

TAMARACK TUUR

THE NEWSLETTER OF THE TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION

From the President

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

The Tamarack Fairways Homeowners Association By-laws and Restrictions require two general homeowner meetings per year. The first required meeting must be scheduled for April. The second meeting is to be scheduled for the fall. This year's spring meeting is scheduled for Tuesday April 29, 2025, at the Club House. The Club House doors will be opened at 6:30 PM and the meeting will begin at 7:00 PM. Please mark your calendars and plan to attend.

One of the main purposes of the April Bi-annual meeting is the election of the HOA Board members. The Board members have a term of two years. If a Board member is appointed by the Board to fill a vacancy their term is one year. The Board President, Treasurer, and Secretary are not elected by homeowners. The Board members elect those positions from the Board membership. We have not had Board member elections for several years. The lack of an April meeting quorum, COVD, and the lack of homeowners willing to join the Board have all deferred Board member elections. At this April meeting we will need to reelect current Board members willing to serve. Also, we may need to fill one or more vacancies. If you are interested in joining the Board let me know. If you have questions, please contact me.

In the February newsletter, we introduced the changes to the TFHOA assessment billing process. The new process started with the invoices sent on January 15, if the balance due is not paid by February 15, we assessed a \$50 Late Fee and if not paid by March 15 we would turn the account over to our lawyers for collection at owner's expense.

While there was some improvement, I was disappointed in the result so far. As of March 31, 2025, forty homeowners have an outstanding balance due. Seventeen of the forty homeowners owe more than one year's assessment. We are now in the process of packaging up the details for the forty outstanding homeowners so we can refer them for collections. We will see if the significant legal cost of collections will change homeowners' assessment payment behavior. I will provide an update on this process in the June Newsletter.

This newsletter and our website contain 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

SPRING GARAGE SALE: June 19, 20, 21 FALL GARAGE SALE: Sept. 25, 26, 27

If you want to participate in either garage sale, please contact: Kathryn Peters | kkpeters@comcast.net



INSIDE THIS ISSUE -

Garden Chats	6
Board of Directors	7
Youth Services List	7
A Safer Naper	8
Puzzle Page	9
	Board of Directors Youth Services List



Paused Your Moving Plans? Here's Why It May Be Time To Hit Play Again...

Submitted by Jan Mackey, Board Secretary

Last year, 70% of buyers abandoned their home search – and maybe you were one of them. It makes sense. Inventory was low, prices were high, and mortgage rates were up and down like a rollercoaster. All of that made it really hard to find a home you loved – and could afford.

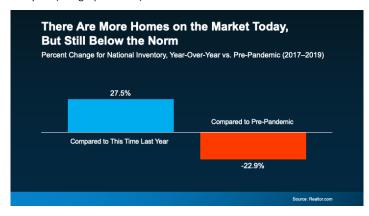
But guess what? The market is shifting.

So, if you paused your moving plans in 2024, it might be time to hit play again. Here's why.

More Inventory Opens Up More Options

Even if you could make the numbers work, the lack of available homes in recent years probably made it hard to come by something that fit your needs. But inventory is rising, which means you have more options now.

According to Realtor.com, inventory has jumped 27.5% since this time last year (see graph below):

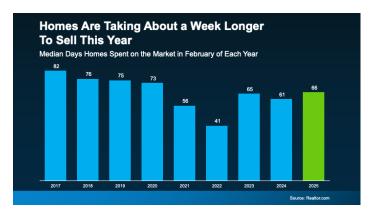


So, if you were reluctant to list your house because you weren't sure where you'd go if it sold, you have more choices than you did a year ago. That's a big win.

Homes Are Staying on the Market Longer, Too

When the supply of homes for sale is low, they're snatched up quickly because there just aren't enough of them to go around. And a few years ago, that meant your house could sell overnight. While that's not always a bad thing, if you're planning a move and also need to find your next home, a slower pace isn't the end of the world. In fact, it's welcome relief.

Now that inventory has grown, homes are staying on the market longer, meaning you don't have to feel as rushed in the process (see graph on right):



The latest data shows the typical time homes spent on the market went up by about 8% this year — that's higher than we've seen since 2020, but still a faster pace than before the market ramped up. And it's about a week longer than last year. Talk about a sweet spot for movers. It may seem like just a few days, but it gives you more flexibility and time to be thoughtful about your decisions. As Hannah Jones, Senior Economic Research Analyst at Realtor.com, notes:

"There are more homes for sale than in the last few years, which means the market pace is a bit more manageable—with longer days on market—and many sellers are more flexible . . . Though buyers face still-high housing costs, they may find a bit more give in the market, which could give them more time to make a decision, even in the busy spring and summer months."

And if you're thinking – but wait – doesn't that mean it will be harder to sell my house? Don't worry. With inventory still almost 23% below the pre-pandemic norm, well-priced homes are selling, especially as more buyers step back into the game this season.

Bottom Line

With growing inventory, sellers who want to upgrade, downsize, or relocate have more choices. Plus, with less pressure to rush into an offer, it could be a great time to revisit your home search if you've put it on hold. With more homes on the market and more time to make decisions, what else do you need to see in order to kickstart your home search again? If you're thinking of selling, let's connect...

jan.mackey@bairdwarner.com | 312.342.4624

ARCHITECTURAL COMMITTEE

10 Tips to Get Your Home Ready for Spring

Chris Lequin | Director of Architectural Modification Chairperson

Spring is coming. Is your home ready? Here are some simple tips to prepare your home for the warmer weather.

