

Tamarack



THE NEWSLETTER OF THE TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION

From the President

October | 2022

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

We do not need a calendar to know it is October. The quickly changing weather, trees, and flowers are leading us into fall. The Tamarack Fairways HOA is required to conduct two general meetings each year. The first meeting is in April and the second is in November. This year we are going to combine a short general meeting with a family event. We will be sending out the details in a few weeks. The meeting and event will be held on Saturday, November 12 at the Tamarack Golf Club. Please mark your calendar for that date.

We would like to thank Noe Miranda for his contributions as a member on our HOA Board of Directors. Noe is stepping down and is leaving an opportunity for another homeowner to join our HOA Board of Directors. We currently have a second opening on the HOA Board of Directors. We will be soliciting candidates to fill these openings at our November meeting. If you are interested or have questions, please contact me or any of the board members.

The State of Illinois has changed the law associated with Solar Energy System Installation. As a result, we have updated the TFHOA's Energy Policy Statement. The updated version of the statement is on our website at <https://tamarackfairways.org/rules-regulations/>. If you are planning to install a solar panel system, you must request approval from the HOA's ABC Committee and abide by our Energy Policy Statement.

This Illinois law is extremely heavy handed and the TFHOA has no ability to avoid the unattractive installation of solar panels.

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, official general meeting minutes and notices of future events are all on our website <https://tamarackfairways.org>.

ATTENTION TAMARACK FAIRWAYS HOMEOWNERS!

Let's all celebrate the beginning of fall and join your friends and neighbors for a Family Event that will follow a short general meeting on Saturday, November 12 at 5 pm at the Tamarack Golf Club.

More information to follow. Please mark your calendar.
Hope to see you all there!

Maria Miranda
Social Event Director

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If You're Thinking of Selling Your House This Fall... Hire a PRO

From the Board Secretary

Janice Mackey | jan.mackey@bairdwarner.com | 312-342-4624

Today's market is at a turning point, making it more essential than ever to work with a real estate professional. Not only will a trusted real estate advisor keep you updated and help you make the best decisions based on current market trends, but they're also experts in managing the many aspects of selling your house. Here are five key reasons why working with a real estate professional makes sense today.

1. A Professional Follows the Latest Market Trends

With higher mortgage rates and moderating buyer demand, conditions are changing and staying on top of the latest market information is crucial when you sell. Working with an expert real estate advisor helps ensure you can stay updated on what's happening. They know your local area and follow national trends too. More importantly, they'll know what this data means for you, and as the market shifts, they'll be able to help you navigate it and make your best decision.

2. A Professional Helps Maximize Your Pool of Buyers

Your agent's role in bringing in buyers is important. Real estate professionals have a large variety of tools at their disposal, such as social media followers, agency resources, and the Multiple Listing Service (MLS) to ensure your house is viewed by the most buyers. Investopedia explains why it's risky to sell on your own without the network an agent provides:

"You don't have relationships with clients, other agents, or a real estate agency to bring the largest pool of potential buyers to your home. A smaller pool of potential buyers means less demand for your property, which can translate into waiting longer to sell your home and possibly not getting as much money as your house is worth."

3. A Professional Understands the Fine Print

Today, more disclosures and regulations are mandatory when selling a house. That means the number of legal documents you'll need to juggle is growing. The National Association of Realtors (NAR) explains it best, saying:

"Selling a home typically requires a variety of forms, reports, disclosures, and other legal and financial documents. . . . Also, there's a lot of jargon involved in a real estate transaction; you want to work with a professional who can speak the language."

A real estate professional knows exactly what needs to happen, what all the fine print means, and how to work through it efficiently.

They'll help you review the documents and avoid any costly missteps that could occur if you try to handle them on your own.

4. A Professional Is a Trained Negotiator

If you sell without a professional, you'll also be solely responsible for all the negotiations. That means you'll have to coordinate with:

- **The buyer**, who wants the best deal possible
- **The buyer's agent**, who will use their expertise to advocate for the buyer
- **The inspection company**, which works for the buyer and will almost always find concerns with the house
- **The appraiser**, who assesses the property's value to protect the lender

In today's changing market, buyers are regaining some negotiation power as bidding wars ease. Instead of going toe-to-toe with all the above parties alone, lean on an expert. They'll know what levers to pull, how to address everyone's concerns, and when you may want to get a second opinion.

5. A Professional Knows How To Set the Right Price for Your House

If you sell your house on your own, you may be more likely to overshoot your asking price. That could mean your house will sit on the market because you priced it too high for where the market is now. Today, pricing a house requires even more expertise to ensure you get it right. NAR explains it like this:

"A great real estate agent will look at your home with an unbiased eye, providing you with the information you need to enhance marketability and maximize price."

