



THE NEWSLETTER OF THE TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION

From the President

June | 2021

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

ou enjoying the return to temperatures above 50 degrees? The Board of Directors and myself were disappointed with the April General Meeting that we held on April 27th. The nine members of the HOA board outnumbered the homeowners who attended the meeting in person or via Zoom. Obviously, we did not have a quorum of 25 homeowners and could not conduct any official HOA business.

We do need to have an approved budget for 2021 before year end. During the month of June we will send out an email soliciting a vote on the 2021 budget and other issues. Hopefully, we can get 25 homeowners to reply with their vote. During the meeting, we introduced two new members of the Board of Directors. Robin Schmidt and Chris Lequin volunteered to become board members. Their final approval will be deferred until we have a general meeting with a quorum.

I would like to remind homeowners that our homeowners association's Declaration of Restrictions require HOA approval for all external changes or alterations to their home. Fences, pools, decks, painting, roofs, additions, structures of any type, screening garbage cans, etc. require the homeowner to submit a Project Approval form to the Architectural Beautification Committee (ABC) for approval.

The Project Approval form can be downloaded from the HOA website under https://tamarackfairways.org/project-approval/. Bypassing the ABC process results in you assuming all the risk if your action is unacceptable. This process is one of the main ways an HOA can protect the value of your investment.

Re-establishing the lighting for the Route 59 monuments is making progress. The two monuments will be rewired first, followed by installation of LED lighting. The median strips lighting will follow.

If you are new to Tamarack Fairways or your contact information has changed, please complete an online form located on our website at

https://tamarackfairways.org/communications/. The form is titled Update Contact Info & Notice/Voting Preferences.

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 at: https://tamarackfairways.org. Stay Safe.

INSIDE THIS ISSUE

Real Estate News Update	2
Board Directory	3
Renting Your Home	4
Help Keep Tamarack Beautifu	14
Code Enforcement News	5
Architectural Beautification	5
Puzzler Page	6
Upcoming Events	7
The Happy Gardener	8
Pet Tales	10



he level of equity homeowners have is at an all-time high. According to the U.S. Census, over 38% of owner-occupied homes are owned free and clear, meaning they don't have a mortgage. Those with a mortgage are seeing their equity skyrocket too. Every time real estate values increase, homeowners get a dollar-for-dollar gain in their home equity.

According to the first-quarter 2021 U.S. Home Equity Report from ATTOM Data Solutions:

"17.8 million residential properties in the United States were considered equity-rich, meaning that the combined estimated amount of loans secured by those properties was 50 percent or less of their estimated market value.

The count of equity-rich properties in the first quarter of 2021 represented 31.9 percent, or about one in three, of the 55.8 million mortgaged homes in the United States. That was up from 30.2 percent in the fourth quarter of 2020, 28.3 percent in the third quarter and 26.5 percent in the first quarter of 2020."

This surge in home equity has given most homeowners the opportunity to use that equity in one of two ways:

- 1. Refinance to cash out some of the equity or lower their current payment
- 2. Move to a home that better fits their current needs

Let's break down the possibilities.

1. REFINANCE

An abundance of equity and record-low mortgage rates can make refinancing a home

very easy. Some homeowners choose to refinance so they can lower their payments. Others convert a portion of the equity to cash while keeping their monthly payment the same.

There are many homeowners who could take advantage of lower rates and higher levels of equity, but they haven't yet. According to an Economic & Housing Research Note from earlier this month, there were over five million homeowners with a loan funded by Freddie Mac who would benefit by refinancing their loan. As of January 2021, there were:

- 452,122 loans with an average mortgage rate of 6.17%
- 1,027,834 loans with an average mortgage rate of 4.39%
- 3,687,780 loans with an average mortgage rate of 4.21%

With mortgage rates currently hovering around 3%, any of these homeowners would benefit from refinancing. They could lower their payments by hundreds of dollars per month or cash out large sums of equity while keeping their monthly payment the same.

Example: If a homeowner has a \$200,000 fixed-rate mortgage with a 6% interest rate and refinances that loan to a 3% interest rate, their monthly mortgage payment (principal and interest) will go from \$1,199 per month to \$843 per month – a savings of \$356 a month, or \$4,272 each year.

On the other hand, if they keep their mortgage payment the same, they could cash out a significant amount of their equity.

2. MOVE INTO YOUR DREAM HOME

The past year prompted many households to redefine what a dream home really means, and it's something different to everyone. Those who have a high mortgage rate could use their equity as a down payment and perhaps buy their next home without significantly raising their mortgage payment.

