

# Tamarack

# Turf

THE NEWSLETTER OF THE TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION

## From the President

October | 2023

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

We are in the process of planning the homeowner association's required second 2023 General Meeting in late November or early December. We plan to finalize the meeting plans this month. Once the meeting is set, we will publish the date, time, and agenda.

We need to rethink the way we communicate with homeowners. We only have email addresses for 85% of the subdivision. The marketing email service we use tracks each email. Recent experience indicates that only 72% of the emails sent were viewed. However, viewed does not mean it was read.

We need to always use multiple communication options more effectively such as email, newsletters, website, social media, US Mail, pamphlets, etc.

The General Meeting will include the value of hiring a Property Management Company for 2024.

### Landscape Update Plans and the Proposed 2024 Budget

If the homeowner's name or contact information for your property is incorrect, please complete an online form located on our website at <https://tamarackfairways.org/communications/>.

The online form is named Update Contact Info & 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>.

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# Home Prices Are NOT Falling

From the Board Secretary

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

During the fourth quarter of last year, some housing experts projected home prices were going to crash in 2023. The media ran with those forecasts and put out headlines calling for doom and gloom in the housing market. All of this negative news coverage made a lot of people have doubts about the strength of the residential real estate market. If it made you question if you should delay your own plans to move, here's what you really need to know.

## Home Prices Never Crashed

Disregard what you saw in the headlines. The actual data shows home prices were remarkably resilient and performed far better than the media would have you believe (see graph).

This graph uses reports from three trusted sources to clearly illustrate prices have already rebounded after experiencing only slight declines nationally. That's a far cry from the crash so many articles called for.

The declines that did happen (shown in red), weren't drastic but were short-lived. As Nicole Friedman, a reporter at the Wall Street Journal (WSJ), says:

## "Home prices aren't falling anymore. . .

*The surprisingly quick recovery suggests that the residential real-estate downturn is turning out to be shorter and shallower than many housing economists expected . . ."*

Even though some media coverage made a big deal about home prices pulling back, the slight correction that happened is already in the rearview mirror. Basically, this data shows you home prices aren't falling anymore – **they're actually going back up.**

## What's Next for Home Prices?

The consensus from experts is that home price growth will continue in the years ahead and is returning to normal levels for the market. That means we'll still see home prices appreciating, just at a slower pace than the last few years – and that's a good thing.

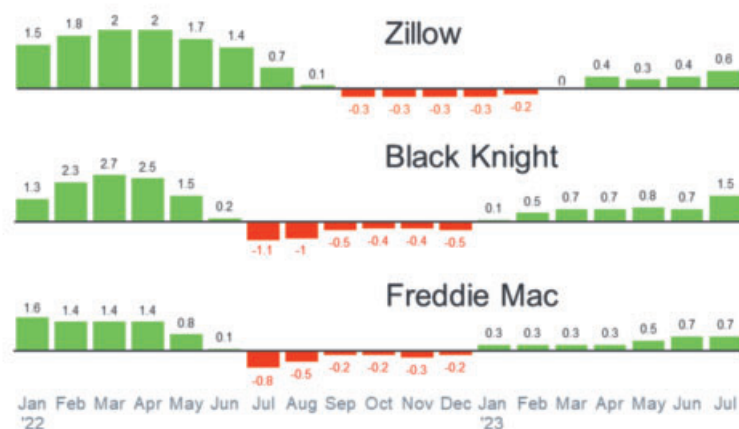
Some news sources will see home price growth slowing and put out stories that make you think prices are falling again. The return of misleading headlines like those is already having an impact on how homebuyers are feeling again. You can see how this affects general opinion in the Consumer Confidence Survey from Fannie Mae (see graph).

While the percentage of Americans who think prices will fall has been slowly declining this year, the latest Consumer Confidence data indicates that's ticked back up recently (shown in red). This change is surprising especially since the home price data shows prices are going up, not down. It tells you the impact the media still has on public opinion.

