

Tamarack



THE NEWSLETTER OF THE TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION

From the President

February | 2024

Marty Samojedny | 630-904-6077 | mssconsul@outlook.com

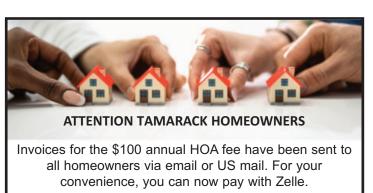
he month of January was a clear reminder that we live in a northern region of the United States. The good news was the township did a good job of clearing the snow in our subdivision.

Board member Brad Culen and I have been researching what value a Property Management Company would provide our Homeowners Association. After reviewing the services provided by PMCs on the web and talking to several companies, it's clear that the greatest value they provide is in managing the assets of an HOA. Our HOA has no properties or employees to manage, but the accounting support provided by PMCs would provide a valuable service to our HOA. Hiring a PMC for just their accounting services may be expensive. However, we learned there are accounting firms that specialize in supporting HOAs. The next phase of our research is to determine the specific services they offer and the value of them to our HOA.

The process of upgrading the landscape around our four entrance monuments has started. Since the December General Meeting, there have been several homeowners who have volunteered to assist in this effort. As I mentioned in December, one of our homeowners has used her contacts to develop a landscape design and estimate for consideration. The next step is scheduling a meeting with all the homeowners who volunteered to be involved and reviewing the initial design and estimate.

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/. Use the online form titled: Update

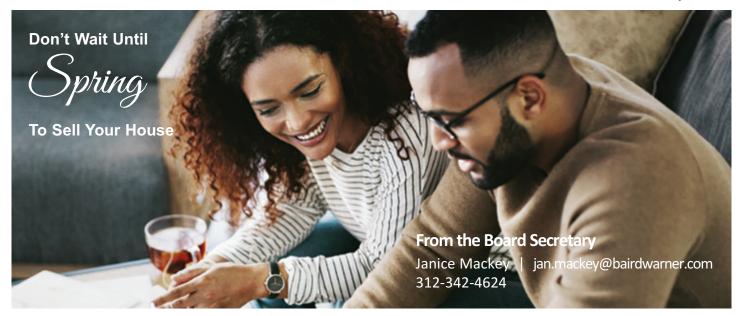
This newsletter and our website contain the contact information for the members of your board. Please feel free to contact any of the board members with your ideas, issues, and concerns. Copies of recent newsletters, official general meeting minutes and notices of future events are all on our website: https://tamarackfairways.org.



Contact Info & amp; Preferences.

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s you think about the year ahead, one of your big goals may be moving. But, how do you know when to make your move? While spring is usually the peak homebuying season, you don't actually need to wait until spring to sell. Here's why.

1. Take Advantage of Lower Mortgage Rates

Last October, the 30-year fixed mortgage rates peaked at 7.79%. In January, they hit their lowest level since May. That means you may not feel as locked-in to your current mortgage rate right now. That downward trend in rates has made moving more affordable now than it was just a few months ago.

Another reason today's rates make now a good time to sell? More buyers are jumping back into the market. Many had been waiting on the sidelines for rates to fall, but now that that's happening, they're eager and ready to buy. That means more demand for your house. According to Sam Khater, Chief Economist at Freddie Mac:

"Given this stabilization in rates, potential homebuyers with affordability concerns have jumped off the fence back into the market."

2. Get Ahead of Your Competition

Right now, there are still more people looking to buy a home than there are houses for sale, which puts you in a great position. But keep in mind, with the recent uptick in new

listings, we're seeing more sellers may already be re-entering the market.

Listing your house now helps you beat your competition and makes sure your house will stand out. And if you work with an agent to price it right, it could sell fast and get multiple offers. U.S. News explains:

"When there is low housing inventory, sellers could get top dollar for their homes."

