

From the President

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

The warm weather for the last two months has been a challenge to maintain the new landscaping around our entryway monuments. Hopefully, October will provide some relief for the monument landscaping and all our yards.

We have scheduled our Fall General Meeting for Tuesday, November 12, 2024. The meeting will be at the Golf Course Club House. The doors will open at 6:30PM and the meeting will begin at 7:00PM. Please mark your calendar for that date. It is an opportunity to meet your neighbors, provide input to the HOA Board and participate in the planning for the HOA future. We will publish the formal agenda for the Fall Meeting in late October. The agenda will focus on key issues facing the TFHOA:

1. We need to have a quorum of twenty-five homeowners at the meeting to have an official meeting to review and approve our 2025 HOA Budget. Twenty-five of the homeowners is only 13% of the homeowners.
2. We arrive at this time every year with 25 to 30 percent of the homeowners owing their annual \$100 assessment. We waste time and money attempting to collect the overdue assessments. It may be time to change the way we manage the assessment process. Ideas?
3. We manage homeowner complaints and violations, but we do not have a solution for repeat offenders. Our Bylaws do authorize fines for violations. I think adding fines for repeat violations could improve the results. What do you think?
4. Over the past few years, we have not been following are By-Laws for membership to the Board of Directors. The TFHOA Bylaws require Board elections be held during the Spring General Meeting in April. The combination of April meetings without a quorum, issues like COVID, and a lack of candidates, we have not held Board elections. We need to hold Board elections in 2025. Would you be a viable candidate for the Board, or do you know someone that would be a suitable candidate?
5. The Tamarack Fairways HOA is a volunteer organization with no formal offices or administrative support. Implementing fees or violation penalties require daily support. This is the reason for the Board's interest in well-established accounting firms that use software that supports all the functions of an HOA.
6. We also need to work on a plan to decorate our monuments for the holiday season. 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 HOMEOWNERS.

For your convenience, our annual HOA fees can now be paid by Zelle!
Any Homeowner interested in running for the HOA board or helping out on a committee, please contact a member of the board for more information!

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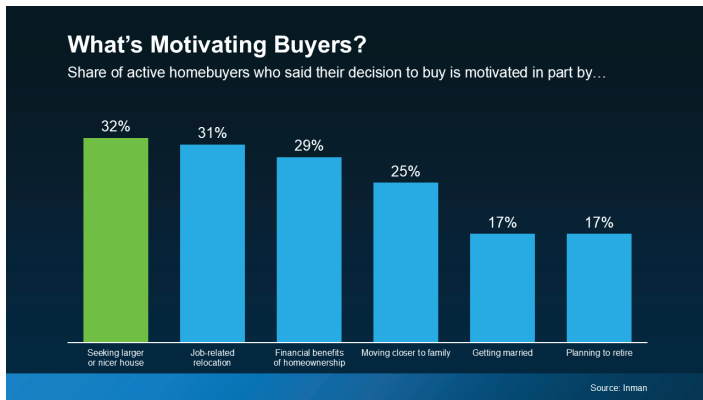
REAL ESTATE UPDATE

SUBMITTED BY JAN MACKEY | BOARD SECRETARY | JAN.MACKEY@BAIRDWARNER.COM



Now's the Time To Upgrade to Your Dream Home

If you've been wanting to sell your house and move up to a bigger or nicer home, you're not alone. A recent Inman survey reveals the top motivator for today's homebuyers is the desire for more space or an upgraded home (see graph below):



But there's also a good chance you, like many other people, have been holding off on that goal because of recent market challenges. It makes sense – when you're planning an upgrade that could increase your monthly housing costs, affordability has a huge impact on when you make your move. But there's good news: now's actually a great time to make that move happen. Here's why.