Real estate professionals know the ins and outs of how to price your house accurately and competitively. To do so, they compare your house to recently sold homes in your area and factor in the current condition of your home. These steps are key to making sure it's set to move quickly while still getting you the highest possible final sale price.

BOTTOM LINE - Whether it's following local and national trends and guiding you through a shifting market or pricing your house right, a real estate agent has essential insights you'll want to rely on throughout the transaction. Don't go at it alone. If you plan to sell your house, let's connect.

Janice Mackey | jan.mackey@bairdwarner.com | 312-342-4624



TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION
RULES & REGULATIONS
PROCEDURES COVERING GARBAGE
Article I, Section 10 of the Declaration

Responsibility of Owner and/or Lessee:

- 1- All lots, including vacant lots, shall be maintained at the standards set forth by the appropriate governmental ordinance.
- 2- Trash, garbage or other waste shall be properly maintained in sanitary containers.
- 3- These sanitary containers shall be stored, kept and maintained within the dwelling units, within the garages on each lot or outside of the dwelling unit or garage if completely screened from view from the street and adjacent dwelling units.
- 4- Completely screened from view is defined as a built or purchased permanent screening that does not negate the integrity or value of the property and /or dwelling or adjacent property and/or dwelling.
- 5- The plans for the built or purchased permanent screening must be submitted to the Architectural Committee for approval prior to installation. The appropriate forms and instructions for submission can be found at www.tamarackfairways.org.
- 6- The sanitary containers are not to be placed at the curb until 7pm the night before pick-up and must be removed from the curb by 7pm the day of pick-up.

We the undersigned members of the Board of Directors of the Tamarack Fairways Homeowners Association consent to the above additions to the rules and regulations.

Gronne Meck

Gregory J. R.

Billy E. Richardson

[Signature]

Mark A. S. Lang



Pet Tales

By the Naperville Area Humane Society

1620 W. Diehl Road | Naperville | 630-420-8989

*Thank you for supporting
our homeless friends!*

KIDS & CREATURES WORKSHOPS (AGES 4-7)

Kids & Creatures Workshop offers young children the opportunity to learn about animals in a way that relates to basic school subjects (Math, Reading, Science & Geography). Workshops will be held on Tuesdays from 3:30 - 4:15 pm.

\$20 per date

Workshop A (Math): October 11

Workshop B (Reading): October 18

Workshop C (Science): October 25

Workshop D (Geography): November 1

ONE-DAY CAMPS (AGES 8-11)

Through crafts, games and activities we'll explore how we care for our animals at NAHS and how to be safe around all animals. Each camp will have specific lessons tailored to the holiday it is held on that will teach and entertain each camper!

Each One-Day Camp
runs from 9 am-12 pm.

\$75 per child

October 8 - Happy Howl-o-ween Camp

November 19 - Happy Barksgiving Camp

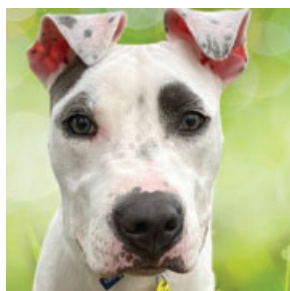
December 3 - Happy Holidogs Camp

January 16 - Martin Luther King Camp

February 20 - Presidents' Day Camp

www.naperhumane.org

Adoptable Pets of the Month...



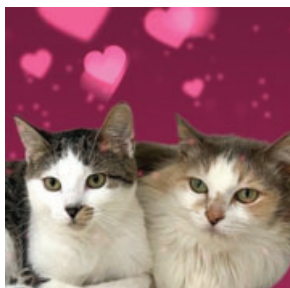
Cora • | Female • | Est. DOB 12/18/2021 | Adoption Fee: \$350

- Weight: 28 pounds - and growing!
- Curious, outgoing and affectionate; enjoys petting and loves toys
- Very eager to learn and treat motivated
- Active and would appreciate being in an active home
- Should be only dog; no cats
- Children in the home should be at least 13 due to size and energy

Amelie | Female | Est. DOB 3/21/19 | Adoption Fee: \$225

Marla | Female | Est. DOB 10/15/21 | Adoption Fee \$225

Have you ever met someone and you just knew immediately that you were meant to be best friends forever? That's how it happened with us. We have been inseparable since meeting each other. And now we're more than just friends...we are family. Marla arrived as a shy and frightened kitten, but Amelie took her under her wing and has nurtured her like a mother would. Amelie is extremely outgoing and seeks out attention and affection. Marla is much more cautious, but is gaining confidence every day and looks to Amelie for comfort and strength. We love to play together, snuggle together, and watch the birds together. Due to Marla's shyness, we are looking for a quieter home without small children. Marla will also need patience and time to settle in her new home. We would be best in a home without other pets. We really are a fun pair of kitties, so please come and see us.