Example: Suppose a person bought a house for \$216,000 at the height of the market in 2006. (The median home price in May of 2006). If they put 10% down and took out a mortgage of \$194,400 at 6.41% (the average rate in 2006), the monthly mortgage payment (principal and interest) would have been \$1,217.

According to the National Association of Realtors (NAR), a typical single-family home has grown in value by approximately \$150,000 over the last fifteen years. That means the \$216,000 house would be worth about \$366,000 today.

After deducting selling expenses, they would be left with about \$130,000 (\$150,000 minus approximately \$20,000 in selling expenses).

A seller could take that equity and use it as a down payment on a new house. Let's assume they purchased a home for \$450,000 (roughly \$80,000 more than the value of their current home). If they put the \$130,000 down, they could take out a mortgage of \$320,000 with a 3% interest rate. The monthly mortgage payment (principal and interest) would be \$1,349. Therefore, they could buy a home worth \$80,000 more than the one they have today and only spend an extra \$132 per month.

Bottom Line ~ Whether you're refinancing your house or moving to a new home, your current mortgage rate and your level of equity are crucial in your decision-making process. Look at your mortgage documentation to find out your interest rate, and then let's connect to determine the potential equity in your home. You may be surprised by the opportunities you have. If you have any questions, please contact me at Jan.mackey@bairdwarner.com or 312-342-4624

Youth Services List

Baby-sitting

• Kyliegh Jeffords 331-457-5425 or

mbeeteach@yahoo.com

- Natalie McKee 630-922-7228 or tufftonv@aol.com
- Katie Braun 630-301-1386 or jmbraun111@comcast.net

Pet-sitting or Dog Walking

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

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.

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 NON-LIFE THREATENING NUMBERS	911
Fire/Ambulance	815-436-5335
Sheriff, Will County	904-1230
Edward Hospital	355-0450
Copley Hospital	978-6200
Poison Control	1-800-942-5969
	1-000-942-0909
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

WRITTEN COMPLAINTS

969-6550

Benet Academy

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

COST EFFECTIVE & NO CONTRACTS

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INFORMATION GUIDE Board of Directors

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Newsletter Chairperson

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Director Maria Miranda m567hernandez@yahoo.com

Social Chairperson

Director Chris Lequin chris@lequin.net

Architectural Modification Chairperson

Director Robin Schmidt schmidt.robin@sbcglobal.net

Legal Chairperson

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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 jan.mackey@bairdwarner.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."



RENTING YOUR HOME

Understand the Responsibility Involved

▼irst, you must determine whether being a landlord is an obligation you can even handle. The benefits of renting are

numerous, such as the ability to deter the vandalism that often plagues an empty home, the ease of tax breaks and the ability to generate income that covers the bills and possibly even create profit.

However, being a landlord is also one more responsibility you'll need to fit into your life, and it's safe to assume that things will sometimes fail to run smoothly. You'll need to stay on top repairs and maintenance, collect rent, dole out more for you homeowner's insurance policy, and try to avoid wear and tear on your property by keeping an eye on your tenant's housekeeping skills.

Screen Tenants Carefully

Start looking for a tenant as soon your property is ready to be shown. Then, choose your tenant very, very carefully. You need to be able to depend on this person not only to pay the rent on time, but also to keep your home in good condition.

HOA Responsibility

Homeowners who are leasing their home remain responsible for the compliance with the Covenants, Conditions and Restrictions included in the Declaration By-Laws and Rules and Regulations. This includes submitting the Tamarack Fairways Homeowners Association Property Lease Acknowledgment Addendum within 10 days of signed lease or upon occupancy, whichever comes first.



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!

Code Enforcement News

Marcia McKee | Tamarack Fairways Code Enforcement Committee

HAVE YOU HEARD THE NEWS?

ave you heard the News? Tamarack has By-laws, Rules and Regulations to ensure proper order and running of your community!

- By-laws help us run our HOA more smoothly.
- By-laws help members of our organization give direction and guidelines for what is acceptable behavior within our particular organization. If the boundaries of our organization are defined, but the function is not, problems like conflict of interest, misdirection of

focus or lack of productive activity will occur.

- When Tamarack Fairways
 Homeowners Association rules are
 properly set and followed, they
 provide a stable environment and
 human co-existence in a
 community, resulting in peace and
 order. They also set guidelines for
 property maintenance to help
 sustain our property values.
- One of the most important jobs our homeowners association Board has to do is to enforce the rules of the Association. The reason a

homeowners association has rules, regulations and covenants is to ensure proper order and running of the community.