3. Make the Most of Rising Home Prices

Experts forecast home prices will keep going up this year. What does that mean for you? If you're ready to sell your current house and plan to buy another one, it may be a good idea to think about moving now before prices go up more. That would give you the chance to buy your next home before it gets more expensive.

4. Leverage Your Equity

Homeowners today have tremendous amounts of equity. In fact, a recent report from CoreLogic says the average homeowner with a mortgage has more than \$300,000 in equity.

If you've been waiting to sell because you were worried about home affordability, know your equity can really help with your next move. It might even cover a big part, or maybe all, of the down payment for your next home.

Bottom Line

If you're thinking about selling your house this year, let's connect to get the process started now so you can get a leg up on your competition. If you'd like to know how much equity you may have in your home contact me directly at 312.342.4624 or jan.mackey@bairdwarner.com.

Architectural Committee UPDATE

We all know that attractive and well maintained landscaping provides pride in ownership, and shows that we're good neighbors. But, it also 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 are ready to do so.

If you are proposing exterior projects this year, please don't forget to fill out an ABC approval form, found on our Tamarack Fairways website,

https://tamarackfairwa ys.org/, and then navigate to the Project Approval section where you need to fill out the approval form.

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



t might seem premature to start thinking about birds chirping, bees buzzing and flowers blooming while snow is still on the ground (somewhere in America anyway), but you better start thinking about how to get your home ready for spring before it creeps up on you!

Who wants to stay inside and check smoke alarms when you could be enjoying the fresh air? Don't waste vibrant springtime days doing things you could have done ahead of time. Get your home ready now!

We've put together a list of our top tips on how to get ready for spring, so when the warmer weather rolls around, the snow melts, and the colors reappear, you can embrace it.

HOW TO GET YOUR HOME READY FOR SPRING

As silly as it sounds, you can't just start spring cleaning in the spring. You must prepare for the season before it actually starts! Make a plan for tackling your spring-cleaning chores and stock up on supplies. (You don't want to wait until March and realize they're sold out of your favorite Pine-Sol scent.)

There are also a number of maintenance tasks and chores to complete before spring arrives. Especially if you didn't check your alarms, vents or filters on the first of the year (like you were supposed to).

HERE ARE 8 WAYS TO PREP YOUR HOME FOR SPRING:

- 1. Check the smoke alarms
 Checking your smoke alarms is
 fast and simple, but super
 important! You should test
 your smoke alarms and carbon
 monoxide detectors once a
 month and replace the
 batteries once every 6 months.
 Check out these tips for
 testing, replacing and caring
 for your alarms.
- 2. Clean out your dryer vent
 Even though you regularly
 clean out the lint trap filter in
 your dryer (you do, right?), it's
 also important to clean out the
 whole dryer vent to avoid a
 fire hazard. Once or twice a
 year, disconnect the dryer,
 vacuum and brush out the
 vent, then reconnect it.
- 3. Replace filters
 You should also get ready for
 spring by replacing your water,
 furnace and range hood filters.
 If you're not sure how to

Chris Lequin | Director of Architectural

Modification Chairperson

replace any of these filters, you can research a solution online or hire a professional.

- 4. Check pipes for leaks
 Pipes can freeze during the
 winter. So, if you can see
 them, this is a great time to
 check your pipes nearest the
 walls for any leaks or cracks,
 before you pressurize them in
 the spring.
- 5. Wash interior and exterior windows

Don't you want to look outside and enjoy blossoming flowers, green grass, and sunshine in the spring? Well, clean windows would make it that much easier.

6. Clean faucets/showerheads
This may seem more like
spring cleaning and less like
getting ready for spring, but
you'll thank yourself later
when you have one less chore
to do.

7. Declutter

Don't save decluttering until you're ready to start spring cleaning! Declutter beforehand so you have less to clean, less to carry or move, and fewer items collecting dust. It'll be much easier to clean without any clutter in the way.