1: Clean Out Those Gutters



It's not the most pleasant job but it certainly needs doing and there's no better time than just before Spring's arrival. So grab your work gloves, hop on up a ladder, and get down to business. If that doesn't sound like your kind of thing, you can always hire a professional. The important part is that the work gets done, no matter who does it.

2: Replace Old Filters



Filters are never the first thought on anyone's mind but they do still need to be replaced. Generally, you should replace them twice a year or more, depending on the type of filters you use. Check and replace the refrigerator water filter, range hood filter, and charcoal filter on the bottom of the microwave.

3: Clean Out the Dryer Vent



One of the unseen dangers in a home is a clogged dryer vent. It seems innocuous but it can quickly cause a fire if you're not careful. The process to clean it is simple, luckily. Also, check the flapper at the roof vent, if accessible. Sometimes lint build-up can cause partial blockages.

4: Declutter the Garage, Attic, or Basement



These are spaces in the house that we're all guilty of setting random items down and forgetting. If you're not careful, those items can quickly turn into entirely overwhelming heaps of clutter. Stay on top of things by decluttering these spaces as needed before Spring. You'll feel better once the job is done.

5: Get Your Garden Prepared



A great part of the seasons changing is that you can get out and garden again. Get your garden prepared for flowers, produce, or other plants by buying all the supplies you need and making sure your soil is ready for planting. If an outdoor garden is too much effort, a nice house plant or indoor herb garden can really make your home feel fresher.

6: Check the Smoke Alarms



Smoke alarms can only help protect you and your family if they are in full working order. To get ready for Spring, check the batteries in all of the smoke alarms and CO detectors in your home. It won't take you very long but you'll be glad you did if a worst-case scenario ever happens.

7: Wash Off Outdoor Furniture



Spring brings warmer weather and that means more time spent outdoors. To have a comfortable, clean place to relax outside, bring out your outdoor furniture and give it a quick wash so you're ready to go.

8: Change Up the Decor



It can get dull looking at the same decor yearround so Spring is a great time to break out some different, exciting decorations. Change up your curtains, buy new throw pillows or blankets, or even repaint some old furniture to give it a new life. Even small changes can help get you excited for the new season.

9: Purge the Refrigerator



Are there leftovers that got lost at the back of the bottom shelf slowly turning green? Condiments that are long expired? Now is the time to do a full review of the contents of your refrigerator and throw out the items that have simply gone bad. By the end, you'll have a fresher, more spacious refrigerator ready to hold all the fun Spring ingredients you're going to buy.

10: Wash (and Install) Your Window Screens



If you took out your window screens for the fall and winter, you'll probably have to clean them off before you can put them back on your windows. Even if they stayed up, they could probably still use a quick cleanup. A rag or sponge and some soapy water should remove any dust or buildup so you have perfectly clean, clear window screens for spring. While you are at it, give those windows a quick wash too.

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.

To find the form, scan this code or visit:

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.



Understanding Tariffs: Their Impact on the Global Economy and Consumers

Submitted by Matthew L. Gill, CFP® Certified Financial Planner matt.gill@mbrownltd.com | 630.637.8600 ext.203

In recent months, tariffs have dominated media headlines, and it seems this trend will continue for the foreseeable future. Given that the U.S. has primarily promoted free trade policies, tariffs may be a relatively new topic for some. This article provides a brief review of what they are, the purpose of them, and who they affect. With new updates emerging weekly, this review aims to offer a better understanding of tariffs and their role in the global economy.

WHAT ARE TARIFFS?

A tariff is a tax imposed by a government on imports or exports. Tariffs can be in the form of duties, fees, or taxes that make foreign goods more expensive. When foreign products enter a country, the government imposes a fee based on the product's value. The revenue generated from tariffs goes directly to the government that imposes them. While tariffs are often used to protect domestic industries from foreign competition, they can also serve a range of other economic and political purposes.

WHAT IS THE PURPOSE OF TARIFFS?

There are multiple reasons for increased use of tariff policies by administration officials. Generally, countries employ tariffs with three main goals in mind: protect domestic industries, generate revenue, and as a negotiation tool for trade policies/relations. Tariffs raise the cost of imported goods, making domestically produced goods more competitive and appealing to consumers. This is particularly important in industries that are critical to national security, such as steel, automobiles, weapons, and semiconductors. By discouraging the consumption of foreign products, tariffs aim to safeguard jobs and industries domestically. Tariffs are sometimes used as a tool in international trade negotiations. Governments might impose tariffs to pressure foreign nations into reducing their own trade barriers or eliminating unfair trade practices. Tariffs have been used to advance specific policy goals, such as those related to national security or immigration enforcement. Tariffs can serve as a source of revenue for the country imposing them. The government collects the money from the nation's tariffs, which can then be used to support various fiscal policies or domestic industries. While tariffs can contribute to government income, they also tend to increase the price of goods for consumers as they often bear the burden of increased costs.

WHO PAYS FOR TARIFFS?

The question of who pays the extra cost of tariffs is complex. When tariffs are imposed on imported goods, the prices of those goods typically rise. Although the importer pays the tariff directly to the government, businesses often pass this added cost on to consumers by raising the prices of goods. Alternatively, businesses may choose to absorb some of the cost by lowering their profit margins, or they may adopt a combination of both strategies. In response to higher prices, foreign businesses may lower their prices to maintain access to the largest consumer market in the world—the U.S. However, the overall impact of tariffs is often felt by domestic consumers. As they pay more for tariffed goods or pricier domestic substitutes, their disposable income is reduced. This leaves less money for spending on other goods and services, which can affect other sectors of the economy.