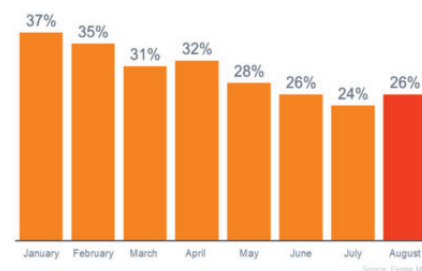
**Don't fall for the negative headlines and become part of this statistic. Remember, data from a number of sources shows home prices aren't falling anymore.**

## Percent Change in Home Values

Month-Over-Month, Zillow, Black Knight, & Freddie Mac (SA)



## % of Americans Who Think Home Prices Will Go Down over the Next 12 Months



**Bottom Line** — Even though the media may make things sound doom and gloom, the data shows home prices aren't falling anymore. So, don't let the headlines scare you or delay your plans. Let's connect so you have a trusted resource to cut through the noise and tell you what's really happening in our area ~ Jan Mackey

# Architectural Committee UPDATE

Robin Schmidt - Architectural Modification Chairperson

Here is the link to the form:

<https://tamarackfairways.org/wp-content/uploads/2022/04/TFHOA-Project-Approval-Form-Final-Ver-4-10-2022.pdf>

Please review the form carefully, as you not only have to fill out the first page, but also specific sections of the form, depending on your project. Also, please remember to attach relevant backup from your contractor. You can email me the form and backup, as an attachment at [ballgame@me.com](mailto:ballgame@me.com)

We all know that attractive and well maintained landscaping provides pride in ownership, and shows that we're good neighbors. But, it also comes with added financial benefit, increasing the value of your home, both while you own it, and when you go to sell it. And, a well maintained exterior and landscaping makes it much easier to sell your home, when you are ready to do so.

If you are squeezing in exterior projects, please don't forget to fill out an ABC approval form, found on our Tamarack Fairways website, <https://tamarackfairways.org/>, and then navigate to the Project Approval section where you need to fill out the approval form.

## 5 Simple Tips to Prepare Your Home For Winter

**W**inter is coming! And, with the recent drop in temperature and possibly early snowfall, there's no more

avoiding it. It's time to get prepared! It's important to keep up with the maintenance of your home for yourself and future buyers! So I've found a few tips to prepare your home for winter. Take care of business now so you can stay warm and cozy, avoid costly repairs, and spend your time enjoying the comfort of your home during our winter months!

### 1. STOP THE DRAFTS AND KEEP IT WARM

Chicago is the windy city! Check your home for air leaks, including windows, doors, and cracks in the walls. Also inspect areas outside your home. This involves taking a good look at faucets and air vents. Drafts not only bring the chill inside but can also put a hole in your wallet causing a big drain on your heating bill. Consider adding weather stripping or door sweeps around and under exterior doors, caulk any gaps, and if applicable, install storm doors and windows. A draft stopper is a quick and easy way to stop drafts, especially those coming from your front door, garage access, or balcony. If you want to keep the warm air in, consider using insulated curtains to keep the cold air outside! If drafts are really bad, invest in some self-stick plastic on windows you don't use that often.

Reversing your ceiling fans can also help keep your home warm. Check for a switch to change them so they push the heated air down. Also, change your air filters to ensure optimum efficiency. Dirty filters can cause heating problems.

### 2. PROTECT YOUR PIPES FROM FREEZING AND BURSTING

Before you do anything else, unhook all your hoses from outside faucets. Then, drain and check your exterior pipes. Replace any parts that show signs of weakness or moisture. Also consider insulating exterior and basement pipes.

Preparing your home for winter should also include insulating pipes in your home that are near windows and doors or areas that are unheated. Make sure you know how to turn off your water in case pipes do freeze and burst. It's also recommended to keep your thermostat set to at least 55 degrees (F). In fact, you should keep your heat on, even if you go out of town. This can help prevent your pipes from freezing and believe it or not, even save money on your heating bill. Consider installing a programmable thermostat to set temperatures for when you are home and away.

You should also flush your hot water tank to remove sediment and insulate older hot water tanks to conserve energy and save money.