10 Tips to Winterize Your Home!

Posted in Home

Welcome TO FALL

Chris Lequin — Architectural Modification Chairman

Hello Tamarack neighbors,

When the temperature begins to drop, consider these maintenance and end-of-season tasks that will help you winterize your home and protect your property. We've gathered 10 simple tips for winterizing your home avoiding heat loss and expensive energy bills and using warm air to your advantage so you can protect your home all winter long. Follow these steps to prepare your home for winter.

- 1 Check the gutters.** Prevent ice dams by cleaning out your gutters, installing gutter guards and making sure your attic floor is properly insulated. The attic itself should be well-ventilated and about 10 degrees warmer than the temperature outside.
- 2 Protect the pipes.** Protect against frozen pipes by insulating those that could be susceptible to freezing. When the temperature drops below 32 degrees Fahrenheit, keep a stream of water running in a few faucets to guard against freezing and bursting. To protect plumbing under kitchen and bathroom sinks, consider opening the cabinet doors so warm air can surround the pipes.
- 3 Seal the cracks.** Caulk holes and openings around windows, doors, air conditioners and mail chutes to help prevent cold air from seeping in. You can also install weather stripping and seals for an additional heat loss protection method.
- 4 Stop the slips, trips and falls.** Keep driveways and sidewalks clear of ice and snow and repair any issues with steps and handrails. You can also be prepared for winter weather safety by keeping de-icing salt handy for sprinkling on steps, sidewalks and your driveway. Be sure to read the directions for proper distribution and protective gear.
- 5 Install an emergency release.** Consider installing an emergency pressure release valve in your plumbing system. This will protect against increased pressure caused by freezing pipes and can prevent them from bursting. It's also a good idea to learn how to shut the water off and know where your pipes are located.
- 6 Keep it cozy.** Set your thermostat to at least 65 degrees Fahrenheit and make sure your house or apartment is well-insulated. Consider installing an energy efficient or programmable thermostat to help you keep warm air in the rooms you use the most without racking up high energy bills.
- 7 Have your heating system checked.** Furnaces, boilers and chimneys should be serviced at least once a year to clear any buildup and to keep them running efficiently.
- 8 Test your smoke and carbon monoxide detectors.** Residential fires are more common in winter, so it is important that all your smoke detectors work. Check them monthly and replace batteries as needed. You should also consider installing a carbon monoxide detector to avoid inadvertently trapping the toxic gas in your home.
- 9 Clear the yard.** Keep the trees trimmed and remove dead branches and debris from your yard. Ice, snow and wind can weaken trees and cause branches to fall and potentially damage your home, car or even yourself and others.
- 10 House the hose.** Remove all garden hoses that are attached to the house, drain them and store them away. Shut off the valves and insulate the faucet. If you're heading south for the winter, you need to take extra precautions. Turn the water completely off and consider having the plumbing system drained to keep pipes from freezing. Also, have a friend or neighbor check on your home regularly to look for any issues. If a problem is detected, act quickly to minimize potential damage to your property.

Also, a reminder, if you're considering home improvement projects to the outside of your home, or property, please remember to download the ABC form on Tamarack Fairways website, fill in appropriate sections, and provide appropriate backup and email to me at ballgame@me.com. See you around the neighborhood this fall! ~ Chris Lequin

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
- Olivia Calococci 630-605-6193 or oliviacalococci@icloud.com

Pet-sitting or Dog Walking

- Katie Braun 630-301-1386 or jmbraun111@comcast.net
 - Olivia Calococci 630-605-6193 or oliviacalococci@icloud.com
- ### Pet-sitting or Dog Walking
- David Hightower 630-922-7084 or khightower@aol.com

Services are for students under 18 years of age.
To be included email jan.mackey@bairdwarner.com

BEAR NEWS

"And here with the grizzly details..."



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

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Lots 3-9, 26-38	Khurram Mohammed
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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!

