

From the President

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

How much do you know about Tamarack Fairways Homeowners Association?

The Tamarack Fairways HOA exists to support the By-Laws and Restrictions established for our residential subdivision. The HOA benefit is to maintain property values through enforced community standards and fostering a sense of community.

Tamarack Fairways HOA is an Illinois Non-Profit that has no property or employees. We have a Board of Directors with up to nine elected board members. The board determines the board President, Treasurer and Secretary which are required by Illinois law.

A significant responsibility of the HOA is approving any changes planned for the exterior of your property. New homes, additions, pools, fences, painting, solar panels are examples of projects that require approval. There are external projects that we will not approve. No above the ground pools, no projects within forty feet of the golf course lot line, no storage sheds, no animals, livestock, poultry, fowl, or pigeons of any kind shall be raised, bred, or kept on any lot, except that dogs, cats or other household pets may be kept, provided that they are not kept, bred or maintained for any commercial purposes. There is a Project Request form on our website that can be downloaded for the approval process.

Another significant responsibility of the HOA Board is enforcing By-Laws and Restrictions. The board can create Rules and Regulations to provide operating guidelines for handling Code Violations or complaints. For example:

- **Procedures For Invoicing & Collection of Assessments** Defines an Annual Assessment available on January 15 of each year, due on February 15, if not paid a \$50.00 late fee will be assessed. If not paid by March 15 the debit can be sent to collections.
- **Procedures Covering Garbage Cans** It defines when the cans can be placed at the curb and removed. Garbage cans should be stored in the property's garage and if stored outside it must be behind screening approved by the HOA. The Board has been notifying homeowners about garbage cans outside without screening without a financial Code Violation Fee. Based on the volume of this violation, it may need a financial fine.

There is an area where we will need to create a new Rules and Regulation. This would address vehicles parked in driveways. In By-Laws and Restrictions Article I 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 TFHOA website contains more detail about the above information and more. Take a look.

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>.

Marty Samojedny
630-904-6077 (Home Office) | mssconsul@outlook.com

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REAL ESTATE WISDOM

Navigating the Housing Market: Buyer vs. Seller Trends Across the U.S.

Submitted by Jan Mackey



Depending on where you live, the housing market could feel red-hot or strangely quiet right now. The truth is, local markets are starting to move in different directions. In some places, buyers are calling the shots. In others, sellers still hold the power. It's a tale of two markets.

What's a Buyer's Market vs. a Seller's Market?

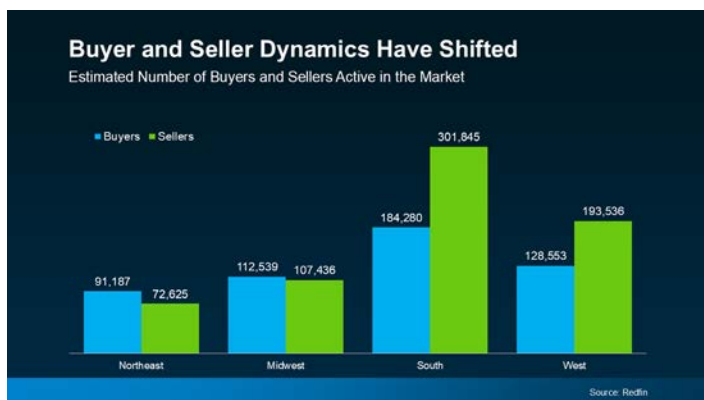
In a buyer's market, there are more homes for sale and not as many buyers. That means homes sit longer, buyers have more negotiating power, and prices tend to soften as a result. It's simple supply and demand.

On the flip side, a seller's market happens when there aren't enough homes available for the number of people looking to buy them. Because buyers have to compete with each other to get the house they want, that leads to faster sales, multiple offers, and rising prices.

Right now, both of these scenarios are playing out, depending on where you are. So, how do you know what kind of market you're in? Lean on a local real estate agent. They'll explain what's really happening in your area based on these key drivers.

The Number of Buyers and Sellers by Region

One of the biggest factors impacting each market is the number of active buyers and sellers. According to Redfin, here's what that looks like by region:



Today, the Northeast and Midwest are more likely to be seller's markets. Buyers still outnumber sellers there, and that keeps things tilted in favor of homeowners. Generally speaking, homes are selling faster and prices are rising in those areas.

But the South and West are leaning more toward buyer's markets. There are more sellers than buyers, which means more listings to choose from and less competition among buyers.

