

Tamarack



THE NEWSLETTER OF THE TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION

From the President

December | 2022

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

he Holiday Season is here, and the Tamarack Fairways HOA Board wishes you and your family a merry holiday season.

Many of you were able to attend our Dinner/Fall General Meeting on November 12. Dinner provided an opportunity for homeowners to interact with neighbors. Seventy people RSVP'd and 36 homeowners were represented which provided a quorum to conduct homeowner association business including the approval of the HOA's 2023 Budget.

During the meeting we reviewed our plans leading into 2023. We plan to publish and distribute a new subdivision directory by year end. The directory has been an effective way to publish our official HOA documents. I deferred updating the landscaping around the four entrance monuments until spring 2023. I will issue a Request for Proposal to update the landscaping before the end of the year and will have a recommendation

published before the April 2023 General Meeting.

We have several open positions on the HOA's Board of Directors. I have had several homeowners express an interest in joining the HOA Board. Official approval of new board members will be on the agenda for the Spring General Meeting in April. In January, I will hold a Board of Directors meeting and invite



homeowners interested in joining the board. This meeting will enable candidates to gain insight into the board's operation. If you are interested in attending the meeting or have questions, please contact me or any of the board members.

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.



f you're thinking about selling your house, you're likely hearing about the cooling housing market and wondering what that means for you. While it's not the peak intensity we saw during the pandemic, we're still in a sellers' market. That means you haven't missed your window. *Realtor.com* explains:

"... while prospective home sellers may lament that they missed their prime window, in reality, this is still a terrific time to sell. In fact, according to a recent Realtor.com® home seller survey, 95% of sellers who sold their home in the past year got more than they paid for it.

Nonetheless, some of the more prominent pandemic trends have changed, so sellers might wish to adjust accordingly to get the best deal possible."

The key to success today is being realistic and working with a trusted real estate advisor who can help you set your expectations based on where the market is now, not where it was over the past few years. Here are a few things experts say today's sellers need to consider.

BE WILLING TO NEGOTIATE

At the peak of the pandemic frenzy, sellers held all the leverage because inventory was at record lows and buyers were willing to enter bidding wars over homes that were available. This year, the *supply of homes* for sale has increased as the market cooled. Even though inventory is still low overall, buyers today have more options, and with that comes more *negotiation power*.

As a seller, that means you may see more buyers getting an inspection, requesting repairs, or asking for help with closing costs today. You need to be prepared to have those conversations. As Ali Wolf, Chief Economist at *Zonda*, says:

"Today's market is different than it was just six months ago. . . Sellers that want the contract to move forward should be willing to work with the buyer. . . Consider helping with the closing costs or addressing many of the items on the home inspection list."

PRICE YOUR HOME AT MARKET VALUE

It's not just that the number of homes for sale has grown this year. **Buyer demand** has also pulled back in light of higher **mortgage**

rates. As a result, pricing your house appropriately so you can catch the eyes of serious buyers is important. Greg McBride, Chief Financial Analyst at Bankrate, *explains*:

"Price your home realistically. This isn't the housing market of April or May, so buyer traffic will be substantially slower, but appropriately priced homes are still selling quickly."

You don't want to overreach with your price and deter buyers. At the same time, you don't want to undervalue your home and leave money on the table. This is another area where an *agent's expertise* comes in handy.

THINK ABOUT YOUR FIRST IMPRESSION ON BUYERS

Buyers have more options and are more particular about their investment since it costs more to buy a home given today's mortgage rates. As a result, you need to make sure your house shows well. As an article from *realtor.com* says:

"To stand out in the market, sellers should make their home attractive to buyers, which usually means some selective updates."

This could include everything from staging the home, to making small *cosmetic updates*, tackling repairs, or undergoing renovations. A trusted real estate professional will help you assess what may be worthwhile to do compared to other recently sold homes in your area.

BOTTOM LINE - To sum it all up, your house should still sell today and move quickly if you're realistic about today's market. As a press release from Zillow puts it: "... sellers need to do things right to attract the attention of these buyers — pricing their home competitively and making their listing attractive to online home shoppers."