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Puzzler Page

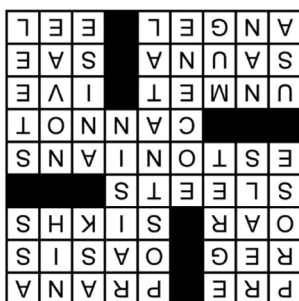
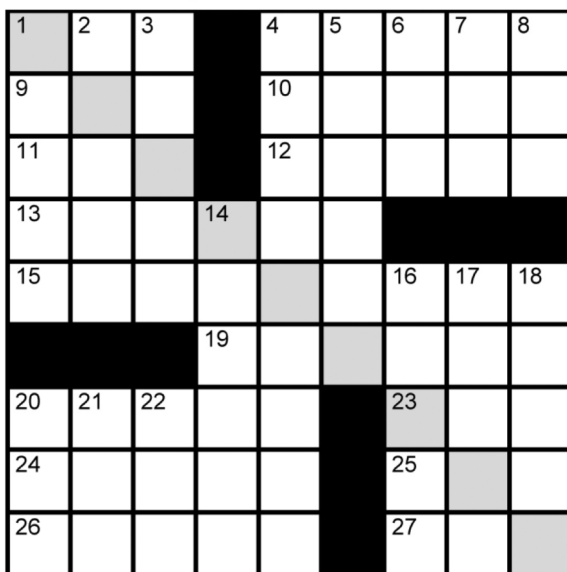
Enduring Plant

Across

1. Opposite of post-
4. Kind of yoga
9. Gas station abbr.
10. Desert sight
11. Henley need
12. Turbaned Punjabis
13. Rains ice
15. Tallinn natives
19. Is unable to
20. Not fulfilled
23. "___ Got a Secret"
24. Spa feature
25. Ed.'s request
26. Broadway backer
27. Unagi, at a sushi bar

Down

1. Nonpoetic writing
2. Former Spanish coins
3. Everglades wader
4. After childbirth
5. Cereal fruit
6. Inquire
7. Govt. medical agcy
8. Beast of burden
14. Geological period
16. Biscotti flavoring
17. Star bursts
18. Symbol of strength
20. Dos Passos trilogy
21. A Bobbsey twin
22. Coffee holder



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

Car Styles

R N A D E S T C A P M O C
E R A C S T R O P S B H X
T N Y Y U H U M V E E Q J
S A Y R V F O U R D O O R
G V H C U A C K T A X I H
A I O R R X N O P G V W A
R N T O O A U B U G G Y R
D I R B Y H C L L P S G D
Y M O T I M I E Z K E C T
K S D Q I M I J C M H I O
T W O D O O R K E A D R P
E K J U C R U I S E R T O
S U B C O M P A C T P C T
P A T R O L C A R W W E G
R O A D S T E R U O O L A
W G A U T O M O B I L E R

Automobile

Buggy

Compact

Coupe

Cruiser

Dragster

Electric

Four door

Hard top

Hot rod

Humvee

Hybrid

Jeep

Limo

Luxury

Minivan

Patrol car

Race car

Ragtop

Roadster

Sedan

Sports car

Subcompact

SUV

Taxi

Two door

Van

October Sudoku

How to solve sudoku puzzles

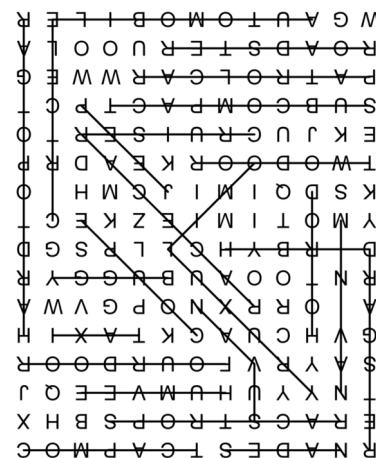
No math is required to solve a sudoku. You only need logic and patience.

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

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

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

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



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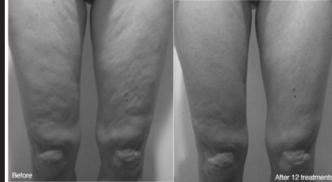


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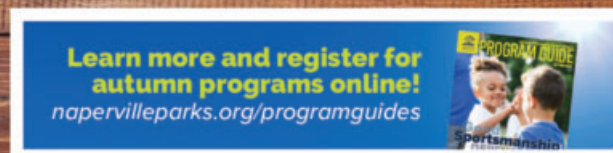
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Source: InfoSparks
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A top-down view of a workspace. In the center is a tablet displaying a color calibration chart with various colored squares. Surrounding the tablet are various items: a pair of black-rimmed glasses, a small potted plant with green leaves, several colorful highlighters, a silver pen, a yellow sticky note, a laptop keyboard, a spiral notebook, and a white cup of coffee with a blue lid.

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