



# TAMARACK *Turf*

THE NEWSLETTER OF THE TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION

## From the President

April | 2021

Marty Samojedny | 630-904-6077 | martin@samojedny.com

**H**opefully, you and your families are doing well. We did not hold our general meetings last year because of COVID-19. The Board of Directors has decided to schedule our general meetings this year with the first one being held on Tuesday, April 27th at 6:30 pm. We will plan for a virtual meeting using Zoom. If the COVID-19 restrictions change by the end of April, we may be able to have an in-person meeting combined with the Zoom meeting. Either way, there will be an April meeting. More details about the meeting will be published mid-April.

The April meeting will enable us to conduct some needed HOA business: 1. Reviewing our 2020 Financials. 2. Approving the 2021 HOA Proposed Budget. 3. Electing HOA Board Members. At a minimum we need to fill the following positions. If you are interested, please contact me.

### HELP WANTED – TWO HOA BOARD VACANCIES

When we have a full nine-member board available, we can handle the needs of the association without overburdening any one member. We currently need to fill the following vacancies.

**Architectural Director** – Chairs the Architectural Beautification Compliance Committee that reviews and approves projects. The committee ensures the HOA Declaration of Restrictions are followed. The committee operates by identifying experienced people inside and outside the neighborhood to help review projects.

**Legal Director** – Establishes a relationship with Keough & Moody our legal firm that specializes in homeowners' associations. There are legal issues like foreclosures and collections that need HOA involvement. There are always changes to the laws and restrictions that we need to understand.

We have a problem identifying new homeowners. We are working on improving the process. We started by requesting real estate agents and lawyers involved in a property sale to provide us with the names and contact information for the new homeowner.

We have changed our Notification and Voting Preferences Form. The new form requests an Assessment Email for invoicing our annual assessment and a Preferences Email for notifications and voting. The two emails can be the same. We are also asking you to select your Notification and Voting preferences which have changed. The new form can be downloaded from our website. The downloadable form is located under Rules and Regulations. We have changed the website Update Contact form to include your selection of notice and voting preferences. Preferences are now just electronic (email and virtual) or mail. This form is located under Communications. We are requesting that all homeowners complete one of the two forms.

Re-establishing the electrical service for the Rt. 59 monuments lighting continues. The electric wiring to each of the monuments and the median strip is unsafe, we are in the process of replacing the wiring before turning the lights back on to avoid injuring someone.

This newsletter and our website contain the contact information for the members of your board. Please feel free to contact any of the board members with your ideas, issues, and concerns. Copies of recent newsletters, general meeting minutes and notices of future events can be found on our website. Stay safe.

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*Happy*  
**Spring!**



## What It Means To Be In A SELLERS' Market

From the Board Secretary | Janice Mackey

**If you are thinking of SELLING your home, there has never been a better time than right NOW.**

If you've given even a casual thought to selling your house in the near future, this is the time to really think seriously about making a move. Here's why this season is the ultimate sellers' market and the optimal time to make sure your house is available for buyers who are looking for homes to purchase.

The latest Existing Home Sales Report from The National Association of Realtors (NAR) shows the inventory of houses for sale is still astonishingly low, sitting at just a 2-month supply at the current sales pace.

Historically, a 6-month supply is necessary for a 'normal' or 'neutral' market in which there are enough homes available for active buyers. When the supply of houses for sale is as low as it is right now, it's much harder for buyers to find homes to purchase. As a result, competition among purchasers rises and more bidding wars take place, making it essential for buyers to submit very attractive offers.

As this happens, home prices rise and sellers are in the best position to negotiate deals that meet their ideal terms. If you put your house on the market while so few homes are available to buy, it will likely get a lot of attention from hopeful buyers.

Today, there are many buyers who are ready, willing, and able to purchase a home. Low mortgage rates and a year filled with unique changes have prompted buyers to think differently about where they live – and they're taking action. The supply of homes for sale is not keeping up with this high demand, making now the optimal time to sell your house.

*Bottom Line ~ Home prices are appreciating in today's sellers' market. Making your home available over the coming weeks will give you the most exposure to buyers who will actively compete against each other to purchase it. I would be happy to answer any questions you may have after reading this article. You may contact me at 312.342.4624 or [Jan.mackey@bairdwarner.com](mailto:Jan.mackey@bairdwarner.com).*

## Youth Services List

### Baby-sitting

- Kyliegh Jeffords 331-457-5425 or mbeeteach@yahoo.com
- Natalie McKee 630-922-7228 or tufftony@aol.com
- Katie Braun 630-301-1386 or jmbraun111@comcast.net

### Pet-sitting or Dog Walking

- David Hightower 630-922-7084 or khightower@aol.com

### Lawn Care/Yard Work

- Joe & Gavin Crowley 630-777-9508

### Snow Removal

- Joe & Gavin Crowley 630-777-9508

### Piano Lessons

- Laura Keefer 630-267-6673
- Any level from beginner to advanced.