8. Make a plan for spring cleaning

Well, you could've guessed this one. Getting ready for spring cleaning is a big part of getting ready for spring. Make a to-do list, map out when you're deep-cleaning each room, and set a plan with a spring cleaning checklist. Oh, and don't forget to buy cleaning supplies before the mad dash in the middle of March.





WE WOULD LIKE TO EXPRESS WHAT A FABULOUS JOB OUR NEIGHBORS HAVE DONE COLLECTING 'LOST' GOLF BALLS AND TURNING THEM INTO DONATIONS FOR LOAVES AND FISHES

Once again we want to thank Larry and Debbie Weber for going above and beyond to represent our community and do something good for others. They've been collecting 'lost' golf balls, leaving them at the tee box near their home asking for donations for Loaves and Fishes!

The grand total for 2023 that our community was able to donate to Loaves & Fishes Food Pantry was \$11,790. We collected \$3,930 and with Meijer doubling the donation (\$7,860), brought our total to this amazing contribution.

We're really making a difference by enabling Loaves & Fishes Food Pantry to fill their shelves with food. We're honored to be a part of this endeavor and plan on doing this as long as we live in this generous subdivision.

We're running very low on balls, so if you have any golf balls you'd like to donate to help our cause, kindly leave them in a bag on our front step at 24256 Woodhall Ct. We'll take it from there!

From the Treasurer...

Gokul Das | Treasurer

Tamarack Fairways HOA dues for 2024 are due by February 15, 2024. We have added Zelle as a payment option from last year. This is the most convenient method to send payments to be credited to your account. We have the following 3 payment options for your convenience.

Payment Options

- 1. Pay by check and mail to:
- TFHOA, P.O. Box 9246, Naperville, IL 60567
- 2. Pay via Zelle and send payment to:
- pay@tamarackfairways.org and include your HOA street address with lot number.
- 3. If you have Bill Payment Services, send the payment to TFHOA, P.O. Box 9246, Naperville, IL 60567

Please share your email address for HOA communication. You may create one specifically for receiving HOA invoices and other communications if you do not want to share your personal email.

Please email me if you have not received your invoices or have any other questions.



WE ARE APPROACHING SPRING CLEAN UP!

March is a good time to take stock of your yard and see if it's time to thin out crowded beds and do some transplanting to fill in bare spots. Here is a spring yard clean-up checklist to tackle now to give your green patch a clean start.

Submitted by Brad Culen Director | TFHOA



PRUNING

Prune away dead and damaged branches. Where tree or shrub branches have been damaged by cold, snow, and wind, prune back to live stems. Use a handsaw for any branches larger than 1/2 inch in diameter.

PREP DAMAGED LAWN AREAS

Remove turf damaged by salt, plows, or disease to prepare for the seeding that should follow in a few weeks. Work in a 1/2inch layer of compost to keep the new seed moist, increasing the germination rate. Begin seeding once forsythia starts

blooming in your area.



PERENNIALS & GRASSES Cut back and divide perennials as needed. Prune flowering perennials to a

height of 4-5 inches and ornamental

grasses to 2-3 inches to allow new

growth to shoot up.

Patch or replace and paint worn wood on fences. Remove

badly rotted or damaged pickets, boards, or lattice, then scrub wood structures clean with a mix of 2 gallons water, 2 quarts bleach, and 1 cup liquid soap; let dry. Patch rotted sections with wood epoxy; install new wood as needed.

COMPOST YARD WASTE

Dump collected leaves, cuttings, spent foliage, and last season's mulch into your compost pile or make a simple corral by joining sections of wire fence (available at home centers) into a 3-by-3-by-3-foot cube.

CLEAN UP AROUND **PLANTS**

Rake out fallen leaves and dead foliage pull up spent annuals, and toss in a wheelbarrow with other organic yard waste.

HARDSCAPE SURFACES

Rake escaped gravel back into aggregate walkways and patios, and order more gravel to spread in large depressions, which often form near the driveway's apron. Use a pressure washer with a low-pressure tip to remove slippery algae spots or leaf stains from patios and walkways.