### 3. CLEAN YOUR DRYER VENTS

You may not realize it, but dryer vents can be a

major fire hazard. In addition to cleaning your lint filter after each load, you should also clean the lint vent. You will be shocked at how much lint gathers here. These vents can be located at the back or front of the dryer. Check your manufacturer's instructions for how to clean the vent.

### 4. CHECK YOUR ROOF AND OUTDOOR LIGHTING

It's important to do this before winter takes its toll. Make sure to clear your roof of debris including leaves and stray tree limbs. Also, trim limbs that could fall and damage your roof. Check for loose shingles and clear your gutters and downspouts. Leaves, sticks, etc., can prevent melting snow from draining and create ice dams which in turn can leak into your roof and cause damage.

Check the seals around your chimney and vents. Consider hiring a chimney sweep to remove debris that could become a fire hazard. Make sure outside lighting is in working order. This is especially important as temperatures drop and sidewalks and driveways could be covered in snow and ice.

### 5. BE PREPARED FOR WINTER STORMS AND EMERGENCIES

You never know when the next big storm will hit. Protect your entryway and avoid slipping hazards with boot trays, rugs, and outdoor mats. Check your batteries in your smoke and carbon monoxide detectors. You should have a smoke alarm in every room, including hallways. It's also a good idea to review your home insurance to ensure coverage for storm damage.

Make sure you are prepared for winter with a good supply of snow shovels, salt, window scrapers, batteries, flashlights, etc. Don't forget to clear your decks and balconies after a snow storm. Make sure your snow blower is in working order.

Be prepared for outages. It may seem old-fashioned, but it's smart to keep a battery-operated radio on hand if power goes out and you can't recharge your phone or electronic devices. Keep a supply of bottled water and non-perishable food on hand so you don't have to leave your house in terrible weather.

### PREPARE YOUR HOME FOR WINTER NOW AND AVOID COSTLY REPAIRS LATER ON

Keeping your home well maintained during any season will help you save money in the long run. Preparing your home for winter now means you can avoid costly repairs later on.





# New Committee

## Tamarack Fairways HOA STILL Looking for Volunteers with NO Board Commitment!

Submitted by Board Member, Kathryn Peters



**Welcome  
TO  
TAMARACK FAIRWAYS**

The newly established Good Neighbor Support Committee is still looking for a representative or two from each block in the neighborhood to meet their neighbors, deliver "Welcome Baskets" to new neighbors and help spread the word about Association happenings. Kathryn Peters, 10604 Burnham Court, is the TFHOA Board Member organizing this committee. She and her wife Marcia moved here in 2019 from the suburbs of St. Paul and Seattle. They were raised in the Midwest and were struck by the stand-offishness of neighbors on the west coast. They were relieved to find great Midwest neighbors in Lake Elmo (near St. Paul) and again here in Naperville. Covid taught some social lessons. Kathryn remembers the winter of 2021, still during a quarantine period, standing out in the cold with warm drinks chatting with socially distanced neighbors, literally over the fence.

Kathryn is a retired K-12 Physical Education Teacher and reminds people that while your neighbors may not need to be your best friends, the midwestern expectation is respect and kindness be extended to people, especially neighbors. She strongly believes people who live in this development are responsible citizens who care about their neighbors. We all have big, wonderful homes with similar needs from time to time. Information for service professionals like plumbers, electricians, snow removal and landscaping can be shared.

Please contact Kathryn Peters at [kkpeters@comcast.net](mailto:kkpeters@comcast.net) to volunteer! She has volunteer Block Reps for Burnham Court and part of Royal Porthcawl ready to go! If you already know your neighbors, you are a perfect fit for this job!

### Her vision for this committee is:

- Good neighbor communications on a small personal scale, block by block
- No Board commitments by Block Reps, just regular information points from Kathryn via email
- Re-establishing Welcome Baskets to new neighbors
- Helping neighbors struggling with HOA rules so that no one gets reprimand letters, fines, or court actions from the HOA or Will County for fixable issues like trash cans and yard upkeep.