Christkindlmarket

River Edge Park, Aurora | Free Now Thru - December 24 - 11 am Since 1996, German American Events, LLC, a subsidiary of the German American Chamber of Commerce of the Midwest, has hosted the Christkindlmarket Chicago as a free event, featuring international and local vendors with various offerings for all ages. The unique shopping experience, cheerful live entertainment and original food and beverages like the imported mulled wine from Germany, called Glühwein, make the Christkindlmarket a preferred and popular destination, mentioned by big media outlets like the Chicago Tribune, Choose Chicago, and Chicago Magazine. In 2021, it has been nominated as one of the Top 10 Holiday Markets by USA Today 10 Best Readers' Choice. More information at facebook.com/christkindlmarket.aurora

Santa is Coming to Town

Downtown Naperville

Now Thru - December 22

will enjoy a unique visit with Santa inside his magical workshop. Reservations are required; walk-ups will not be accommodated. Families are welcome to take their own photos and video. The line to visit with Santa will queue outdoors, so please dress for the weather. REGISTRATION REQUIRED \$10 per family -Santa's Workshop is located at the Riverwalk Café at 441 Aurora Avenue in Naperville along the Riverwalk. For more information and to register, go online to www.napervilleparks.org/santasworkshop

Little ones and family members of all ages

The Nutcracker

The Joffrey Ballet - Chicago December 3 -27

Magic is on the horizon for young Marie and the Nutcracker Prince, thanks to a

visit from the charming but mysterious Great Impresario. At the stroke of midnight on a snowy Christmas Eve when the lines between fantasy and reality blur together, Marie sets out on an unforgettable journey through Chicago's 1893 World's Fair, a marvel of sights, sounds, and enchantment. This annual holiday tradition celebrates the magic of the season and the rich cultural heritage of Chicago. Pricing and availability vary by performance. https://joffrey.org/ performances-and-tickets/2022-2023season/the-nutcracker/

Christmas Around the World and Holidays of Light

Museum of Science and Industry **Thru January 8**

Explore rich holiday traditions from around the globe while creating your own traditions with loved ones this season. This year, we celebrate the 80th anniversary of this beloved Chicago tradition, which began in 1942 with a single tree, newly decorated every day for 12 days to represent the countries fighting alongside America during World War II.

Today, Christmas Around the World features more than 50 trees highlighting a variety of countries and cultures, offering insight into the holiday customs celebrated by families around the world. It's the one-of-a-kind experience that brings a whole world of holiday joy under one roof. https://www.msichicago.org/ explore/whats-here/exhibits/christmasaround-the-world/

Illumination: Tree Lights at The Morton Arboretum

Explore 50 acres of the Arboretum's majestic trees during this one-of-a-kind spectacle of color, light, and sound featuring six dazzling new displays as well as returning favorites. You will be awed

and delighted by the first Illumination display in The Gerard T. Donnelly Grand Garden, leading to a spectacular laserlight finale. Also, new this year is Electric Illumination, a late-night experience for adults 18 and older with a curated mix of trance and progressive house music, synchronized to the breathtaking light displays. Be the first to be part of this exciting, limited run from 9:30 - 11 pm on December 16, 23, and 30! During Illumination, you'll journey along a onemile paved walking path amid festive music and lighting effects that highlight the beauty of trees in winter. Warm up by a crackling fire and roast marshmallows for s'mores, or stop in one of the concession tents for a snack and beverage. Tickets for all Illumination are now available. Advance purchase is recommended, as many nights will sell out. Please note that any ticket purchases made on-site during Illumination will be credit card only. https://mortonarb.org/ explore/activities/exhibitions/illumination

Brookfield Zoo's Holiday Magic

Wednesday through Sunday, December 1-4, 7-11, 14-18, Monday through Saturday, December 26-31 from 3 - 9 pm Zoo-goers can stroll along paths covered with more than two million twinkling LED lights. There's also a 600-foot-long Tunnel of Lights with thousands of colored lights all synchronized to music. It includes a holiday light show, animal encounters, ice skating, and photos with Santa and Mrs. Claus. Located on the East Mall, the skating rink is made of a synthetic plastic known as Glice®. The 40' x 80' rink is open during the zoo's Holiday Magic from 3 to 8:30 pm. The cost for unlimited time on the rink for all skaters is \$7. A limited number of skates are available to rent for a \$5 fee. Skaters are welcome to bring their own skates. www.czs.org/Magic



hen you make a wreath by hand, either as a gift or holiday decor for your own door, you express welcome and a circle of friendship. We're sharing our designer tips so you can have success in your own DIY project. The supplies below cover the basics. Embellish as you Embellish with Accents like, add additional elements if you wish, and bring your personality out in your design.

Supplies

22" Fraser Fir Wreath 2 Zip ties (one long, one short) Mix of 4 different greens 3 pine cones 1 winterberry branch 1 or 2 accent branches 1 bow

Create a Swag of Greens

Weave a large zip tie around the wreath making sure to not catch too many of the Fraser fir branches. Loosely secure the zip tie as this is where you will tuck branches before tightening in place. If you catch too many of the Fraser fir branches already on the wreath, it will create a pinch point in the Secure the Swag circular form of the wreath.