BOTTOM LINE

Most economists agree that while tariffs may offer short-term benefits, they typically lead to higher prices for consumers and businesses and can stifle economic growth. The long-term effects of tariffs will likely be felt globally, and ongoing policy changes may continue to shape the landscape for years to come.

As a CERTIFIED FINANCIAL PLANNER $^{\text{\tiny IM}}$ (CFP $^{\text{\tiny IM}}$) in Naperville, my firm and I tailor personal solutions and financial plans that align with your unique needs, helping you reach your goals effectively. If you would like to speak further about tariffs or have any other questions, I'd love the opportunity to connect!



Securities and Advisory Services offered through Ausdal Financial Partners, Inc., an SEC registered investment adviser, member FINRA & amp; SIPC. 5187 Utica Ridge Rd., Davenport IA 52807, 563-326-2064, www.ausdal. com. Sub-advisory services offered through M. Brown Financial Advisors, a registered investment adviser with the state of Illinois. M. Brown Financial Advisors for Isolated at 2728 Forgue Drive, Suite 100, Naparville, IL 60564, 630-637-8600. M. Brown Financial Advisors and Ausdal Financial Partners are unaffiliated entities and only transact business in states where they are properly registered, or are excluded or exempt from registration requirements. Registration of an investment adviser does not imply any specific level of skill or training and does not constitute an endorsement of the firm by the Commission or any state regulators. Ausdal Financial Partners, Inc. does not accept buy, sell or cancel orders by email, or any instructions by e-mail that would require your signature. Information contained in this communication is not considered an official record of your account and does not supersede normal trade confirmations or statements. Any information provided has been prepared from sources believed to be reliable but does not represent all available data necessary for making investment decisions and is for informational purposes only.

CODE ENFORCEMENT

Spring Clean up is so important for our community! Here are a few questions to ask yourself:

Did you know that pressure washing the exterior of the home at least once a year helps protect the paint and keeps our community looking beautiful? Take a close-up look at your home. Do you notice grime, mildew, and dirt stuck on the side? That's a problem that you may not realize is significant, but one that can be rectified easily with good maintenance and upkeep. One way to do that is with pressure washing, which uses highly pressurized water to strip away the debris, removing just about anything from the surface.



Did you know that proper landscaping not only increases curb appeal,

but it can give real estate properties an increase in value by up to 15%? It is important to remember that all landscaping requires routine maintenance. Some may require more than others, but in the end, they all require a certain level of attention. One of the most common misconceptions is that drought tolerant landscaping doesn't require anything once planted. If not cared for, weeds can get out of control and start masquerading as plants. These weeds can then cause beautiful vegetation to easily die. Once vegetation dies, it can be costly to get the yard back into compliance.

Home maintenance also improves the safety of your home and extends the life of your appliances, landscaping, and many other areas. These things are all important and not to be ignored. In this article, we'll look at some key tips to help keep the exterior of your home clean and everything running smoothly. It will also let your home stand out with impressive curb appeal.

AROUND THE COMMUNITY





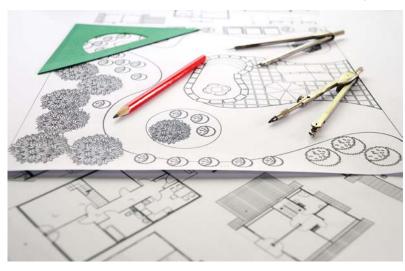
GOOD NEIGHBOR NEWS

Starting a Garden: Begin with a Plan

The key to a successful and productive garden is a plan; it saves time and makes the garden easier to care for. By starting with a plan, you will be ready to get to work once planting time is here.

Site Selection

When determining a garden location, it is important to choose an area exposed to full sun as most vegetable crops require a minimum of 6 hours of daily sunlight to grow. Be sure to avoid trees and shrubs that might



shade your garden area. It is important to choose a location with loose, rich, level, and well-drained soil. Do not use an area where water stands, or the soil stays wet; vegetables do not grow well in poorly drained areas.

Crop Selection

What you plant is dependent on the size of your garden. If you only have room for a small garden, you may not want to plant watermelon or pumpkins as they take up too much room. There are some alternatives for vine crops in a small space; these plants can be trellised on fence or other support structures to take up less space. Radishes, turnips, and beets require less space and yield quickly; whereas, tomatoes, bush green beans, squash, and peppers require more space but produce for a longer period.

Planting Arrangement

Arrange vegetables in a way that utilizes space and light. To avoid shading plants, tall vegetables such as corn and tomatoes should be planted on the north side of the garden. Also, group vegetables according to their maturity; this makes it easier to remove quick growing vegetables, and for the space to used for later plantings. For perennial crops such as asparagus or rhubarb, these should be planted toward the side of your garden since they will remain in the same location each year. For annual crops, do not grow the same vegetable or vegetables in the same family in the same location more than once in every three years. By rotating crops each year, it helps to control diseases that survive in the soil over winter. With a plan in place, your garden is destined to be a success!

GARDEN CHATS

Join us on Saturday, May 17th, 10 a.m., for our first TFHOA Garden Chat.