You Have a Lot of Equity To Leverage

One of the key benefits in today's market is the amount of equity you've likely built up in your current house over the years. Even with recent shifts in the housing market, national home prices have steadily grown, adding to the equity homeowners have today. Selma Hepp, Chief Economist at CoreLogic, explains it well:

"Persistent home price growth has continued to fuel home equity gains for existing homeowners who now average about \$315,000 in equity and almost \$129,000 more than at the onset of the pandemic."

What does that mean for you? If you've been in your home for a few years, you're probably sitting on a significant amount of equity. You can put that toward the down payment on your next home, helping keep the amount you borrow within a comfortable range.

This can make upgrading more achievable than you might think. If you're curious how much you've built up over the years, ask your real estate agent for a professional equity assessment.

Mortgage Rates Have Fallen, Boosting Your Purchasing Power

And there's another big reason why now's a great time to make your move: mortgage rates are trending down. Lower rates can help make your future monthly payments more manageable, and they also increase your purchasing power. As Nadia Evangelou, Senior Economist and Director of Real Estate Research at the National Association of Realtors (NAR), points out:

"When mortgage rates fall, the interest portion of monthly payments decreases, which lowers the total payment. This makes it easier for more borrowers to . . . qualify for mortgages that may have been unaffordable at higher rates."

That gives you more flexibility when shopping for homes and may allow you to afford a house at a price point that was previously out of reach. A trusted lender can work with you to figure out the best plan for your budget.

Bottom Line

If you're ready to sell your current home and find the bigger, nicer home you've been dreaming of, don't wait. Your equity, paired with lower mortgage rates, puts you in a great position to make that move today.

To make the best decisions and get the most out of your current market advantage, let's connect so you have an expert guide through every step of the homebuying process.

jan.mackey@bairdwarner.com • 312.342.4624

CODE ENFORCEMENT COMMITTEE

MARCIA MCKEE | CODE ENFORCEMENT CHAIRPERSON

Basics of Landscape Design for a Beautiful Garden!

Start your landscape designing in the Fall so you are ready in the Spring! Landscape design requires plenty of imagination, combined with planning and research.

The first step is to explore your goals and priorities for the space. Size and scope are among the first considerations for designing a space. **Scale and proportion** determine how we experience a place. They also inform the selection and placement of other elements.

Designing a thriving landscape relies on the same principles that apply to art. These principles offer guidelines for any creation, including a garden space. These guidelines work on multiple levels.

Landscape design principles are standards by which gardens can be created, measured, evaluated, and discussed. These include **proportion, order, simplicity, variety, focalization, repetition, and unity**. Each applies to line, form, texture, and color. All of these elements are interconnected.

The entrance visually announces a transition between spaces and draws attention to the opening area and beyond. This gives us directional indicators of welcome and where to head next. Emphasizing the entrance is particularly useful in front of the house. Highlight the front walk, porch, or doorway with a verdant first impression.

Focalization relies on landscape features to capture attention. Emphasizing focal points draws the eye in a specific direction and punctuates the space. These punctuations contribute to the order of the overall garden and should reflect the garden's scale.

Repetition in landscape design refers to intentionally repeating garden elements that create cohesiveness, rhythm, and order. Repetition comes from the array of columns on an arbor or the consistent use of materials in hardscaped patios. You can also achieve rhythm through walkways, walls, or the repetition of plant material.



Enclosure is one of my favorite design concepts because it captures the essence of a garden room. It involves creating a distinct space that relates to other areas (I'm conjuring The Secret Garden here).

Line is another key design element. Garden lines are made with paths, bed edges, walls, patios, pond edges – basically, any feature with a linear aspect that creates an edge between two materials.

Color is one of the most exciting parts of garden-making. It's also one of the most impactful tools for **creating the aesthetic mood and unifying the landscape**.