Starting with the Port Orford Cedar, create a 2 sided swag by tucking the ends of the branches under the zip tie. Don't worry about exposed ends just yet. to see if all the elements are secure

Slide in some Boxwood and White Pine. To get the most out of each branch, cut as close to an intersection as

possible. Too much weight on the swag will cause it to tilt forward when hanging on a door. Gently tighten the zip tie to start securing the greens in place without pulling the zip tie all the way tight yet.

Add pinecones on sticks next. You can put two below the zip tie and one above, or two on top and one below. It's your choice! Carefully add the winterberry branch, knowing you will probably lose some of the berries anyway. Winterberry looks lovely added to the portion that has one pinecone in it to balance the two pinecones on the other end of the swag.

Accent Branches are the Last Addition

You don't want to make accent branches too wide or long because they will get in the way of opening your door. Branches can be cut at intersections to get smaller pieces. Small sprigs of greens placed on top can cover the exposed ends of sticks.

Now it's time to tighten that zip tie! Make sure it is good and tight while holding your wreath together. Once tightened, give the wreath a little shake before cutting the excess end of the zip tie. If you can see any unneeded stems on the front, cut them carefully.

Flip the wreath over and gently set it down. On the backside, you'll see the ends of the pinecone sticks and some of the larger branches. Cut those ends at an angle that is flush with the back of the wreath to prevent scratching on your door.

Add the bow by taking the wire and wrapping it around the wreath following the zip tie. Secure the wire tightly. For the excess wire, we recommend wrapping it up around your finger and tucking the circled wire into the wreath frame. Cut ends of wire are sharp and can also damage your front door.

Position the Hanger

Use the smaller zip tie to create a hanger. Consider where you want the swag to be displayed while hanging. The zip tie can be placed next to the larger zip tie for a centered top swag, or slightly to the left for a 10 o'clock placement of the swag. Or you can secure the small zip tie slightly to the right for a 2 o'clock swag placement, or opposite the large zip for the swag to be on the bottom.

Winter Care of Your Wreath

Store your greens in a cool, dark place like an unheated garage until you are ready to create your wreath. You can mist the greens with water once or twice to help keep them fresh. Wilt-Pruf can be used on fresh-cut greens to lock in the moisture with a wax-like coating once they are secured on your wreath.



Pet Tales

By the Naperville Area Humane Society 1620 W. Diehl Road | Naperville | 630-420-8989 Thank you for supporting our homeless friends!

VETERINARIAN WORKSHOPS

The Veterinarian Workshops offer children ages 12-15 the opportunity to learn about a new topic each workshop. Topic examples include the importance of veterinarians, the jobs they do, animal reproduction and what you need to do to become a vet. They also may be able to watch a blood draw or microchip being done here at the shelter when available. There will be time to interact with a dog and cat each week.

INFORMATION

Designed for children ages 12 to 15

- Workshops meet on Tuesdays at the Naperville Area Humane Society from 3:45 4:45 pm.
- Registration fee is \$25 per date Please note there is a 3% credit card processing fee that will apply and a \$5 fee will apply for any cancellations.
- Policies and dates are subject to change. Please note the class will be canceled if we do not have at least three kids signed up.
- Our organization follows current government guidelines and you can learn more about current policies/practices by viewing or downloading this document.
- WORKSHOP DATES FOR 2022-2023 SCHOOL YEAR: December 13, 20 - January 10, 17. 31 - February 7, 14 and 21

EXOTIC ANIMALS

The Exotic Animals Program offers children ages 8-12 the opportunity to learn about a specific exotic animal each week through lessons and activities. They will also have time to interact with a dog and cat each week.

INFORMATION

Designed for children ages 8 to 12

- Classes meet on Thursdays at the Naperville Area Humane Society from 4:00 5:00 pm for three weeks.
- Registration fee is \$50 per student Please note there is a 4% credit card processing fee that will apply. A \$10 fee will apply for any cancellations.
- Policies and dates are subject to change. Please note the class will be canceled if we do not have at least three kids signed up.
- Our organization follows current government guidelines and you can learn more about current policies/practices by viewing or downloading this document.
- SESSIONS FOR 2022-2023 SCHOOL YEAR:

Session 1: Dec. 1, 8, 15 Session 2: Jan. 12, 19, 26 Session 3: Feb. 2, 9, 16

www.naperhumane.org

Adorable Adoptable Pets of the Month...