Are you interested in gardening, need some inspiration on how to improve your garden or would you just enjoy getting to know some neighbors? Join other TFHOA members for our first year of Garden Chats! We will meet in one neighbor's garden each month, during the warm months, for casual get-togethers.

Garden Chats will be an adults only event.





Everyone participating in Garden Chats will be expected to help. You can host a get-together in your garden or you can bring refreshments to someone else's garden. Hosts don't need to have beautiful yards. Hosts can be neighbors who would like some suggestions on how to improve their garden.

If you are interested in attending, please email Laurel LaLonde at laurelb06@yahoo.com.

Location details will be sent to those who R.S.V.P.

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
- Gigi Palanisamy 346-465-4928 or gigi.palanisamy@icloud.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
- Gigi Palanisamy 346-465-4928 or gigi.palanisamy@icloud.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!

"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."



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.

Online

atety

KEEPING SAFE ONLINE

In an online world where we all regularly use the Internet to shop, keep up with friends and family, and see what is going on in the world, <u>keeping safe online is crucial</u>. Here are some internet safety tips to help you stay safe when online:

- Don't Share Personal Information: Think before you post anything online or share information in emails.
 Sharing sensitive information with others you do not know personally is a huge risk and should be avoided.
- Keep Your Privacy Settings On: Enable privacy settings on web browsers and on mobile operating systems.
- Practice Safe Browsing: One careless click on a malicious link could expose personal data or infect your device with malware. Never click on an unknown link or pop-up.
- Make Sure Your Internet Connection is Secure. Use a secure VPN (virtual private network) connection. A VPN enables you to have a secure
 connection between your device and an Internet server that no one can monitor or access the data that you're exchanging.
- Be Careful What You Download: Don't download apps that look suspicious or come from a site you don't trust, as they could carry malware or a virus to steal your information.
- Choose Strong Passwords: Use a unique password for each of your accounts. Strong passwords include a string of text that mixes upper- and lower-case letters, numbers, and special characters.
- Make Online Purchases from Secure Sites: Don't buy anything online from a site that doesn't have SSL (secure sockets layer) encryption
 installed. An SSL site will start with HTTPS:// (instead of just HTTP://). Look for a locked padlock icon in the status bar at the bottom of your
 web browser or right next to the URL in the address bar.



- Be Careful What You Post: Think before you post, as what you post online can stay online forever.
- Be Careful Who You Meet Online: People you meet online are not always who they claim to be and may not even be real. Scammers often create fake social media profiles to scam you into sending them money, usually via cryptocurrency or gift cards.
- Updates: Keep your computer's operating system, browsers, and antivirus and other software up to date with the latest or daily security patches.

LICENSE PLATE READERS

The use of automated license plate reader (ALPR) technology has been garnering attention recently as a beneficial crime prevention tool and a useful method for aiding police investigations. The Naperville Police Department has multiple ALPRs located thought the City and has successfully used this technology to generate leads, identify suspects, and provide crucial evidence for prosecution.

Recently some local homeowners' associations have expressed interest in placing ALPRs in their subdivisions and on City property (i.e., parkways). This can be a challenging process that we would be happy to help you navigate. If your homeowner's association or multi-family property is interested in obtaining more information about automated license plate readers and how we can assist with the implementation process, please have a HOA representative or property manager contact Deputy Chief Zbrozek at ZbrozekJ@naperville.il.us.

Learn more about online safety 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

Kitchen Gadgets

POPCORNMAKERC CUTTINGBOARDA PASTAMAKERVLN COFFEEMAKERWO YEREZVENLALCP RVILFELDDIRGE SACTPDAODREDN SWETJWCIXFKTE ROCEUBSCSROOR OROKIELURYOAK SCOICQLEGECSF SIKREWPRNRGTN IMELRDAHVDGEI CMRHANDMIXERN STOPTNATSNIRJ SLOWCOOKERQWA

AIR FRYER

BLENDER

MICROWAVE

CAN OPENER

NINJA

KETTLE

COFFEE MAKER

PASTA MAKER

CUTTING BOARD

POPCORN MAK-

ER

EGG COOKER

RICE COOKER

GRIDDLE

SCALE

HAND MIXER

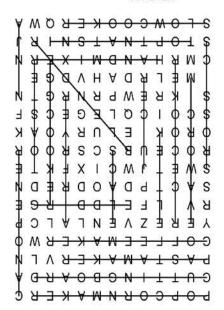
INSTANT POT

SCISSORS

JUICER

SLOW COOKER

TOASTER



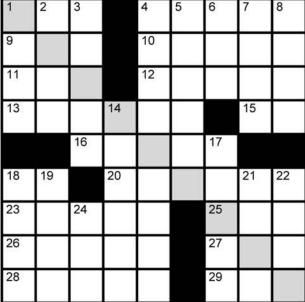
Flying Helicopter Bug

Across

- 1. Not an orig.
- 4. Like some renewable energy
- 9. WWW address
- 10. Livid
- 11. Turkish title
- 12. Mutton or lamb leg
- 13. Lowers oneself
- 15. Northeasternmost st.
- 16. Drivel
- 18. Radio mode
- 20. Flowering plant with healing properties
- 23. Cousin of a raccoon
- 25. In support of
- 26. Moth-
- 27. Freddy Krueger's street
- 28. Cubic meter
- 29. Beam