## Code Enforcement Committee

*Tamarack Fairways Homeowners Association*

### SINGLE FAMILY RESIDENCE AND PROCEDURES FOR COVERING LEASES REMINDERS!

Reminders to our homeowners there are important Declarations of Restrictions that need to be followed under Tamarack Fairways Homeowners Association Rules and Regulations: *Article I, Section 1. States; "Lots within the Property shall be used for single family residences and for no other purposes."* In addition to Article 1, Section 1, Section 18 states the rules and regulations on procedures for covering leases. Here is the link for quick access and a helpful explanations of our Procedures-Covering-Leases.pdf ([tamarackfairways.org](http://tamarackfairways.org)).

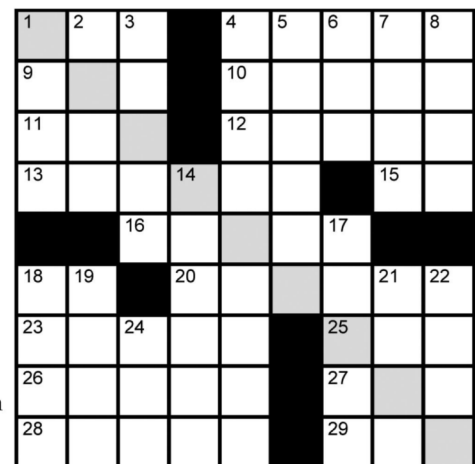
### Final Rest

#### Across

1. Chitchat
4. Successor to Arafat
9. Neighbor of Wash.
10. Not as good
11. Turkish title
12. Anticipate
13. Paris art museum
15. In attendance
16. Layers
18. Therefore
20. In any case
23. Annapolis frosh
25. "Give it \_\_\_!"
26. Cambodian currency
27. To's partner
28. Oxen harnesses
29. Turner of TV channels

#### Down

1. Hockey score
2. Jason's ship
3. Doozie
4. Cognizance
5. Seedy Manhattan area
6. Maidenform product
7. Largest of seven
8. Paving stone
14. Practical, as a plan
17. Mine passage
18. Nimble
19. MÈlange
21. Shrek, for one
22. Fireplace fuel
24. Comics shriek



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



# The HAPPY Gardener

## It's time for a fall CONTAINER REFRESH!

*The Growing Place*

**A**re you ready for cooler evenings and a new splash of color? Plants in containers have been feeling the summer heat and humidity. Planters from May and June often look overgrown and tired this time of year. Here are some tips for freshening up those front porches and back decks with fall splendor.

### EASY AS 1-2-3

Assess what you like and don't like about your container gardens right now. Maybe you have a beautiful grass, but the filler petunias are spent and the coleus is overgrown. You don't have to replace every plant if some still look good and are tolerant of cooler fall temperatures.

Pull out the plants you wish to replace. Use garden tools if the roots are entwined. Loosen the existing soil and roots, filling in fresh potting soil as needed.

Add your favorite fall flowers! All plants in the annuals department this time of year are cold-tolerant and will last until frost. Pansies, ornamental cabbage and kale can even handle a light snow. Include a perennial, such

as heuchera, pulmoneria or hosta for a unique twist. Water them in and continue to water as needed.

### THRILLER, FILLER, SPILLER

The Growing Place Naperville and Aurora locations offer a wide variety of fall annuals that do well in cooler weather.

Remember to have a focal point plant placed in the center or back of the pot. Consider celosia, kale, or annual grasses for Thrillers. Filler plants are added to provide eye-catching color and texture. Marigolds, rudbeckia, pansies, ornamental peppers, 4" mums, and cabbages all come to mind.

Soften the container edge with Spillers such as ivy, lysmachia, calibrachoa, or wire vine.

### MUMS & NATURAL ACCENTS

Our mums are grown in 4", 8" and 10" containers as well as hanging baskets. Mums can be set alongside containers, bales of hay, cornstalks, pumpkins, and gourds for a fall display.

The 8" and 10" mums will fit into

most emptied containers you may already have at home. The 4" mums work best when planted with other fall annuals in a container.

Pumpkins and gourds can fill in holes and add a festive touch once outdoor temps are more steadily cooler. Birch branches, natural accents such as bell grass, cattails, and other preserved fall botanicals are additional options for containers.