Hailey· | Female · | Est. DOB 2/23/2020 | Weight 40 lbs. Adoption fee \$300

- May be okay with laid back, tolerant males
- Full of love, energy, wit, humor and fun
- Loves attention, toys, activities of all kinds
- No cats, please!



JoJo | Female | Est. DOB 9/12/20 Adoption fee \$750

I am very affectionate and I speak with cute little chirps. I am learning about being brushed but, I do love belly rubs and having my head and ears scratched. When it comes to playing, I am pretty sure that EVERYTHING is a toy. I really, really love to play and that is probably the best way to break the ice. One last thing, I should be an only kitty. I will admit that I may not make the best first impression because I need a little bit of time to warm up. But I promise that I am worth the effort and you will see that I am a sweet kitty.

Youth Services List

Baby-sitting

- 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
- Abby Downing 630-945-8065 or Abby.Simone.downing@gmail.com

Pet-sitting or Dog Walking

- Katie Braun 630-301-1386 or jmbraun111@comcast.net
- Olivia Calococci 630-605-6193 or oliviacalococci@icloud.com
- David Hightower 630-922-7084 or khightower@aol.com
- Abby Downing 630-945-8065 or Abby.Simone.downing@gmail.com

Services are for students under 18 years of age.

To be included email jan.mackey@bairdwarner.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 COST EFFECTIVE & NO CONTRACTS

Call Rick at 630-963-9100 or rick@allegranaperville.com www.allegranaperville.com



INFORMATION GUIDE Board of Directors

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Newsletter Chairperson

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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."

Puzzler Page

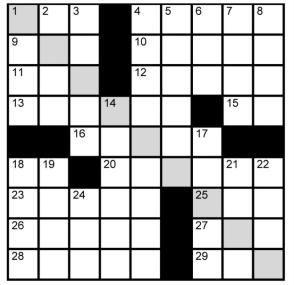
Across

- 1. Break bread
- 4. Type of asst.
- 9. "___ Got a Secret"
- 10. 100 equal 1 drachma in Greece
- 11. Shad delicacy
- 12. Seating sections
- 13. Hardened
- 15. Pa's mate
- 16. Heathen
- 18. Beaver St.
- 20. Wheaties or Cheerios
- 23. Sensational
- 25. Country singer Joe
- 26. Utopian
- 27. Cozy room
- 28. Strangely
- 29. Craving

Down

- 1. Dublin's home
- 2. Shakespeare, the Bard of
- 3. Get ready to drive
- 4. Presumably
- 5. Himalayan cedar
- 6. Automobile sticker fig.
- 7. Big-ticket __

Christmas tree



- 8. Astronaut's insignia
- 14. Relating to or characteristic of a group of people
- 17. Destitute
- 18. Hodgepodge
- 19. Labor PM of Australia
- 21. Sheltered, at sea
- 22. Boston suburb
- 24. Sunburned

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Ν	П	а		\neg	A	П	a	_
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The headline is a clue to the answer in the diagonal.

December 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

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

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

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

Cats

CZXAXSFELIDAE WSXNETTIKOMRL BEARYKXBAULEY RMVSPHOEPCLGN YABMOBPEEOINX LRFXCMSSNUQIS J G E A G E A G G G Y G N OATHMOHLTATTO RYGRIAXTIRTRW ITUUIMOFCCIEL EBERALAEAMKHE NXXPERULRGFTO TVWCOUIIAXQNP AIOGECNNCYOAA LLNQOEBEAIAPR RAGDOLLJLMIND

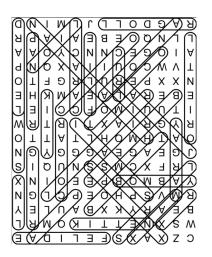
ANGORA	HIMALAYAN	ORIENTAL
BOBCAT	JAGUAR	PANTHER
BOMBAY	KITTEN	PUMA
BURMESE	KITTY	RAGDOLL
CALICO	LEOPARD	REX
CARACAL	LION	SERVAL
COUGAR	LONGHAIR	SNOW
CURL	LYNX	LEOPARD
FELIDAE	MANX	SOMALI

MARGAY

SPHYNX

GINGER OCELOT

FELINE





IF YOU ARE A VICTIM OF

STOLEN PACKAGES FROM

YOUR PREMISES...

File a NON-EMERGENCY police report

with the Naperville Police

Department on incidents affecting

you by going online to the city's

website at

www.naperville.il.us/services.