### Pet-sitting or Dog Walking

- Katie Braun 630-301-1386 or jmbraun111@comcast.net
- Aibhlinn Crowley 630-605-0075 or fpmcrowley@gmail.com

Services are for students under 18 years of age.  
To be included email martin@samojedny.com.

## Moving or Refinancing?

Please contact the association Treasurer,  
Gokul Das at grdas\_it@yahoo.com at least 15  
days before closing.

## NUMBERS TO KNOW

EMERGENCY NUMBER	911
NON-LIFE THREATENING NUMBERS	
Fire/Ambulance	815-436-5335
Sheriff, Will County	904-1230
Edward Hospital	355-0450
Copley Hospital	978-6200
Poison Control	1-800-942-5969
SCHOOL TELEPHONE NUMBERS	
Peterson Elementary School	428-5678
Eagle Pointe Elementary School	815-577-4800
Crone Middle School	428-6400
Scullen Middle School	428-7000
Heritage Grove Middle School	815-439-4810
Neuqua Valley High School	428-6000
Plainfield High School	815-727-6000
Benet Academy	969-6550

### WRITTEN COMPLAINTS

If you wish to file a formal complaint with the  
Association Board, please send a letter to:  
Tamarack Fairways Homeowners Association  
P.O. Box 9246  
Naperville, IL 60564

## COMMERCIAL ADVERTISING DEADLINE - 15TH

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## INFORMATION GUIDE

### Board of Directors

President	<b>Marty Samojedny</b>	martin@samojedny.com
Website Chairperson		
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Newsletter Chairperson		
Treasurer	<b>Gokul Das</b>	grdas_it@yahoo.com
Assessment Letters, Invoices and Payments		
Director	<b>Noe Miranda</b>	noemirand@yahoo.com
Beautification Chairperson		
Director	<b>Marcia McKee</b>	tufftony@comcast.net
Code Enforcement Chairperson		
Director	<b>Khurram Mohammed</b>	mkhurram@comcast.net
Communications Chairperson		
Director	<b>Maria Miranda</b>	m567hernandez@yahoo.com
Social Chairperson		
Director	<b>Vacant</b>	
Director	<b>Vacant</b>	

### Precinct Captains

Lots 3-9, 26-38	Khurram Mohammed
Lots 10-25	Gokul Das
Lots 44-59, 161-167	Vacant
Lots 60-84	Maria Miranda
Lots 85-99, 193-203	Marty Samojedny
Lots 100-117	Janice Mackey
Lots 118-138	Vacant
Lots 139-160	Noe Miranda
Lots 168-192	Marcia McKee

**ALL NEWSLETTER SUBMISSIONS, INCLUDING CLASSIFIED  
ADS, MUST BE RECEIVED BY  
the 10th of each odd month**

You may send articles or information to:

Janice Mackey at mikeandjanmackey@aol.com

We look forward to hearing from you!

"Publication of paid advertisements in this newsletter are not an endorsement or recommendation of any advertised product or service. The Tamarack Fairways Homeowners Association and Allegra Marketing Print Mail are not responsible nor liable for the content of any advertisement published, herein."



# From Our Communications Director

Khurram Mohammed

## STEPS TO KEEP IN MIND TO PREVENT IDENTITY THEFT

1. Buy a cross-cut type shredder. Shred all your important papers especially preapproved credit applications, credit card receipts and all the documents that have your personal information.

2. Be careful at public places, ATM's and using Phone Cards. "Shoulder Surfers" can get your "Pin Number" and get access to your accounts.

3. Get all your checks delivered to your bank-not to your home address. Best is to use online payments to avoid using checks.

4. If you must use checks, then do not put checks in the mail from your home mailbox. Drop them off at a U.S. Mailbox or the U.S. Post Office. Mail theft is common so be cautious.

5. When you order new credit cards in the mail, or your previous ones have expired, watch the calendar to make sure that you get the card within the appropriate time. If it is not received by a certain date, call the credit card grantor immediately and find out if the card was sent. Find out if a change of address was filed if you don't receive the card or a billing statement.

6. Cancel all credit cards that you do not use or have not used in 6 months.

7. Put passwords on all your accounts and do not use your mother's maiden name. Make up a fictitious word.

8. Get a post office box or a locking mailbox, if you possibly can.

9. Ask all financial institutions, doctors' offices, etc., what they do with your private information and make sure that they shred it and protect your information. Tell them why its important and they should understand.

10. Empty your wallet of all extra credit cards and social security numbers, etc. Do not carry any identifiers you do not need. Don't carry your birth certificate, social security card, or passport, unless necessary.