Container gardening is a statement honoring what nature has in store each season. Draw eyes to your front porch or back patio this fall with fresh, cold tolerant plants to last until frost.

When you're ready to change your container over to winter greens, sticks, and berries or bows, visit us again and we will help you choose the accents that match your decorating



## Youth Services List

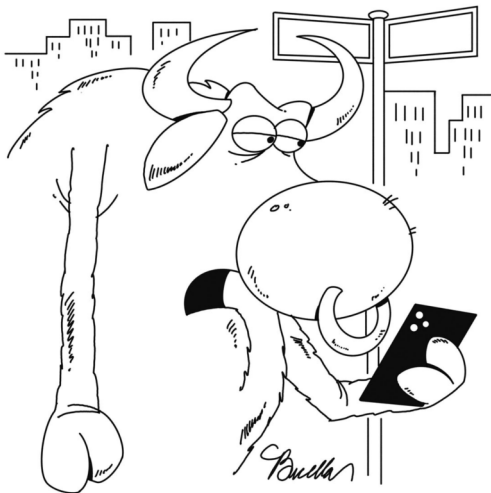
### Baby-sitting

- 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
- Aubrey Wright 708-717-0673 or christine.fortt@yahoo.com

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



"Hey, Siri, show me all china shops within a 5 mile radius."

## 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

## WANT TO ADVERTISE? DEADLINE - 15TH COST-EFFECTIVE PRICING & NO CONTRACTS

Contact Amy Scoville | Director of Business Development  
Call 312-343-3413 or amy@allegranaperville.com  
www.allegranaperville.com

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## INFORMATION GUIDE Board of Directors

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Newsletter Chairperson		
Treasurer	<b>Gokul Das</b>	grdas_it@yahoo.com
Assessment Letters, Invoices and Payments		
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Good Neighbor Program		
Director	<b>Marcia McKee</b>	tufftony@comcast.net
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Director	<b>Brad Culen</b>	
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Social Chairperson		
Director	<b>Chris Lequin</b>	chris@lequin.net
Architectural Modification Chairperson		
Director	<b>Robin Schmidt</b>	schmidt.robin@sbcglobal.net
Legal Chairperson		

## Moving or Refinancing?

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

## 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."



# Tamarack Fairways Subdivision

## Pet Owner Duties and Responsibilities

The purpose of this article is to remind residents of Tamarack Fairways of their duties and responsibilities concerning pets.

Tamarack Fairways HOA, Will County – Animal Control, and the State of Illinois all have restrictions, limitations, regulations, or ordinances concerning pets.

Tamarack Fairways Homeowners Association By-Laws and Restrictions contains animal restrictions: In the TFHOA Declaration of Restrictions Article I Section 9. No animals, livestock, poultry, fowl, or pigeons of any kind shall be raised, bred or kept on any lot, except that dogs, cats or other household pets may be kept, provided that they are not kept, bred or maintained for any commercial purposes. No dog kennels or dog runs of any type shall be kept or maintained on any of the lots and no household pets of any type whatsoever shall be kept, maintained, or housed anywhere on any of the lots, except inside the dwelling unit. Owners of household pets shall be responsible for cleaning up after their pets and shall repair and pay for any damage caused by their pets.

If a Tamarack Fairways subdivision property owner posted a “No Trespassing” sign, it must be honored by pet owners.

Illinois Animal Control Act. (510 ILCS 5/) This act provides the underlining support for Will County – Animal Control ordinances. For example, (510 ILCS 5/2.05a) Sec. 2.05a. “Dangerous dog” means (i) any individual dog anywhere other than upon the property of the owner or custodian of the dog and unmuzzled, unleashed, or unattended by its owner or custodian that behaves in a manner that a reasonable person would believe poses a serious and unjustified imminent threat of serious physical injury or death to a person or a companion animal or (ii) a dog that, without justification, bites a person and does

not cause serious physical injury. (Source: P.A. 93-548, eff. 8-19-03; 94-639, eff. 8-22-05.)