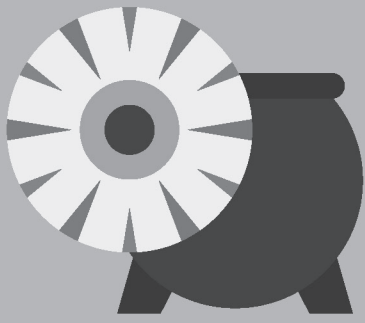
In summary, anyone is capable of designing a beautiful garden. Consider your garden's purpose and incorporate the key design elements to carry it through. Observe what you love in other spaces and use them as guides, from specific plants and features to materials and the overall layout.

Incorporating landscape principles helps you harness unity in the garden. A garden is unified when the overall look is cohesive and all other components create a collective design and experience.

GOOD NEIGHBOR COMMITTEE

SUBMITTED BY: KATHRYN PETERS

In Good Neighbor Committee news, the National Night Out get-together was a success with north & south Burnham Courts and Sunningdale Court families attending! We had 11 homes represented with 19 people staying for 2 hours to chat with neighbors! There was lemonade and sidewalk chalk for kids! Thanks to those homeowners! We are looking forward to getting more blocks involved next year in October to get people who were out of town or had summer commitments.



HALLOWEEN SAFETY TIPS!!!



- H** Hold a flashlight while trick-or-treating to help you see and others see you. Always WALK and don't run from house to house.
- A** Always test make-up in a small area first. Remove it before bedtime to prevent possible skin and eye irritation.
- L** Look both ways before crossing the street. Use established crosswalks wherever possible.
- L** Lower your risk for serious eye injury by not wearing decorative contact lenses.
- O** Only walk on sidewalks whenever possible, or on the far edge of the road facing traffic to stay safe.
- W** Wear well-fitting masks, costumes, and shoes to avoid blocked vision, trips, and falls.
- E** Eat only factory-wrapped treats. Avoid eating homemade treats made by strangers.
- E** Enter homes only if you're with a trusted adult. Only visit well-lit houses. Never accept rides from strangers.
- N** Never walk near lit candles or luminaries. Be sure to wear flame-resistant costumes.



ARCHITECTURAL COMMITTEE UPDATE

CHRIS LEQUIN | DIRECTOR OF ARCHITECTURAL MODIFICATION CHAIRPERSON

Living in Illinois means homeowners have to always be prepared for changes in the weather. The climate encapsulates all four seasons in Illinois, and staying ahead of the game can save a homeowner thousands of dollars and days and weeks of unwanted challenges or issues. Winter is a beautiful season, with falling snow and cooler temperatures. But it can also be fierce, with arctic-cold temperatures, ice and risks of damage to homes.

It may feel overwhelming to think about preparing a home for winter, but it doesn't have to be. There are a number of simple steps to follow that can be done on the weekend or in spare time. The first thing to know is that water damage, particularly damage linked to frozen and burst pipes, accounts for a major share of homeowner's insurance claims. During the winter months, it's a good idea to wrap your pipes and keep the heat at a temperature of 65 degrees or higher. Also, know where the water shutoff valve is located so that it can be quickly shut off in an emergency.

THERE ARE A NUMBER OF *TIPS TO HELP GET YOUR HOUSE READY FOR WINTER IN ILLINOIS:

- Protect indoor pipes. Pay special attention to basements, where over one-third of all burst pipes occur.
- Insulate the attic or crawl space.
- Service the furnace and chimney, and annual inspections should be standard practice.
- Remove and store all window screens. Install glass storm windows, creating an insulating layer of air between the window and cold weather.
- Repair loose roofing shingles. Snow is heavy, and it can cause shingles to lift and let water leak into the home.
- Clean and inspect gutters.
- Repair loose or broken patio stones.
- Remove any dead or ailing tree limbs.
- Secure outdoor water sources, including draining any garden hoses before the first frost. Remove the hose from the spigot.
- Mark garden beds, paths, and driveways to assist with snow shoveling.
- Re-caulk windows and doors, sealing any gaps.
- Reverse ceiling fans, which helps circulate warm air.
- Drain fuel from gas powered engines, such as a lawn mower.
- Check on insurance coverage to avoid any unwanted surprises.
- Prevent door locks from freezing in super-cold climates by spraying a powdered-graphite lubricant in each lock.
- Tidy up gardens and help prevent insects from hiding out.
- Mulch flower beds.
- Keep your deck clean; apply sealer if needed.
- Check on snowblower to make sure it is working properly.
- Bring in outdoor plants, furniture and grills.
- Cover the water heater with an insulation blanket.
- Install a programmable thermostat to allow custom temperatures to be set.
- Change batteries and test smoke detectors.