Please go to the Tamarack
Fairways Homeowners Association
website and click on the Rules and
Regulation button to find out more
information on how these rules
and regulations help ensure proper
order and running of your
community.

https://tamarackfairways.org/rule s-regulations/

Architectural Beautification Committee *Update*

Chris Lequin | Architectural Chairperson

ello, Tamarack Fairways residents! Here's to a fantastic summer!

I wanted to introduce myself. My name is Chris Lequin, and I have lived in Tamarack Fairways for a little over 4 years with my wife Marianne, son Jackson, and Chocolate Lab Mac. We love living here, and really enjoy having the large lots and golf course views!

It is fantastic to walk through the neighborhood, and see the residents taking great pride in their homes and engaging in exterior improvement projects, both for the houses itself, and beautiful landscaping projects. We love seeing the constant improvements to our subdivision and think we live in one of the coolest spots in Naperville.

Please remember that you must submit a request for approval for exterior modifications to the

Architectural Beautification Committee. This ensures we do not have materials used that are prohibited as stated in the By-laws and Restrictions, or things such as fluorescent house paint, vinyl siding, etc. This approval process is an essential part of the HOA's responsibilities in maintaining and protecting our property values.

The link to the form can be found on the Tamarack Fairways HOA website https://tamarackfairways.org/wp-content/uploads/2020/05/TFHOA-Project-Approval-Form-Final-Ver-5-27-2020.pdf

Please complete the form and either mail it to the below PO Box, or if it's more convenient, email it to me at chris@lequin.net

Tamarack Fairways HOA PO Box 9246, Naperville, IL 60567

PUZZLER PAGE

Dad's favorite cooking

Across

- 1. Salon supply
- 5. Amazes
- 9. Face-to-face exam
- 10. "Forget it!"
- 11. Three oceans touch it
- 12. Orchard unit
- 13. Renounced
- 15. Ancient
- 16. Did a hair salon job
- 22. Prepare to fly
- 23. Porous rock
- 24. Religious
- image: Var.

center

- 25. Piedmont wine
- 26. Used a doorbell
- 27. Not as much

Down

- 1. Egg on
- 2. Gaelic language
- 3. Secular
- 4. Racing on skis
- 5. Counteracting the effects of a poison
- 6. Fishhook

10 11 12 13 14 15 20 21 22 23 24 25

27

- attachment
- 7. Duel tool

26

- 8. Plant starter
- 14. Matterhorn, e.g.
- 16. Cookbook direction
- 17. Maori dance
- 18. Neural transmitter
- 19. Yorkshire river
- 20. New newts
- 21. Speaker's platform

r E S S T S A 1 К О T |U|F **DISTRIB** al 70 I WED A **3|3|8|T** ON Ь

The headline is a clue to the answer in the diagonal.

June Sudoku

How to solve sudoku puzzles

No math is required to solve a sudoku. You only need logic and patience.

Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only

7	2	4	9	3	8	6	1	5
3	5	6	1	4	7	8	9	2
8	1	9	2	5	6	7	3	4
6	7	5	4	1	2	9	8	3
2	3	8	7	6	9	4	5	1
4	9	1	5	8	3	2	7	6
9	4	7	3	2	5	1	6	8
5	6	2	8	7	1	3	4	9
1	8	3	6	9	4	5	2	7

	2			8		
3			4		9	
8	1	2				4
	7		1			3
	3				5	
4			8		7	
9				5	6	8
	6		7			9
		6			2	

appear once in a column or row in the larger grid. The difficulty on this puzzle is easy.

Surf's Up!

NCUTBACKPTLRN SAERIALALRIAO HANGTENTEAAI OEDGISLKRHBLE UVUAOACRRSWSR LRLDEOKNAAERI DALIRHFOBEUED COLSPXYOLPGE RMRLLNUAFKQNT EWEAOAAMWOSIA TMLABPTKPYOR AZTSOHGSIZCTL OYRPDROPINNSP LTUBERIDINGGJ PTDUCKDIVEWR BEDAFTUOEPIWR

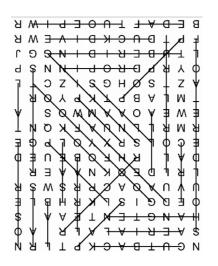
	000111001	OTTOOLDET
BAIL	HANG TEN	SNAKING
BARREL	KOOK	SNAP
CARVE	LEASH	STALL
CUTBACK	NOSE RIDE	STRINGER
DILLA	PEARL	TAIL