Puzzler Page

Across

- 1. Tax prep. expert
- 4. Yucat·n natives
- 9. Hoard
- 10. Reproductive cell
- 11. Not well

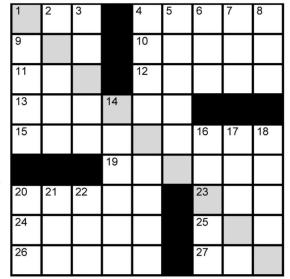
finds

- 12. Like some buckets
- 13. "You ___ bother!"
- 15. Archaeologists'
- 19. Drive-in employee
- 20. Early form of sonar used to detect submarines
- 23. Small bill
- 24. Gift recipient
- 25. Bed-and-breakfast
- 26. Grassy area
- 27. No longer working: Abbr.

Down

- 1. Fine dinnerware
- 2. Gondolier, e.g.
- 3. Lace tip
- 4. Look caused by Cushing's
- syndrome sometimes
- 5. Hindu incarnation

Chilling Wall



- 6. Big laugh
- 7. Pub pint
- 8. Member of Cong.
- 14. More risky
- 16. Church singers
- 17. 1,000 kilograms
- 18. Tuckered out
- 20. Magazine revenue
- source
- 21. Boar's mate
- 22. Some trial evidence

3 DONE NI O ONE ı|a|s CARHO Α Н T Я EEDNT OKKEN ٦ n 0 Λ C

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

February 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

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

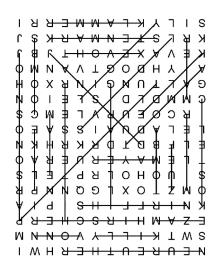
9		8	2	1		3	
							5
1		5	4			9	
7		6	1				
			8	6			
				7	6		4
	1			4	9		2
4							
	9		7	2	8		6

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

Famous skiiers

NEUREUTHERHWI SWTKILLYVONNM EZAMHIRSCHERP KNIRFFIHSIPIA OMZTOXLGQNNPR SIUOHOLRPTELS TLEMAYERUERAO ELFBDTDRKRHKN LELADUAISSAEO IRCOEURVLEMCS CMMDLDISLEION GALTUNGINRXOH AIYHDOGTVANMO KEVAXEVOHTJBJ KRLSTENMARKSJ SILYKLAMMERRI

AAMODT MAIER COOMBS MAYER FEUZ MAZE **GIRADELLI MILLER HINTERSEER NEUREUTHER PARSON HIRSCHER JANSRUD PINTURAULT JOHNSON PLAKE SHIFFRIN KILDE KILLY STENMARK KLAMMER** SVINDAL **THOVEX KOSTELIC** LIGETY **TOMBA MAHRE** VONN



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



"Have you tried turning it off and never using it again?"

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



INFORMATION GUIDE Board of Directors

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Director Robin Schmidt 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."

Code ENFORCEMENT Committee

Tamarack Fairways Code Enforcement Committee

hope the groundhog was correct! Spring will be here soon!

As a community, we need to make sure our residents are reading and following the Bylaws and Regulations of TFHOA (available on our website TFHOA-Amended-and-Restated-Declaration.pdf (tamarackfairways.org), and a hardcopy has been distributed to all homeowners of frequent violations in our subdivision.

Under Article 1, below are our By-Laws and Regulation reminders:

"Section 1. 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).

"Section 7. The parking of any vehicle shall be restricted to only those vehicles small enough to be accommodated within the lot's closed garage. Trailers, boats, mobile homes and other recreational vehicles may be parked outside of the garage on a lot for a period not to exceed seven days for maintenance or other purposes provided that these vehicles are removed completely from the property no

later than the seventh day. The parking of restricted vehicles by visitors will be permitted for a period not to exceed seven days. In the event that a vehicle is abandoned on the streets within the Association, the Board has the authority to forward any relevant information to a local governmental entity to have the vehicle towed from the Association."