The Illinois Animal Control Act can be found on the internet at <https://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=1704&ChapterID=41#top>

Will County - Animal Control is the authority that addresses animal control in unincorporated residential properties. The following are excerpts from the lengthy CHAPTER 90: ANIMAL CONTROL set of ordinances. These ordinances mainly focus on dogs and cats. A key point of the dog related ordinances is when your dog(s) are outside your property they must be leashed.

### • 90.01 DEFINITIONS.

CONTROL. Any owned animal that is either secured by a leash or lead not more than five feet in length, or within the premises of its owner, or confined within a crate or cage, or confined within a vehicle.

RUNNING AT LARGE. Those animals which are not under control as defined in this chapter.

### • 90.10 REGISTRATION.

(A) Every owner of a dog, cat, or ferret four months of age or older, residing in the county, shall register the dog, cat or ferret at a place designated by the county animal control. The owner must present an approved, properly completed vaccination certificate and pay a fee set by the County Board. The county animal control will furnish the owner with a completed one year or three year registration certificate and an official one year or three year county rabies tag. The period of registration shall be concurrent with the period of vaccination.

### • 90.14 DOGS RUNNING AT LARGE PROHIBITED.

(A) No owner of a dog shall cause

or permit the dog to run at large at any time during the year in any unincorporated area of the county which has been subdivided for residential purposes. All dogs kept within any unincorporated area of the county which has been subdivided for residential purposes shall be controlled, as defined within this chapter, in a manner as to prevent the dog from running at large.

### • 90.18 BARKING OR HOWLING DOG.

No owner shall allow a dog to bark, howl or whine in an excessive continuous or untimely manner. The violation shall constitute a public nuisance. Licensed kennel operators, pounds, animal shelters, pet shop operators and dog dealers as defined in the State Animal Welfare Act are exempt from this section.

The complete list of ordinances “Chapter 90: ANIMAL CONTROL” can be found on the internet at: [https://codelibrary.amlegal.com/codes/willcounty/latest/willcounty\\_il/0-0-0-5353](https://codelibrary.amlegal.com/codes/willcounty/latest/willcounty_il/0-0-0-5353)

If you have questions concerning animal control or what to report an ordinance violation contact the Will County Animal Control at 815-462-5633.



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  
POOP FREE!**



*A Safer*  
**NAPER**

**Naperville is a Safe Community...**  
**It's not a Crime-Free Community!**

## 9PM ROUTINE

In Naperville we are fortunate to live in one of the safest communities in America, but we don't live in a crime-free community. In the first 6 months of 2023, 80% of our residential motor vehicle burglaries and 87% percent of residential burglaries were no-force, meaning they were happening to unlocked cars and residences.

### Remove the OPPORTUNITY

- Lock your vehicle (even if parked in the garage).
- Close your garage door.
- Lock your doors and windows.
- Use exterior lighting from dusk until dawn.

Other crime prevention strategies include situational awareness, utilizing the 9 PM Routine and recognizing the red flags and common denominators of frauds and scams. Trusting your instincts and reporting suspicious people and incidents to 911 are also useful in preventing crime. Learn more ways to safeguard your family, home and community by visiting [www.naperville.il.us/asafernaper](http://www.naperville.il.us/asafernaper).



## SCAM ALERT - Text Messages

There have been several reports of a scam recently where someone gets a legitimate looking text message appearing to be from a bank. The text asks if you made a specific purchase and instructs you to call a specific number if you did not make the transaction.

When you call the number provided in the text message, "Customer Service" will typically already know your name and account number, making the conversation seem believable, and ask you a few additional questions.

The "customer service" agent will then tell you they "are going to cancel your card and send you a new one" and ask you to confirm your pin before a new card can be issued. They even email you a legitimate looking "confirmation" notifying you that your card/account has been cancelled.

You're left thinking everything is taken care of while the scammer clears out your account because they now have your pin.

### PLEASE REMEMBER

- Don't use a phone number provided in an unsolicited text or email. Instead, call your bank directly using a verified phone number located on a past bill or the company's main website.
- Do not give personal or banking information over the phone (especially social security # or PIN).
- Be suspicious whenever you receive a call or text from a bank employee. Scammers can "spoof" numbers so your caller ID will display an actual bank number, and they can even send you email with letterhead and logos from your bank.