GOOFY FOOT SHOULDER

AERIAL

DROP IN POP UP TUBE RIDING DUCK DIVE **PUMP** TURTLE ROLL **FADE** RAILS WAXHEAD FLOATER ROCKER WIPE OUT

PEARL



Upcoming Events

Farmers Market – The 95th Street Farmers Market is open each Thursday from 3- 7 pm in the parking lot of the 95th Street Library, located at 3015 Cedar Glade

Glade Phillips Park Zoo in Aurora will reopen to the public June 13. Naperville 10K and 5K - June 13 - Race winds through some of Naperville's scenic sites ending at Centennial Park. Registration is now open. naperville10K.com **Summer Place Theatre** — June 18, 19, & 20 at 7 pm with Summer Lovin': An Original Music Revue outdoors at the 95th St. Community Plaza Wagner Performance Pavilion, 3109 Cedar Glade Drive in Naperville. Audiences will lounge on picnic blankets and be serenaded with classics like "Too Darn Hot" (Kiss Me, Kate) and "Sunday" (Sunday in the Park with George). Kick off your shoes and dance in the grass to "Another Day of Sun" (La La Land) and "The Schuyler Sisters" (Hamilton). And sing along to hits like "In Summer" (Frozen) and, of course, the karaoke classic "Summer Nights" (Grease). Get your tickets now lawn seating is limited and this show is Too Darn Hot! Classic Car Show — June 19 - 9 am - noon, Downtown Naperville, 175 W. Jackson Ave., (between Eagle and Main Streets). Take a leisurely stroll down the Riverwalk and enjoy looking at over 100 Classic Cars

in all makes and models.

www.downtownnaperville.com/

Tribute

event/downtown-naperville-

classic-car-show.

Naperville Women's Club Art Fair - June 25 and 26, Naper Settlement. 10 am to 5 pm. The NWC signature tradition for over 60 years – is a community celebration of the visual arts bringing over 100 talented artists, fine crafters, and gourmet food vendors together to browse and shop in a perfectly charming atmosphere. The Fair is free including admission to the Settlement. For more info visit www.napervillewomansclub.org. Earth Day Fair — Sunday, June 27 at 1 pm at Knoch Knolls Park, 336 Knoch Knolls Road. Learn about the businesses in our community that support sustainable practices, talk to the experts, get free native plant seeds and LED lightbulbs. Children's activities and more! Naperville Salute - The Naperville Salute is our Family-Friendly Independence Day Hometown Celebration, centered around our appreciation for Veterans, Active Military, First Responders and their Families. The footprint will encompass Rotary Hill July 2 and 3 along the Riverwalk in downtown Naperville. Fireworks will be held July 4th at Frontier Park in south Naperville. Riveredge Park in downtown Aurora will kick off their reopening. July 1 - REO Speedwagon. July 9 - Tusk - Fleetwood Mac Tribute July 16 - Stayin' Alive - Bee Gees July 30 - Hollywood Nights - Bob Seger Tribute August 6 - Get the Led Out - A celebration of The Mighty Zep. August 20 - Poi Dog Pondering August 28 - 24th Annual Blues on the Fox

Festa Italiana – Naper
Settlement, July 30, 31 and
August 1. Festa Italiana
showcases authentic Italian
culture, music, food, artisans,
and so much more at a 3-day
extravaganza with live Italian
and rock music, family friendly
entertainment, great merchants,
and authentic Italian restaurants.
Feast your eyes

on amazing dancers and singers, and then feast on the best Italian food Illinois has to offer.

First Annual Naperville Irish Fest A two-day family-friendly festival, will officially launch on Friday, August 6 with an Opening Ceremony at 2:30 pm. The fun continues Friday until 10 pm and begins again on Saturday, August 7 from 12 to 10 pm. Join the West Suburban Irish for live music, Irish cultural activities, Irish Dancing, a Hurling Tournament, Camogie Games, food, beverages, children's activities, rides, and so much more. The event is presented by the West Suburban Irish and will be held at the Frontier Sports Complex, 3380 Cedar Glade Road, in south Naperville. For tickets, volunteer opportunities, and to get the latest updates go to wsirish.org. Music lineup TBD. Paramount Theatre will begin its Broadway Series of shows on August 18, with the opening of







The Happy



Annette Carson | The Growing Place

Gardener

5 Top Tips for Container Success

ore than ever before, we are using our outdoor space as extended living space. Making your yard functional for your needs may include veggie and herb containers near the grill, or porch pots for curb appeal. Here are 5 top tips from The Growing Place Container Designers for your place to shine.