Down

- 1. Couple
- 2. Exhort
- 3. Kilt pattern
- 4. Italian unmarried
- woman
- 5. Prayer



- 6. Hang back
- 7. Proton's place
- 8. Neural network
- 14. Kitchen gadget
- 17. Inmate who's never getting out
- 18. Air force heroes
- 19. Castle defense
- 21. RC, e.g.
- 22. ___ brat
- 24. Lunched
- Ε Э N 3 0 Н I TA 0 0 INAA RO ٦ 0 S N 9 Ε D 0 9 1 9 C A 1 A Я 1 ٦ Я n A 0 S Р

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

April Wordoku

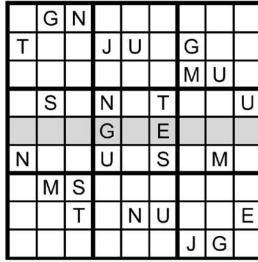
How to solve wordoku puzzles

You only need logic and patience to solve a wordoku.

Simply make sure that each 3x3 square region has only one letter from the word JUDGMENT. Similarly, each letter can only appear once in a column or row in

					М			
Т								
S								
М								
J	U	D	G	М	Е	Z	Т	S
Z	Т	Е	כ	J	S	۵	М	G
D								
G	J	Т	М	Ν	U	S	D	Е
ш	N	U	S	Т	D	J	G	М





the larger grid. The difficulty on this puzzle is medium.





You look out for your NEIGHBORS.

We look out for your **BUSINESS.**

From launching new ventures to promoting events and more, print marketing keeps your business connected. Let your local Allegra team help you keep the whole community in the loop.

PRINT -

- Menus
- Branded Stationery
- · Orientation Brochures
- Event Flyers
- Business Cards
- Calendars

MAIL CAMPAIGNS

- Custom Newsletters
- Postcards
- EDDM

- Direct Mail
- · Recognition Campaigns
- Greeting Cards

SIGNAGE -

- Directional Graphics
- Indoor/Outdoor Banners
- Wall & Window Graphics
- Yard Signs
- · Athletic Graphics/Signs
- Tradeshow Materials



MARKETING











PROMO





SIGNS

DESIGN



HELLO APRIL

APRIL / MAY / JUNE NAPERVILLE WALKING TOURS

Spring is here, let's explore! Tours last approximately 60 minutes and cover about two miles. Pre-registration is required. Unless otherwise noted, tours will meet at our main entrance at 523 S. Webster Street. Tours will step off on time, so please arrive with enough time to park and check-in ahead of our tour time. Guests are encouraged to dress for the weather and wear comfortable walking shoes. Open to all ages. Tickets are \$15 per person. Children under 4 are free. Ticket sales end at 4 PM on each tour date. Tickets cannot be purchased at the door.

APRIL 3, MAY 15 | 5:30-6:30 PM

Origins of Naperville Walking Tour Listen to stories from Naperville's founding to the generosity of Caroline Martin Mitchell on a walking tour of the west side of downtown Naperville.

APRIL 17, JUNE 5 | 5:30-6:30 PM

Downtown Naperville Architecture Walking Tour Learn about the important and interesting architecture from the 1800s to today that makes downtown Naperville a beautiful place to live, work, and play.

MAY 1, 2025 | 5:30-6:30 PM

Naperville Cemetery Walking Tour As you stroll through the serenity of this final resting place, you will step back into the past to learn the stories of pioneers, trailblazers, and everyday heroes who once breathed life into the very streets you walk today.

Registration on NaperSettlement website.

For questions or more information, please contact us at 630.420.6010 or nsguestservices@naperville.il.us.



APRIL 7-30 **EARTH MONTH NAPERVILLE**

@ Knoch Knolls Nature Center

Enjoy free Earth Day themed activities in our exhibit area all month long, just drop on by! Learn how to be more green with fun games, craft ideas, hands-on activities, quizzes, Earth Day books and more! Designed for ages 3-11 but all ages are welcome. Self-guided exhibits in the Knoch Knolls Nature Center exhibit area available during open hours:

- * Monday-Friday: 9am 1pm & 1:30pm 4pm
- * Saturday: 9am 3pm

APRIL 10 FAMILY STEM NIGHT CLASSES: APRIL SHOWERS

6 - 7pm @ Naper Settlement

\$8/per person. Families with children 12 and under. Enjoy an evening at the museum with your family and friends as you explore fun, hands-on experiments and activities together! Investigate the water cycle, experiment with rain-inspired activities, and explore the wonders of weather through hands-on fun for the whole family! Register at https:// napersettlement.org/748/Family-STEM-Nights

APRIL 12 VAISAKHI MELA 2025 CELEBRATE PUNJAB'S RICH HERITAGE!

3pm @ Yellow Box Naperville

FREE Admission! The United Punjabis of America proudly presents Vaisakhi Mela 2025 — a vibrant celebration of Punjab's culture, music, and traditions! What to Expect: Live Bhangra & Gidda Performances, Energetic Punjabi Music & Dhol Beats, Authentic Punjabi Food & Delicacies, Shopping Stalls with Traditional & Modern Goods, Captivating Cultural Programs, Family-Friendly Fun & Community Bonding, Experience the spirit of Vaisakhi with colorful festivities, delicious food, and non-stop entertainment. Come with your family and friends for an unforgettable cultural extravaganza!

APR. 13 NAPERVILLE WOMAN'S HALF MARATHON AND 5K

7 - 10am @ 450 S Brainard St.