We all know that attractive and well maintained landscaping provides pride in ownership, and shows that we're good neighbors. 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 proposing exterior projects this year, please don't forget to fill out an ABC approval form, found on our Tamarack Fairways website tamarackfairways.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.

BOARD OF DIRECTORS

YOUTH SERVICES LIST

Baby-sitting

- Natalie McKee 630-922-7228 or tufftony@aol.com
- 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

- 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

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

INFORMATION GUIDE

Board of Directors

- President **Marty Samojedny** mssconsul@outlook.com
- Website Chairperson
- Secretary **Janice Mackey** jan.mackey@bairdwarner.com
- Newsletter Chairperson & Social Chairperson
- Treasurer **Gokul Das** grdas_it@yahoo.com
- Assessment Letters, Invoices and Payments
- Director **Kathryn Peters** kkpeters@comcast.net
- Good Neighbor Program
- Director **Marcia McKee** tufftony@comcast.net
- Code Enforcement Chairperson
- Director **Brad Culen**
- Director **Chris Lequin** chris@lequin.net
- Architectural Modification Chairperson
- 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!

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Sharing timely crime prevention information relevant to residents to improve awareness and crime prevention efforts throughout the City of Naperville. Please pass this information on to your fellow neighbors through your HOA's newsletter, email distribution list or social media sites.

TAKE AWAY THE OPPORTUNITY TO BE SCAMMED

Frauds and scams continue to be big business for criminals. From January 2024 thru July 2024, NPD has taken 82 scam reports for a loss of \$4,548,968. The most common types of scams this year have been tech support, Facebook Marketplace, fake warrants, phishing, and investment scams. Investment scams resulted in the largest dollar losses. Remember, do not give out personal or financial information to people you do not know. In addition, be aware that bill collectors and government agencies will never demand payment via cryptocurrency or gift cards.

Red Flags/Common Denominators of Frauds and Scams

- Scammers make you think the matter is urgent and you need to act immediately.
- Payment is demanded by gift cards, cryptocurrency (e.g. Bitcoin) or through money transfers like MoneyGram and Western Union.
- Callers use intimidation to make you think you have done something wrong.
- Emails and texts often contain misspellings and grammatical errors.
- The offer seems too good to be true.
- You have been asked to give out personal secure information such as passwords or pins or allow remote access to your computer.



Overnight Parking Reminder





Naperville Municipal Code 11-2A-8

Naperville's Municipal Code prohibits the parking of any vehicle on city streets or alleys between 2 and 5 a.m. The Naperville Police Department enforces this ordinance proactively as resources allow and in response to complaints.

Currently, a vehicle may only be parked on a city street or alley overnight if:

- The driveway the vehicle is registered to is visibly in the process of being replaced, repaired, or seal coated.
- Temporary permission has been granted by the police department.
- The vehicle clearly displays a hangtag issued by a homeowner's association (HOA) participating in the City's Overnight Parking Program and is parked in an area designated in the Municipal Code as exempt from the overnight parking ordinance.

Request Temporary Permission from NPD

 (630) 420-6666
  www.naperville.il.us/parkingenforcement

Learn More - Overnight Parking Program

To participate, a homeowner's association representative must contact Naperville's Transportation Manager at (630) 420-6094.