Plant with Personality

Containers come in all shapes, sizes, and materials. Choose from glazed, cast iron, wrought iron, terracotta, concrete, wood, tin, composite, and plastic planters. Make a theme or match your home décor. Set up a grouping of three planters in one color, or flank each side of the front door with containers for a symmetrical look. One simple thing to remember about choosing a container is proper drainage. Too much water building up in the container after rain can quickly drown the plants.

Place in Sun or Shade

Know the sun, soil, and moisture requirements for the plants you choose. The Growing Place has informational signs by each plant. For instance, there are plants for moist soil in shade as well as drought tolerant varieties for sun. You can choose from annuals, perennials, natives, succulents, and sedums. If choosing perennials, they can be transplanted to the ground in fall. A lightweight potting soil blend is best for all containers and hanging baskets. We recommend using the same potting mix we use to grow our plants, The Growing Place Choice Potting Mix.

Formula for Success

Remember the 'Thriller, Filler, Spiller' formula. Thrillers are the focal point of your container. This can be a showy flowering plant, a tall plant or branches, or even a fun garden accent piece. Fillers are mid-height plants that add volume to your container. They complement the thriller color and

contrast with its texture. Spillers are plants that cascade over the edge of the pot, soften the edges, and help to unify the design by use

color or texture.



Create a Mini Scene

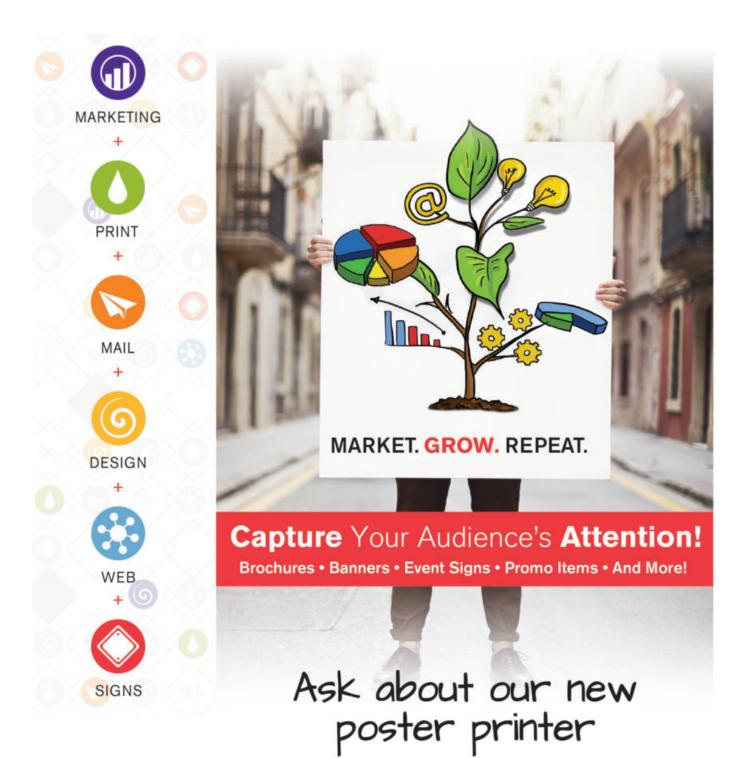
Miniature gardens let your imagination soar. A shallow container, a wooden box, or an oversized coffee cup is perfect for building a mini garden. The miniature plants, fairies & gnomes, fences, trellises, bridges, and other accents allow you to build the mini garden of your dreams. Children and adults alike enjoy mini gardens and often it becomes an ongoing shared activity.

Attract Birds & Butterflies

Certain plants will invite birds and beneficial insects within view. Parsley can be a Filler plant to feed caterpillars. Salvia, Dahlias, Angelonia, Pentas, Lantana, Zinnia, Alyssum, and Calibrachoa are annuals that attract butterflies and hummingbirds. Perennials like Rudbeckia, Buddleia, Delphinium, Digitalis and Gaillardia are a few of the great loves of butterflies and hummingbirds.

The Growing Place offers Grab 'N Go 13" and 16" containers for those wanting something fast or as a gift. These containers look great on their own, and can also be set inside your own decorative porch or patio pots. This makes for an easy transition from spring to summer plantings, summer to fall, and fall to winter greens.





www.allegranaperville.com katherine@allegranaperville.com 630-337-6714



Thank you for supporting our homeless friends!