Join us for the annual Naperville Women's Half Marathon & 5k. The event routes will take athletes through downtown and some of the finest neighborhoods of Naperville.

APRIL 17 FLASHLIGHT EGG HUNT

7:45 - 8:15pm @ Knoch Knolls Park

Grab your flashlight and hunt for candy and prize-filled eggs under the stars! Please bring a flashlight and a bag or basket to put your eggs and prizes in. This event is held outside: please dress appropriately. Parents must be present with their children, but may not assist them during the hunt. Price: \$15 (R) / \$22 (NR)

APRIL 17 CHEF SHOWDOWN

6 - 9pm @ Linnea Eleanor Rutkowski Food Distribution Hub, 580 Exchange Court

Community participants are invited to enter the playing field and witness local chefs from two revered restaurants go head-to-head in a thrilling - and delicious - culinary battle! Within a one-hour period, these culinary virtuosos will create scrumptious three-course masterpieces, all while under the discerning gaze of a distinguished panel of judges. Utilizing the freshest ingredients sourced from Loaves & Fishes' very own market, the competition is set within the heart of our Aurora warehouse, which will be expertly transformed into a unique kitchen. While watching the hot rivalry, guests will be treated to an array of delicious delights from My Chef Catering, ensuring an unforgettable experience from start to finish!

APRIL 19 FREE-THE GREAT EGG HUNT

9am @ Frontier Sports Complex Softball Fields

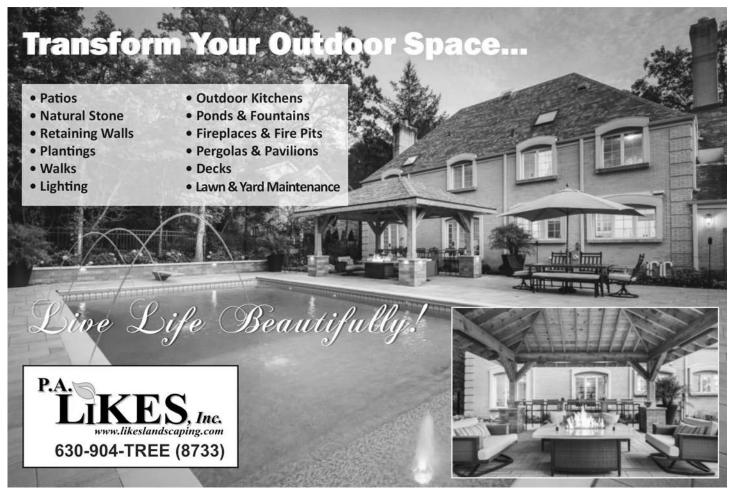
This long-time annual Naperville Jaycees tradition promises there will be lots of colorful eggs to be hunted. The eggs hunt begins at 9am sharp, so please be on time because the eggs disappear fast! Only children age 2 or younger may have help from a parent. The Jaycees also will be accepting donations of non-perishable food items to benefit DuPage Pads. Event parking is limited.

APRIL 24 CRAFT BY BEER: BIRDHOUSES

7 - 9pm @ Naper Settlement

Welcome spring as you paint a charming birdhouse, all while sipping on your favorite adult beverage! This program is for adults only - you must be at least 21 years of age to participate. Valid ID is required for entry.







SCAN ME

BAIRD&WARNER

Jamarack Fairways Housing Facts

ARE YOU THINKING ABOUT SELLING?
We're here to help YOU!

Team Elite Pealtors



Housing Facts and Stats

	Tamarack Fairways	Will County	Illinois	USA
Median Estimated Home Value	\$841K	\$373K	\$323K	\$368K
Est. Home Value 12-Mo. Change	+10.1%	+5.7%	+6.4%	+2.3%
Income Per Capita	\$66,187	\$44,356	\$43,198	\$41,261
Median Household Income	\$172,156	\$103,678	\$78,433	\$75,149



Did you know that there is only a 1.07 Months Supply of Inventory in the 60564 area? That means NOW is the perfect time to list your home with us, Team Elite, REALTORS® at Baird & Warner! Let's chat about your selling goals today!



Affordable Chiropractic Care



- Certified Chiropractic Sports Physician
- Rehabilitation Specialists & Massage Therapists
- Offering treatment, education and prevention programs for professional and amateur athletes
- Personalized optimization plans created just for you
- Acupuncturist for sports via dry needeling and cupping
- Affordable care plans available
- Onsite x-ray machine
- We accept personal injury & workmans comp



WE ARE A PROVIDER UNDER MOST INSURANCE PLANS



WHITNEY CHIROPRACTIC







Chiropractic Sports & Rehabilitation

2860 Showplace Dr. | Ste. 110 | Naperville, IL 60564 630.922.7777 | Whitneydoc3@gmail.com

www.whitneychiropractic.com



PRIVATE LESSONS FOR ALL **INSTRUMENTS AND VOICE**

CALL TO SCHEDULE A LESSON

(630) 499-1911

ONE FREE LESSON

With purchase of four (4)

Mention this ad to receive 25% Off. Coupon is for new students only. Limit one per student.

www.apollomusicinc.com



QUALITY, HONESTY, SERVICE FIRST.