11. Memorize social security numbers and passwords.

12. When a person calls you at home or at work, and you do not know this person, never give out any of your personal information. If they tell you, they are a credit grantor of yours, call them back at the number that you

know is the true number and ask for that party to discuss personal information. Provide only information that you believe is necessary. Its okay to say NO and not give out any information.

13. Do not put your social security number on your checks or your credit receipts. I know it used to be in practice long time ago but wanted to put it out as a reminder.

14. Do not put your telephone number on your checks.

15. Get credit cards and business cards with your picture on them.

16. Do not put your credit card account number on the Internet (unless it is encrypted on a secured site.) Don't put account numbers on the outside of envelopes, or on your checks.

17. In conjunction with a credit card sale do not put your address, telephone number, or driver's license number on the statement.

18. Monitor all your bank statements from every credit card every month. Check to see if there is anything that you do not recognize and call the credit grantor to verify that it is truly yours.

19. Order credit reports once a year from one of the credit reporting agencies: Equifax 800- 525-6285; Experian 800-301-7195; Trans Union 800-680-7289. Report any accounts that you did not apply for.

20. Immediately correct all mistakes on your credit reports in writing. Send those letters Return Receipt Requested and identify the problems item by item with a copy of the credit report back to the credit reporting agency. You should hear from them within 30 days.

21. Take your name off all promotional lists.

These days banks are providing many tools to monitor your credit and alerts are being sent to your phone for any activity that happens with your accounts. Keep a close look for those messages and take action as required. But prevention is better than cure.



# VIRTUAL MAKIN' STRIDES FOR STRAYS WALKATHON

MAY 2  
2021

BENEFITTING A.D.O.P.T. PET SHELTER

A.D.O.P.T. Pet Shelter is a private, nonprofit, no-kill animal shelter operating for over 30 years in Naperville. We are holding our 28th Annual Makin' Strides for Strays Walkathon! This year will be virtual to ensure the health and safety of all participants. Look forward to virtual engagement through social media, email, and our website that encompasses the spirit of the event celebrating all animals. Join in the fun by starting your own fundraiser and challenge your friends. More information coming soon on our website!

 **A.D.O.P.T.** More information coming soon at:  
PET SHELTER [www.adoptpetshelter.org/news](http://www.adoptpetshelter.org/news)



## SOCIAL Corner

Maria Miranda  
Event Director and Social Chair

Greetings neighbors and wishing everyone good health, I'm announcing the first annual Tamarack Fairways Yard Sale. We're planning to have it from June 10-12, 2021. We'll run it from Thursday through Saturday. If you wish to participate, please email me at [m567hernandez@yahoo.com](mailto:m567hernandez@yahoo.com) by Friday, June 4th.



## Use your extra yarn & fleece to comfort homeless pets!



Comfort for Critters makes handmade blankets to comfort animals living in animal shelters. Our blankets are knit, crocheted, made with fleece, sewn, quilted and more!

While these pets await adoption, the blankets provide a comfortable bed year-round. When they are adopted, their blanket goes with them, providing something familiar as they adjust to their "forever family".

We are always interested in adding volunteers to our growing team, since we support 300+ shelters across the US! We're also interested in receiving your "extras." We accept donations of fleece (at least 12" in width) and yarn (full or partial skeins).



For more information:  
[www.ComfortForCritters.org](http://www.ComfortForCritters.org)  
[info@ComfortForCritters.org](mailto:info@ComfortForCritters.org)

## BE A RESPONSIBLE PET OWNER AND SCOOP THE POOP!



When taking your dog out for a walk, please make sure you scoop the poop even though you don't think anyone is watching. It's the neighborly thing to do! Your neighbors will thank you!

**Help Keep Tamarack  
WASTE FREE!**

**Your local contact:**  
3550 Monarch Circle; Naperville  
Feel free to call Kathy at 630-650-0440 with questions or simply drop off all bagged/boxed donations on the front porch. It will be monitored closely. Thank you!



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# It Pays to Sell with a Real Estate Agent



Today, it's more important than ever to have an expert you trust to guide you as you sell your house.

**For Sale By Owner (FSBO)** is the process of selling real estate without a broker or real estate agent representing you. Here's why selling as a FSBO is a big mistake.

You're Likely to **Net More Money** Working with an Agent



Houses sold with an agent net an average of **6% more** than those sold on their own.<sup>1</sup>

Selling on Your Own Can Be Difficult from a **Legal Standpoint**



**Real estate agents act as a third party to help you avoid legal jeopardy.** This is one of the major reasons why FSBOing has dropped from 19% to 8% over the past 20 years.<sup>2</sup>

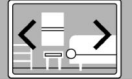
Negotiating the Deal Is **Complex**



**Here's who you'll have to negotiate with if you try to sell your house on your own:**

- Buyer
- Buyer's Agent
- Home Inspector
- Appraiser, if there's a question of value
- Buyer's Attorney, in some parts of the country

**Your Safety Is a Priority**



**When you sell on your own, it's very hard to control entry into your home.** Real estate professionals are experienced in keeping you safe with **proper COVID-19 guidance.**

They also use technology like **virtual tours** to limit access to your home.