NEWLY EXPANDED SHELTER NOW OPEN

Come see our Newly Expanded Shelter! With construction finally complete, we are so excited for all of the new



features of our shelter as well as more dog kennels and cat rooms for adoptable animals!

We cannot wait to show the public all that we have planned to

help animals in our community! But we still need your help to achieve our dream and meet their need!

Contributions to our Capital Campaign fund are greatly appreciated and Naming Opportunities are still available!

There's still time to leave your mark on this amazing project, so please visit our website to make a donation at www.naperhumane.org/donation-page-cc



IRON MUTT

SATURDAY, JUNE 26

Please join us for our first annual Iron Mutt on June 26th! This untimed fun run, walk, &/or cycle event is a great outing for all family members (including the furry ones), welcoming animal lovers and athletes of all experience levels. Children and well-socialized dogs are welcome (please have dogs on a 6ft. leash, retractable leashes are not allowed). All funds raised directly help the homeless pets of the Naperville Area Humane Society.

Saturday, June 26 (Registration begins at 8 am) *Cycle ride starts 8:30 am and Run/Walk starts at 9 am. If you are feeling like a true Iron Mutt and wish to participate in both, you of course are more than welcome to! Cycle portion is first.

Cost: Adults - \$25 (includes a t-shirt); ages 7-14 - \$15 (includes a t-shirt); ages 6 & below - Free!

Where: St James Farm Forest Preserve, 2S541 Winfield Rd, Warrenville (parking available)

Adoptable Pets of the Month...



Eddie | Male | 3 Years Old

Eddie is a 3-year-old BIG BOY, and unfortunately, this isn't his first rodeo at NAHS. Albeit he is cute, goofy and sweet - there are some things about him that we do want to make clear to give him the perfect new lease on life this time (and we think they're pretty simple)! Eddie should be an only pet. Please don't see that as a negative. Other animals stress him out. Normalizing that not every dog likes every dog is OK! This means walks in low key areas too or no adjoining fences. Let's just make everyone's life easier, especially Eddie's! He's a meaty guy and sometimes might want to wrestle like one. Not a mean bone in his semichunk body, but kids under 16 just may not be up to his speed and strength. If you've read this far and you think he sounds familiar and desirable, then we are looking for YOU! Familiarity with bully breeds would be great for him. Let's give this handsome fella what he rightfully deserves, furever.



Ilya | Female | 8 Years Old

Everybody always comments on my beautiful green eyes, but I'm more than just a pretty face. I am an easygoing and social kitty. I enthusiastically greet everyone with adorable little chirps and trills and I simply must be at the center of the action. Please don't let my age fool you. I still have a lot of energy and an infectious zest for life. I love to chase toys around and I'll even chase my own tail if I can't find a toy. I am fascinated by birds so a nice window perch would be great. I'm also a super sweet girl who enjoys lap time and being brushed. I really am the purrfect package and I'm just waiting for my purrfect home.

NAPERVILLE STATS 2021

Penny's average market time is 11 days Naperville average is 70 days

Penny's sale-to-list price is 101% Naperville average is 99%

Penny's average sale price \$577K
Naperville average \$557K

Penny's listings sell for \$20K more than the average sale price in Naperville!

In this fast paced market, now more than ever, it's more important to hire the expert to guide you.







CALL NOW 630.207.7001

PENNY O'BRIEN







Naperville Irish Fest



August 6th & 7th Frontier Sports Complex 3380 Cedar Glade Road, Naperville, Illinois



for more information....

www.wsirish.org

Join the **West Suburban Irish** for a family-friendly festival featuring Live Music, Irish Cultural Activities, Carnival, Hurling Tournament, Food, Children's Activities, and so much more. **FUN! FUN!**



Effective Affordable Health Care



All national health care plans include chiropractic coverage

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- Rehabilitation Specialists & Licensed Massage Therapists
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- Certified acupuncturist for sports, stop smoking and weight loss
- Affordable care plans available

WHITNEY CENTER







Chiropractic, Sports & Rehabilitation

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Contour Light will help you slim down those areas that are resistant to diet and exercise: waist, hips, thighs, arms and chin. Lose 5 to 20 inches in less than a month, while supporting detoxification and more youthful skin! No surgery, no pain, no recovery time.

Lose 5 to 20 inches in less than a month!



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- Sciatic Pain
- Migraine Headaches
- Scoliosis

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