It's an all-too-familiar scenario — A long-awaited package finally arrives, only to be grabbed off your front porch before you get home. Ugh! If you're like most people, you probably feel violated, helpless, and really, really annoyed. It's completely normal to feel upset in the moment. But luckily there are a few things you can do to minimize the chances of getting a package stolen off your porch.

With the rise of online shopping has come the disturbing trend known as porch pirates. Porch pirates are thieves that steal packages

right from your front door. This theft is happening to millions of homeowners and costing victims countless dollars.

These pirates may not be sailing the high seas, but they're just as clever. They are known to follow delivery trucks around and as soon as they drop off the packages, the thieves grab their loot. Research shows that more than a third of Americans have had a package stolen from their porch at least once. If it hasn't happened to you yet, you could be next.

TIPS FOR STOPPING PORCH THEFT

Here are some ways to start protecting your packages today, plus some advice on what to do if a package is stolen off your porch.

Install a Doorbell Camera and Consider Extra Security Cameras

Thanks to modern technology, we can see what is going on in our homes even if we are miles away. A home security system that includes a smart lock and a doorbell camera gives you several ways to prevent theft. Everything from easy-to-install doorbell cameras, two-way voice cameras, and video surveillance from that send alerts to your smart phone when a delivery person rings your doorbell. This allows you to go home to secure your packages or ask a neighbor to secure it for you. You can also receive realtime notifications of suspicious activity and share them with the local police.

How do Doorbell Cameras Work?

Doorbell cameras are one of the easiest and most affordable home security devices. Most cameras on the market today offer a 160-degree field of view plus two-way audio that connects straight to your smart phone. With doorbell cameras, you can both hear and

see what is happening on your front porch. From there, you can see exactly when your package is delivered and communicate with the delivery person to place it in a safer location.

USE REAL-TIME VIDEO

Today's video technology allows you to live stream your home so you can see what is happening whenever you need to. This is a helpful feature. Not only can you see and speak to a thief in real-time, but you can also see a delivery person, unlock your door, and

ask the delivery driver to set the package inside the door. After the door closes, you can easily lock it so whether you're worried about a neighbor who stole your package in the past or any other porch pirates, real-time streaming can minimize the chance of it happening again.

WHAT TO DO IF A PACKAGE IS STOLEN

In the chance that someone swipes a package off your porch, there are a few steps you can take to possibly get a replacement or refund. Here are a few tips on what to do if someone steals your package from your porch:

- File a police report. If you've had something stolen off your porch, your first item of business should be to file a police report. They may not be able to do much about it if you don't have any evidence. But if you have footage from a video doorbell or other home security, they'll have a better chance of catching the criminals. You can also use your police report to file an insurance claim.
- Contact the sender. Some companies have generous policies relating to porch theft and will send you a new product right away if you reach out to them. Get in touch with the sender to find out if you can get a replacement. If not, maybe you can at least get a refund on the item.
- Report it to the delivery company. Whether your package was delivered by Amazon, FedEx, UPS, or USPS, it's worth contacting the delivery company to see if they'll give you a refund or resend the package. You may need to fill out a lost package claim. Keep track of your order number and emails relating to your package.



Happy

Wishing you a joyous holiday season & a happy New Year, filled with love, peace & laughter.

Penny O'Brien 630.207.7001 penny.obrien@bairdwarner.com #1 Agent Baird & Warner Naperville









CATALYTIC CONVERTER THEFT

Deterring & Preventing



Pay attention to suspicious people in the area. Often there will be a lookout while another is under the vehicle.



Always lock the vehicle and set the alarm. Increase alarm sensitivity if possible. Unique catalytic converter alarms are also available.



Park your vehicle in a garage or well-lit area.



Report suspicious behavior or activity to police.

Call 911 IMMEDIATELY.



Listen for power tools (Sawzall) especially during overnight hours.



Paint the catalytic converter with high temperature automotive exhaust spray in a bright color as a deterrent.

What is a catalytic converter?

The catalytic converter is part of a car's exhaust system and contains precious metals such as platinum, rhodium and palladium, which thieves can then sell illegally for cash.

LOSE FAT AT THE SPEED **OF LIGHT!**



Contour Light is the latest advancement in noninvasive body contouring technology.



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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ABOUT SELLING?



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4 Reasons to SELL your home during the holidays

Buyers who look for homes during the holidays are serious and ready to buy now

Sellers have less competition during the holiday season

Houses show better when decorated for the holidays

Some Buyers must buy before the end of the year for tax reasons or company relocations

Happy Holidays from Our Home to Yours!



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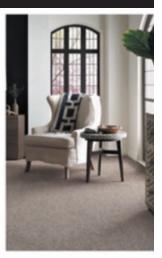


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