### FRAUDULENT TEXT EXAMPLE

Bank/Of/America (Did you use your card for \$332.10 @ Infobae In Tucson,AZ On 9/4/2023 . Reply Y if recognized. If NOT Use: 866) 918-██████ To Get Help. Quote Case



# Happy Halloween

## OCTOBER 20 & 21 - ALL HALLOWS EVE - 6:30 TO 10 PM

Monsters, witches, and werewolves have escaped their homes on the pages of your favorite Halloween stories and are running loose on the grounds of Naper Settlement! Families with kids 16 and under will enjoy a line-up of Halloween-themed outdoor activities and performances. Naper Settlement, 523 S Webster St. More information at [www.napersettlement.org/285/All-Hallows-Eve](http://www.napersettlement.org/285/All-Hallows-Eve).

## OCTOBER 26 - 6 PM - HALLOWEEN SPOOKTACULAR - Rotary

Club of Naperville After Dark again will present Halloween Spooktacular—its Third Annual Trivia Night. This year's event will benefit Gigi's Playhouse and other Rotary Charities. This 2023 Spooktacular will be held at the Judd Kendall VFW Post 3873, located at 908 Jackson Avenue. Doors open at 6 PM, and two hours of enlightening games to test knowledge and data

considered to be of little value will begin at 6:30 PM. The cost is \$35 per person or \$225 for a table of eight. Players also are encouraged to dress up themselves and their tables for Halloween. A cash bar will be available. Players are welcome to bring their own food and snacks. Registration is now in progress for Rotary After Dark. Register by visiting the Rotary-After Dark Event Brite page <https://www.eventbrite.com/e/rotary-after-dark-halloween-spooktacular-third-annual-trivia-night-tickets-709619349577?utm-campaign=social&utm-content=attendeeshare&utm-medium=discovery&utm-term=listing&utm-source=wsa&aff=ebdsshwebmobile>. Again, all proceeds from this event will benefit Rotary Charities.

## OCTOBER 27 & 28 - HOWLIN' AT THE MOON - 5 TO 10 PM

Enjoy thrilling performances and attractions at this Halloween bash for adults (21+). Howl along to live music, feast your fangs on delicious local cuisine at the Food Truck Graveyard, and quench your undying thirst in the BOOze Bar. Take a stroll through the Moonlight Market to purchase eerie and bizarre items, wander through the Dark Art Gallery, and participate in a costume contest. Guests are encouraged to come dressed in costumes. Howlin' at the Moon is for adults twenty-one years of age and older only. Naper Settlement, 523 S Webster St. More information at [www.napersettlement.org/627/Howlin-at-the-Moon](http://www.napersettlement.org/627/Howlin-at-the-Moon).

# Effective Affordable Health Care



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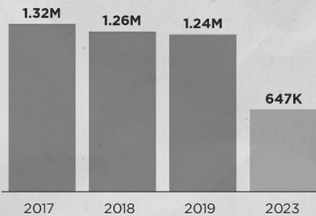


## Today's Housing Market Has Only Half the Usual Inventory



### Inventory Is Very Low

Active Listings in July Compared to the Last Normal Years in the Housing Market (2017-2019)



*There are simply not enough homes for sale. The market can easily absorb a doubling of inventory.*

Lawrence Yun  
Chief Economist, NAR



That means buyers don't have enough options right now. So, if you work with an agent to list your house, it should be in the spotlight.

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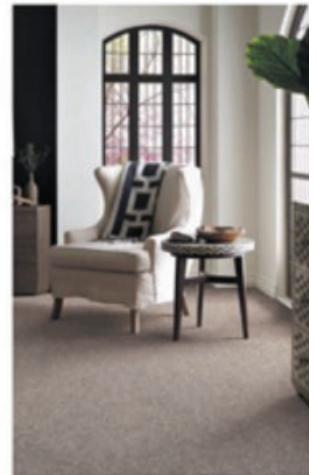
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