and to increase home values and property tax revenues; and
- Construction of new Oakton Station (next to Illinois Science & Technology Park) should start, realistically, Spring 2010 and take approx. 15-20 months to complete.

### Are you connected? Homeowner Connect™

This web-based portal has several features and functions that permits our community to access information online. This website is designed to allow various account users (i.e. homeowners, board members, property managers and guests) to access the site at different security levels and view the Associations' posted information.

The Boards and the Property Manager manage and maintain the operations of the website.

Follow the steps below to create a user account.

1. Go to <http://www.optimawoods.com>
2. Click the "Resident Access" button on the bottom left corner of the page
3. Click the "Create New Account" link on the bottom of the page
4. Click the "Optima Old Orchard Woods (Oak/Elm/Maple—depending on your address) Condominium Association" link
5. Select the building & unit number. Fill in the rest of the required information on the page, including your "email address"
6. Click the "Submit" button

Once you have completed the above steps, Board Members and the Property Manager receive an email regarding your new account request. Upon approval, an email with the user account information will be sent to your email address.

### Visit the new Optima Old Orchard Woods Sales Center!

We've moved! Come in and see our new office that anchors the west end of Maple Tower at 9739 Woods Drive.

**Open Daily 10am–5pm**  
**[www.optimaweb.com](http://www.optimaweb.com)**

### Please make a note: DCH Management, Inc. has relocated!

Your Property Management team, Marty Moran and Jen Mattson, has moved to 9729 Woods Drive, located in the northwest corner of Maple Tower parking garage, grade level (formerly Customer Service) or use the entrance to the right of the Dry Cleaners (must use your key)



## Save the Date...

### Want to learn more about financing options?

Visit these YouTube videos filmed at Old Orchard Woods.

#### A Primer on VA Loans:

<http://www.youtube.com/watch?v=fldYpBwvmkk>

#### The Shift to FHA-Financing:

<http://www.youtube.com/watch?v=udYZwOPrcWQ>

#### What's happening with jumbo loans?

<http://www.youtube.com/watch?v=FJ0JiYL2nrY>

#### Conventional Financing at Optima Old Orchard Woods:

<http://www.youtube.com/watch?v=GRJzWF06LCs>

#### Mortgage Myths:

<http://www.youtube.com/watch?v=POFqNeB3ihc>

Several models are open for viewing and it is an excellent time to buy, with low interest rates and excellent financing programs. First-time buyers can still take advantage of a tax credit of \$8,000; FHA loans are available to qualified buyers with 3.5 percent down; and, VA loans are available to qualified veterans with 0 percent down. In addition, conventional loans are available with just 5 percent down. To learn more about Veterans Benefits, contact



**Daniel Chookaszian, VP—Veteran Lending**  
American Street Mortgage Company  
Direct: 312.376.3760 Ext: 215  
Toll: 866.370.7146  
Email: [dchooks@americanstreet.com](mailto:dchooks@americanstreet.com)  
[www.americanstreet.com](http://www.americanstreet.com)  
[www.americanstreetblog.com](http://www.americanstreetblog.com)

Check HOA website ([www.optimawoods.com](http://www.optimawoods.com)), Facebook/Twitter updates and posted flyers for upcoming events.

### Now through Thanksgiving Food Drive

Optima Old Orchard Woods retail tenant, Woods Mart—and owner, Janet and her daughter—are conducting their annual Food Drive to benefit the Greater Chicago Food Bank Depository. Boxes located inside entrance.

### November 6–8

#### “Helping Our Heroes” Clothing Drive and Care Package Items Collection for IL Troops

OOW Residents are invited to open their closets and hearts to benefit the local men/women serving overseas in the Armed Forces. See flyers posted around community and on HOA website for hours and details of drop-off locations at OOW. Pick-ups for Residents with restricted mobility will be provided upon request. Call 847.835.8400 x1252 to arrange.

### December 3 6pm–8pm

#### Winter Homeowner House Walk

OOW Residents are invited to open their doors for an evening of cocktails as you neighbors provide tours of their homes. Meet at Sales Center for a glass of wine, hors d'oeuvres and a copy of resident homes that will be open to visit.

### January 13 Time TBD

#### Caps & Games for Kids

We will be collecting donations of all kinds of new hats and games for children with cancer to benefit Bear Necessities, the pediatric cancer foundation affiliated with Northwestern Memorial Hospital. Watch for details.

### Resident photo gallery

Visit our Facebook page and check out the photos from this summer's many events: Ravinia-style picnic; Congresswoman Jan Schakowsky's visit and 80s Night with the Cuban buffet/barbecue provided by the Zambrano family and their friends!



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