"Section 8. No more than two commercial or instructional signs of any kind in excess of four square feet shall be displayed to the public view on any lot, except one sign of not more than 12 square feet advertising the property for sale or rent."

"Section 10. All lots, including vacant lots, shall be maintained at the minimum standards set forth by the appropriate governmental ordinance. Trash, garbage or other waste shall not be kept, except in sanitary containers which must be properly maintained. Trash, garbage and other waste containers shall be stored, kept and maintained within the dwelling units, within the garages on each of the lots or may be stored outside of the dwelling units or garage if they are completely screened from view from the street and adjacent dwelling units. Garbage and waste containers may be placed at the curb on such days, or after 7 pm on the evening prior to such days as trash, garbage

or other waste materials is to be collected and removed."

One of the most important words in these by-law and Regulations are the words "remove". To clarify, the definition of the word "move" versus "remove".

Thank you for your support on these issues.

MOVE MEANS:

- 1. ...go in a specified direction or manner; change position:
- 2. ...make progress; develop in a particular manner or direction:

REMOVE MEANS:

- 1. ...take (something) away or off from the position occupied:
- 2. ...eliminate or get rid of:

In summary, when the above By-law and Regulations state the word "remove" it doesn't mean "move".

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

FRAUD & SCAMS

Every day scammers are trying to separate you from your money. This month, the Naperville Police Department would like to make Naperville "A Safer Naper" by educating residents on some of the warning signs that could help you identify a scam and protect you from becoming an unsuspecting victim!

Here are some common warning signs and some tips on what you should or should not do if confronted with any of these scenarios.

- Someone promises you a job if you pay them. Never pay anyone who promises to get you a job, or a certificate that will get you a job.
- Someone calls saying they are from a government agency, threatens you and demands money. The government doesn't call to ask for money, nor do they take prepaid cards for payment.
- You get a call or email saying you won the lottery or a raffle that you never bought a ticket for. Except there's a fee? Never pay for a prize.
- A caller offers to help you get back some money you lost. No government agency or legitimate business will call and demand money to help you get money back.
- You get a check from someone who asked you to give them part of the money back. Never give someone money in return for a check. Fake checks can look real and fool the bank. You'll have to pay back all the money.

- A caller tells you that there is a virus on your computer and instructs you to allow them remote access. Don't respond to phone calls about your computer asking for remote access hang up.
- You get an email, text, or call asking to verify your credit card, bank account, or Social Security number. Never give that information to anyone who contacts you and asks for it.
- Someone says you can "ONLY" pay by wiring money, putting money on a gift card or loading money on a cash reload card. No legitimate company or government agency is going to direct you to pay in this form.

For more information on frauds and scams and how to not fall victim to them, please visit http://www.naperville.il.us/ASaferNaper.



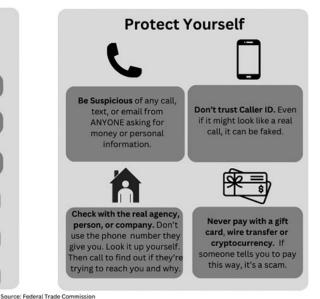




Imposter scams often begin with a call, text message, or email. The scams may vary, but work the same way. A scammer pretends to be someone you trust, often a government agent, family member, or someone who promises to fix your computer to convince you to send them money or share personal information.

Scammers may ask you to put money on a gift card, send cryptocurrency, or wire money knowing these types of payments can be hard to reverse.







Pet Tales

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

SPRING BREAK CAMP

We know that preteens and teens want to make a difference in the lives of animals, and this program will show them how! We are looking for dedicated teens ages 12-15 to spend their spring break with us. The Naperville Area Humane Society (NAHS) will take 12 teens on a week-long journey of handson animal care while gaining knowledge about animal welfare issues.

Students will see what volunteering and working at an animal shelter is like, by working alongside our volunteer team and helping with cleaning, chores, enrichment and socialization! The internship will also open their eyes through lessons and group discussions on several issues that affect animals and the environment in our world today.