Family Owned & Operated Providing Quality Automotive Repair since 1997

- + Full Service European, Asian and Domestic
 - + Same Day Service on Most Vehicles
 - + Extended Warranty Work
 - + Factory Scheduled Maintenance
 - + Customer Shuttle Available in Local Area

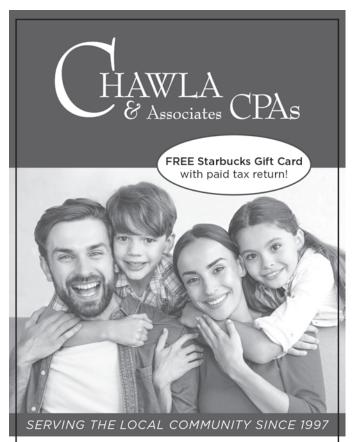
10138 BODE RD, UNIT A | PLAINFIELD, IL

Conveniently located in Arrowead Industrial Park: 2 Miles West of Rt 59 off 95th St/Wolfs Crossing or 3/4 Mile East of Eola/Heggs Rd off Wolfs Crossing.

> MONDAY-FRIDAY: 7:30AM-5PM CLOSED WEEKENDS & HOLIDAYS

Call (630) 904-6300

Visit our website to check out our current specials. www.douglasautomotiverepair.com



WE PLAN FOR YOUR SUCCESS!

- Up To Date On Tax Changes
- Individual & Business Tax Preparation
- FAFSA And College Planning
- Retirement Tax Planning
- Foreign Tax & Asset Reporting
- Virtual Currency (Crypto Compliance)
- Experienced, Trusted, & Cost Effective

OPEN MONDAY - FRIDAY EVENING, WEEKEND & VIRTUAL APPOINTMENTS AVAILABLE

2752 FORGUE DRIVE, SUITE 100-B NAPERVILLE, IL 60564 (BEHIND PET SUPPLIES PLUS ON RT. 59)

LIKE US ON FACEBOOK

• @CHAWLACPA

CHAWLACPA.COM 630-922-8600



IN ALL ASPECTS OF **NEW**CONSTRUCTION AND REMODELING

- ROOM ADDITIONS
- KITCHENS
- DECKS
- BASEMENTS
- BATHROOMS
- INTERIOR TRIM
- EXTERIOR TRIM
- GUARANTEED WORK



Call JAY SCHMIDT for a - FREE Estimate - 630.327.9735

kingstonbuilders@aol.com kingstonbuilders.com





ROYAL FALCON ENTERPRISES, INC.



SCAN HERI

QUALITY MASONRY & EXTERIOR WORK

- Brick, Stone, Fireplaces, Chimneys, Repair & Tuckpoint
- James Hardie Siding Installation
- Pella & Marvin Windows & Doors
- Decking Installation and Repair Trex & TimberTech
- Outdoor Kitchens & Fireplaces
- EIFS/Stucco Repair & Replacement

CALL (630) 406-0001 OR TEXT (630) 774-5200

SPECIALIZING IN EXTERIOR RENOVATIONS & MAINTENANCE

MAIL@ROYALFALCON.NET | WWW.ROYALFALCON.NET

Swimming Safe from the Start!

OUR PROGRAMS

Group Lessons • Private Lessons • Parent/Tot • Adult Lessons • Lap Swim

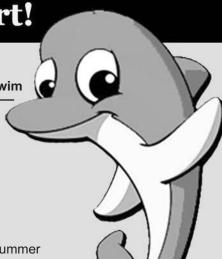
OVER 1 MILLION GROUP AND PRIVATE LESSONS TAUGHT

Employment Opportunities Available:

- We are hiring **SWIM INSTRUCTORS** for DuPage Swim Center.
- We are hiring LIFEGUARDS and POOL MANAGERS for the upcoming summer outdoor pool season.
 - To APPLY for a lifeguard position in the surrounding area,
 check out our website Poolguardsinc.com for an APPLICATION.



FOR MORE INFORMATION: 630-692-1500 www.dupageswimmingcenter.com 520 N. Oakhurst Drive • Aurora, IL 60502



Celebrating 21 years of excellent plumbing services to you!

Accurate Plumbing of Illinois, inc

Accurate Plumbing of Illinois, inc.

\$25 off

Any Service Work 630-660-5561

Can Not be combined with any other discounts. Offer Expires 12-31-25. Please present this coupon!

630-660-5561

IL. Plumbing Licenses 058-165671, 055-028252

Repair or Replace

- Water Heaters
- Sump Pumps
- Faucets
- Outdoor Spigots
- · R.O. Systems
- Clogged Drains
- · Garbage Disposals
- Toilets
- RPZ tests for Sprinkler Systems

Licensed Bonded Insured



1301 S Route 59, Suite 107, Naperville, IL 60564

Call: 630.723.6333 Text: 630-454-9749 HYLINE DENTAL ONLINE BOOKING

NEW PATIENTS WELCOME

ME!

EXPERT COSMETIC, GENERAL, AND IMPLANT DENTISTRY, FEATURING THE LATEST INVISALIGN SOLUTIONS.

T INVISALIGN SOLUTIONS.

OTHER LOCATIONS AVAILABLE

EXAM

X-RAYS+ REGULAR CLEANING.

Hyline Dental

riyiine Dentai

Not valid with other offers or prior services Expires 06/30/25

CALL FOR FREE DENTAL INSURANCE BENEFIT ANALYSIS AND TO SCHEDULE YOUR EXAM TODAY!

*SOME RESTRICTIONS MAY APPLY.