Selling your house on your own leaves you to manage the entire transaction by yourself. Before you decide to take on this challenge, let's connect to make sure you're safe and successful every step of the way.



<sup>1</sup>Collateral Analytics  
<sup>2</sup>NAR



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# Code Enforcement News

Marcia McKee | Tamarack Fairways Code Enforcement Committee

## HOW TO KEEP YOUR LAWN HEALTHY AND WEED FREE!

**W**hen the time comes to put your house on the market, over 90% of top real estate pros recommend tackling basic yard care.

As an average homeowner, most of us spend 4 hours a week on our lawn and mow your lawn 30-40 times a year. If you keep a healthy lawn it will provide a natural maintenance and protection plan. It serves as a giant air conditioner to help cool your home. It releases a tremendous amount of oxygen and captures tons of dirt and dust to help keep you and your family healthy. It gives you a place to play backyard games, too!

Most people think it's a lot of work to maintain a lawn however it's not a big job if you know when and how to do it. Here are some lawn tips for keeping your lawn healthy and maintain curb appeal:

### — Adjust your cutting height to the time of year, use a sharp mower blade.

A well-maintained, sharp and balanced blade cut grass cleanly and evenly. A dull one tears grass instead of cutting it cleanly. Damaged grass turns yellow, requires more water and nutrients to recover, and is more susceptible to disease. An unbalanced blade compounds the problem and can damage your lawn mower's bearings. Sharpening and balancing a blade three times a year is usually enough to maintain a good cutting edge — unless you hit lots of rocks.

### — A few good soakings are better than lots of light sprinklings.

Lawns generally require 1 to 2 inches of water per week from you or Mother Nature, applied at three or four-day intervals. But this varies drastically depending on the temperature, type of grass and soil conditions.

When your lawn loses its bounce or resiliency, or when it wilts, exposing the dull green bottoms of the blades, it needs water. In general, water until the soil is moist four to five inches down, then wait to water again until the top one or two inches dries out. To find out how much water your sprinkler delivers, set out a cake pan, turn on your sprinkler, and then time how long it takes for the water to reach a depth of one inch.

The best time of the day to water is



early morning. Water pressure is high, less water is lost to evaporation and your lawn has plenty of time to dry out before nightfall. Lawns that remain wet overnight are more susceptible to disease caused by moisture-loving mold and other fungi. Properly watered lawns develop deep, healthy roots.

Improperly watered lawns receive short daily watering's that promote shallow root growth.

### — Mow only the top one-third of the grass blade and don't rake up the clippings.

The top one-third of a blade of grass is thin and "leafy," decomposes quickly when cut and can contribute up to one-third of the nitrogen your lawn needs. While it's decomposing, this light layer of clippings also helps slow water evaporation and keeps weeds from germinating.

But the bottom two-thirds of a blade of grass is tough, "stemmy" and

slow to decompose, contributing to thatch. When thick enough, thatch prevents sunlight, air, water and nutrients from reaching the soil. Cutting more than the top third also shocks grass roots and exposes stems, which tend to burn in direct sunlight.

So, if two inches is your target grass height, cut it when it reaches three inches. Since grass grows at different rates at different times of the year, "every Saturday" isn't necessarily the best time to mow. Sometimes you need to mow it more, other times less.

### — With fertilizers and weed killers, timing is everything.

When applying weed killers and fertilizers, take into account variables like geographic location, grass type, weed type and soil conditions. Attack weeds in the early spring and

summer before they have a chance to develop deep root systems, go to seed or reproduce.

Different weeds require different chemicals and methods. It's best to eradicate grassy weeds like crabgrass with pre-emergent weed killers, which destroy germinating plants as they sprout. Broadleaf weeds need to be attacked while they're young and actively growing; spraying the leaves of individual plants or patches of plants is most effective. Dandelion killers work by literally growing the plant to death.

### — Fertilize in early spring to jump-start root development.

Fall feedings help repair summer damage and spur the root growth that goes on for several weeks even after the top growth stops, helping grass survive the winter. Light feedings in between help maintain healthy growth are rendered useless by water. Heed the safety warnings, too.



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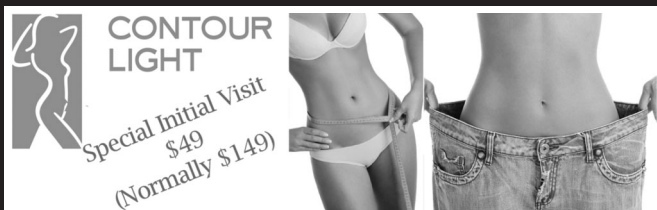
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