If your teen or preteen would like to make a difference for animals or gain more knowledge and experience working with animals, then we'd love to have them join us for this wonderful opportunity!

INFORMATION:

For Teens: Ages 12-15

Dates for 2024: Monday, March 25 - Friday, March 29 (9am-12pm daily). Please note: the camp will be canceled if we do not have at least three kids sign

Registration Fee: \$185 per student. A \$25 fee will apply for any cancellations.

HOMESCHOOL HEROES

Available to children ages 8-13 years old, Homeschool Heroes allows homeeducated children to, not only learn about and enhance the lives of shelter animals, but have hands-on opportunities working with the shelter animals. Children will learn lessons on animal care and well-being through activities, projects and interacting with the animals.

INFORMATION:

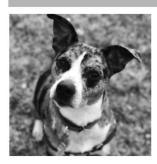
Designed for children ages 8-13 Classes meet on Tuesdays at Naperville Area Humane Society from 1:00pm-2:00pm for six weeks Registration fee is \$75 per student. A \$10 fee will apply for any cancellations.

Policies and dates are subject to change. Please note: the class will be canceled if we do not have at least three kids sign up.

Sessions FOR 2024 SCHOOL YEAR: Session 4: Jan 23, 30, / Feb 6, 13, 20, 27 Session 5: Mar. 5, 12, 19, / Apr. 2, 9, 16 Short Session: Apr. 23, 30, May 7 (\$40 for this session)

www.naperhumane.org

Adorable Adoptable Pets of the Month...



ODIE | Male | Medium Breed Mix | Estimated DOB 5/03/21 | 36 lbs.

Adoption Fee: Sponsored by a generous donor!

High Energy

Loving, Athletic, Smart, Playful Should be only pet in the house





RAYNE | Female | Estimated DOB of birth 03/01/2014 Adoption fee: Waived courtesy of the Lucky 7 Fund.

I'm a mature, floofy gray stunner of a girl. I am bunny soft and like a little brushing to help keep this coat beautiful. I'm okay being picked up in small doses but I really need to do some exploring, so don't hold me too long, please. I'm a little bit shy but if you approach me and give me head and chin rubs, I'll warm up quickly. I don't talk a lot but when I do, I'm a bit squeaky - I think it's darling and think you'll agree. I'm laid back often but holy smokes - when I play, it's like I'm young again! To get me going, you might want to pull a string under a towel and I'll start "mousing." After that, it's up for grabs - I'll jump, leap, roll around (especially if catnip is involved.) I'm ready to come home with you! * I require a special diet.



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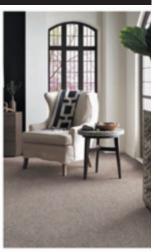


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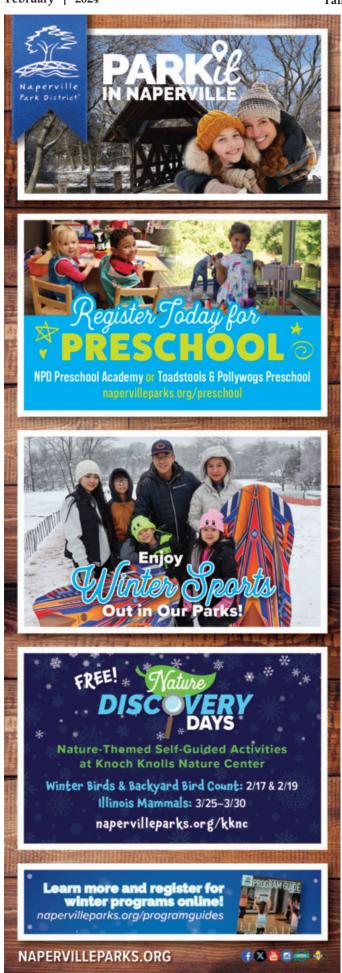
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