Learn more and find additional crime prevention information during the month of October at www.naperville.il.us/asafernaper

We encourage your association to share and like our Facebook and Twitter accounts and urge your neighbors to sign up for Naper Notify for more time sensitive news and information. Information can also be found on the City of Naperville's website: www.naperville.il.us/npd.

THE PUZZLE PAGE

Mah Jong

CONCEALEDHAND
 GOINGDEADC I H J
 STIUSNOGARDHP
 GWOHC A O F V U A A O
 SNGOHSELGNISG
 DSOSTODRDRDVW
 NNEKNMQYSCRAC
 IDDLMUENHALJH
 WEGSIARLCLGKA
 ZAJNRTYKDLSDR
 QLTRIEKXORMIL
 VSEOUTWGHIASE
 ZGKVKBTQNRBCS
 ESOAPZHELUZAT
 JOKERSHCBFPRO
 XICCTCQECIDDN

- | | |
|----------------|---------|
| BAMS | JOKERS |
| BETTING | KONG |
| CALL | MELD |
| CARD | PAIRS |
| CHARLESTON | PUNG |
| CHOW | QUINTS |
| CONCEALED HAND | RACK |
| CRAKS | RUNS |
| DEAL | SINGLES |
| DICE | SOAP |
| DISCARD | SUITS |
| DOTS | TILES |
| DRAGONS | WALL |
| FLOWERS | WINDS |
| GOING DEAD | YEAR |
| HAND | |

GONCEALEDHAND
 GOINGDEADC I H J
 STIUSNOGARDHP
 GWOHC A O F V U A A O
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 QLTRIEKXORMIL
 VSEOUTWGHIASE
 ZGKVKBTQNRBCS
 ESOAPZHELUZAT
 JOKERSHCBFPRO
 XICCTCQECIDDN

Big and Creepy

1	2	3		4	5	6	7	8
9				10				
11			12		13			
14				15				
16			17				18	19
		20				21		
22	23			24				
25				26		27		
28						29		

- Across**
- ___ Aviv
 - Sudden outpouring
 - Sunbeam
 - Betelgeuse's constellation
 - Shrek, e.g.
 - Halftime lead, e.g.
 - Sewing machine part
 - Element #2's symbol
 - Genetic stuff
 - Bell or Barker
 - Nonsense
 - Pair
 - Continental currency
 - Radiant
 - "A Nightmare on ___ Street"
 - Motif
 - Ocean

- Compass heading
- Nobleman's domain
- Some trial evidence
- Actress Oberon
- Fragrance
- Cotton unit
- Colors
- "Who ___?" (slangy query)
- "That's terrible!"
- First word of the Constitution

- Down**
- Promise
 - Tidal flood
 - Orpheus' instrument
 - Therefore
 - Bishop, e.g.
 - Campaign worker
 - Deck (out)

A	E	S		E	M	E	H	T
O	E	L	W	O	L	O	A	V
R	O	U	E		D	A	D	D
R	E	R	H	T	A	B	L	
A	M		A	N	A	R	E	H
		E	L	E	A	D	E	T
E	G	E	D	E		R	E	O
N	O	R	I	O		A	Y	R
E		S	P	A	T		E	L

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

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

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

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

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



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NAPER SETTLEMENT

WHAT'S HAPPENING IN OCTOBER



Oktoberfest

October 4, 2024, 5:00 PM - 10:00 PM

Oktoberfest

October 5, 2024, 3:00 PM - 10:00 PM

Your Friendly Neighborhood Historian: Witch Hunts and Vampire Panics

October 10, 2024, 7:00 PM - 8:00 PM

Your Friendly Neighborhood Book Club: Frankenstein

October 17, 2024, 7:00 PM - 8:30 PM

All Hallows Eve - Dress for the Dead

October 18, 2024, 6:30 PM - 10:00 PM

All Hallows Eve - Dress for the Dead

October 19, 2024, 6:30 PM - 10:00 PM

Teacher Tuesdays:

Witch Hunts and Vampire Panics (VIRTUAL)

October 22, 2024, 4:00 PM - 5:00 PM

Craft by Beer: Halloween Door Hanger (Craft by Beer Series)

October 24, 2024, 7:00 PM - 9:00 PM

Howlin' at the Moon (21+)

October 25, 2024, 5:00 PM - 10:00 PM

Howlin' at the Moon (21+)

October 26, 2024, 5:00 PM - 10:00 PM

Trick Or Treat At Naper Settlement

October 27, 2024, 12:00 PM - 4:00 PM



EXHIBIT
A Strong Back and
A Strong Mind
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To learn more about these programs and register, please visit:

NaperSettlement.org/Calendar

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630-995-3046

30 63rd Street • Willowbrook, IL

630-325-9000



LOWER MORTGAGE RATES Boost Your Buying Power

Rates are trending down, and that's great news for your bottom line. As rates drop, your monthly payment on your next home will too.

Home Loan Amount	Fixed Mortgage Interest Rate	Monthly Mortgage P&I	Monthly Savings Compared to 7.5%
\$250K	7.5%	\$1,748	—
	7.0%	\$1,663	\$85
	6.5%	\$1,580	\$168
	6.0%	\$1,499	\$249
\$450K	7.5%	\$3,146	—
	7.0%	\$2,994	\$152
	6.5%	\$2,844	\$302
	6.0%	\$2,698	\$448
\$650K	7.5%	\$4,545	—
	7.0%	\$4,324	\$221
	6.5%	\$4,108	\$437
	6.0%	\$3,897	\$648
\$850K	7.5%	\$6,891	—
	6.0%	\$5,891	\$1,000

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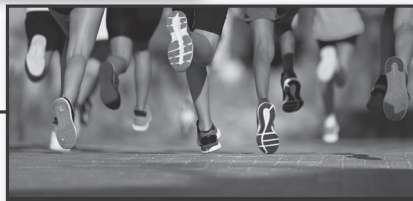


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Naperville Woman's Club Fundraiser

GLAM Witches Night Out



October 17, 2024 5:00-10:30
The Matrix Club 808 S. Rt. 59
Naperville, IL 60540



witchesnighoutnaperville.org

Benefiting *And other worthy organizations*



It's not just pointed hats and capes anymore. Women 21 and older can go glam with flowing gowns, crowns, pearls and heels, vying for the most glamorous witch award, or put their creativity to the max with unique costumes and themes. Of course, the traditional variety is also welcome to join the night of fun, dancing, fantastic food, adult drinks, and great photo ops, all while benefiting Naperville Woman's Club scholarships and local charities like Almost Home Kids. Glam Witches Night Out is expected to attract over 500 women to the Naperville Matrix Club, 808 S. Rt. 59, a beautiful indoor event space with plenty of convenient free parking.

Tickets starting at \$85 are now available while supplies last. Attendees can also purchase raffle tickets for exciting gift baskets, get deals on mystery boxes and a wine pull, shop from a variety of interesting vendors, and get a glimpse into their future from tarot card readers. A dance instructor will teach the nationwide popular Witches Dance.

The Glam Witches Night Out fundraiser supports the NWC's work in the areas of art, education and community service. NWC has hosted the Fine Art & Artisan Fair held at the Naper Settlement for 64 years and supports art at the high school level through their Young Adult Art Contest. Members also volunteer and make donations to local service organizations. Founded in 1897, NWC is a nonprofit, philanthropic organization.

Photo Credit davisonimages.com

opportunities go to: witchesnighoutnaperville.org. Tickets may also be purchased online directly through Eventbrite. For info about joining go to: NapervilleWomansClub.org. Sponsorship opportunities are available.





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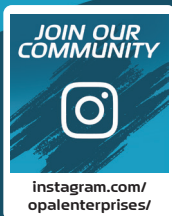
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