\$**89**.97

X-RAYS+ REGULAR CLEANING*

*AGE 16 AND UNDER

Hyline Dental

Not valid with other offers or prior services Expires 06/30/25

Dental Smiles of Bolingbrook

495 S Weber Rd, Bolingbrook, IL 60490 630.679.9000

Dental Smiles of Joliet

2410 W Jefferson St, #108, Joliet, IL 60435 815.744.4443

Tranquil Dental

3450 Montgomery Rd, Unit #8, Aurora, IL 60504 630.499.5555

Spring Maintenance Tips to Boost Your Home's Value — Whether You're Selling Now or Later!

Exterior:

- Use screwdriver to probe wood trim around windows, doors, and railings and repair any damage
- Repair any leaks or cracks in the caulk that you find
- Repair mortar in the bricks
- Check outside faucets and valves for freeze damage. Turn the water on and place your thumb over the opening.
 If you can stop the flow of water, the internal pipe is probably damaged and will need to be replaced.
- · Clear dryer vent flapper
- Have a qualified heating and cooling contractor clean and service the outside A.C. unit. Clean coils operate more efficiently, and an annual service call will keep the system working at peak performance levels.

Lawn:

- Prune shrubs and trees that are too close to the house
- Remove yard debris left over from winter
- Treat your lawn so it remains healthy and free of pests
- Power wash any mold, mildew, or stains on the deck, patio, or concrete
- Check for cracks in concrete or foundation caused by freezing and thawing and foundation gaps from soil pulling away from the home.

Roof:

- Check the gutters to make sure nothing is loose and that they are facing away from the foundation and there isn't any debris clogging the drains
- Visually inspect the roof to make sure all the shingles look healthy and none are missing. If anything looks questionable then it is time to call a professional. Making roof repairs yearly is a good way to avoid costly leaks and give your roof a healthy lifetime.
- If you use your chimney regularly, you should have it inspected and cleaned once a year to avoid chimney fires.

Inside:

Kim Scott REALTOR®
Licensed in Illinois & Florida
630.484.6775
kimscott@atproperties.com

- Change interior AC filters
- Check attic and crawl space for signs of animals
- Check basement for any dampness
- Clean garbage disposal
- Replace storm windows with screens
- Replace water filters in your refrigerator's coil vents





Naperville Park District™





Learn more and register for spring programs! Visit napervilleparks.org/programguides





WELCOME HOME

At Window World of Joliet, we're passionate about helping you improve your home with energy-efficient windows, doors, and siding.

Call or Text (815) 729-3100 for your FREE estimate!



NATIONALLY KNOWN, LOCALLY OWNED

WINDOWS • SIDING • DOORS • MORE

GROW YOUR BUSINESS WITH LOCAL EXPOSURE:

ADVERTISE IN OUR AURORA OR NAPERVILLE HOA NEWSLETTERS

Are you a local business or entrepreneur looking to reach more customers in Aurora / Naperville communities? Allegra's HOA Newsletter is the perfect opportunity to promote your services to residents who care about supporting their community!

WHY ADVERTISE WITH ALLEGRA?

- Targeted Local Audience: Reach households in our thriving neighborhood, from families to professionals.
- Affordable Advertising: Flexible pricing options for all business sizes — get the most value for your marketing budget!
- Community Focused: Align your brand with a trusted local resource that highlights neighborhood news, events, and updates.
- Build Relationships: Establish a strong connection with your future customers by showing you care about the community.

SUPPORT LOCAL.
GROW LOCAL.



CALL 630-963-9100, Ext. 2 FOR MORE INFO

Spring Cleaning with Zerorez®





Experience Insanely Clean Carpets® with Zerorez Chicagoland.

Zerorez[®] carpet cleaning provides you with Insanely Clean Carpets[®] for A Smarter, Lasting Clean[™] as our process is free of soaps, harsh chemicals, and even fragrances. Our expert technicians revive and refresh carpets quickly, affordably, and simply better than our competition.

Locally owned and operated - with over 190,000 5-Star reviews nationwide, Zerorez offers unmatched quality and customer satisfaction.

- ✓ Patented Zerorez Technology
- ✓ Safe for People and Pets
- ✓ 30-Day Gotta Love It® Guarantee
- ✓ Fast Dry Times
- ✓ Customized Cleaning Plans for Your Home's Needs

\$50 OFF Air Duct Cleaning!

Use Promo Code: EARTHDAY50

Visit www.ZerorezChicagoland.com or call (630) 839-9339



DIVE IN. COOL DOWN. HEAT UP THE LANES.

LOOKING FOR A CHANGE OF PACE THIS SUMMER?

Join the South Pointe Sea Stars swim team! An exciting summer activity where you can learn a great skill, challenge yourself to improve, develop lifelong friendships and have a ton of fun doing it! For members and non-members.

Available for kids 5-18.
Scan the QR code for more information to register.

Registration opens March 3rd.

SOUTH POINTE SEA STARS













20% OFF WEARABLES

Custom Shirts, Hoodies, Jackets, Hats, & more!

Offer valid til 4/15/25. Production times vary. Some Exclusions may apply.

CALL & MENTION THIS AD OR SCAN CODE TO GET STARTED!

(630) 963-9100 | ALLEGRANAPERVILLE.COM

TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION

Allegra Marketing • Print • Mail 2200 Ogden Avenue, Suite 550, Lisle, IL 60532

PRSRT STD U.S. POSTAGE PAID FOX VALLEY, IL PERMIT NO. 945