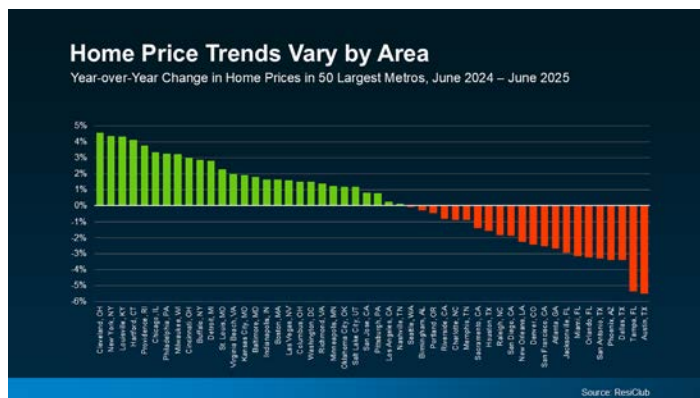
That's a major shift from a few years ago when sellers had the advantage almost everywhere. Today, your local conditions matter more than ever – and they can vary even from one neighborhood to the next.

Price Trends Mirror the Buyer/Seller Divide

When inventory and buyer activity shift, so do prices. In places where demand still outpaces supply, like much of the Northeast and Midwest, prices are continuing to climb.

But in parts of the South and West where inventory is up and demand has cooled, prices are softening. And that's a plus for buyers looking to negotiate in those areas.

Here's the latest price data from ResiClub to show how this divide is shaking out across the top metros in the country:



This is why it's the tale of two markets. Roughly half of the top 50 metros are up, and half are relatively flat or down.

That said, don't panic if you own a home in a market where prices are dipping. Most homeowners have built up significant equity over the past few years, and chances are you have too. So, you're likely still come out way ahead when you sell.

Why Local Insights Matter

Even in regions that lean more buyer-friendly right now, there will be cities, towns, and even neighborhoods that don't follow the regional trends. That's why an agent's local market expertise is so important. They can help you understand what's happening all the way down to a zip code level, including:

- Whether your area is favoring buyers or sellers
- How to set the right price or craft an offer strategy based on local trends
- The best way to make your move happen, no matter what's happening in the market

Bottom Line

In a market where conditions vary this much from place to place, success starts with understanding every aspect of your local area. Let's connect so you've got an expert in your corner who knows exactly how to guide you through your market, wherever you are.

Jan Mackey | jan.mackey@bairdwarner.com | 312.342.4624

Naperville's Adopt A Drain Program

Submitted by Brad Culen

The Public Works Department has long identified clogged storm drains as one of the major causes of roadway flooding in the city. In response, the city officially launched the Adopt-a-Drain volunteer program in which participants "adopt" one of the 22,000 eligible storm drains around Naperville and commit to keeping it free of debris to maintain a safe and clean environment.

While drainage improvement projects are in place to make the city more flood resilient, with over 56,000 storm sewer drains in Naperville, it is difficult for Public Works employees to clear all the clogged storm drains in a timely manner, especially when there are imminent threats during a storm. With the help of volunteers, the chances of localized flooding after a storm, water pollution and drain maintenance costs, which are approximately \$1.1 million per year, could be greatly reduced.

About the Program

Through the Adopt A Drain program, members of the community can quickly and easily assist the Public Works Department in keeping the city beautiful and clean.

Participants, "Drain Defenders," will be responsible for inspecting the drain they adopt and the area around it, removing leaves and other debris from both the drain grate and the surrounding area, and disposing of any leaves and debris in the appropriate waste receptacle before a predicted storm and an additional four times a year.

How to Adopt

Visit the Adopt A Drain Website:

[\(https://www.naperville.il.us/residents/adopt-a-drainprogram/\)](https://www.naperville.il.us/residents/adopt-a-drainprogram/)

Once registered, Drain Defenders receive a welcome packet with information about the program and instructions about how to clean the drains, a quarterly newsletter and an alert via email before predicted storms reminding them to clean their drain.



Dear Neighbors of Tamarack Fairways,

Once again this year, for the 5th year in a row, we're collecting golf balls to help LOAVES & FISHES FOOD PANTRY feed the needy. Just last year alone, we were able to donate \$21,030.00. Almost every day we set out a golf ball bin on the 17th hole (where we live) and ask the golfers to make a donation to the food pantry in exchange for golf balls. Most golfers make a generous donation, which Meijer of Naperville doubles.

We are currently extremely low on golf balls and this is where we need your help. Please consider donating your collection of golf balls, that land in your yard, to this very worthy cause.

Please drop off your balls our home, or we'd be happy to come pick them up from your home.

Thank you for your support,

Larry & Debbie Weber
24256 Woodhall Ct.
630-660-0148



THE MONEY MINUTE

Dollar Cost Averaging

Submitted by Matthew L. Gill

What is Dollar Cost Averaging?

If short-term market volatility has prevented you from taking the first step to investing, consider starting with a strategy known as dollar cost averaging. Dollar cost averaging is a simple but effective investment strategy that involves consistently investing a fixed amount of money at regular intervals, regardless of market conditions. Whether the market is up, down, or sideways, you keep investing the same amount on a monthly, bi-weekly, or another set schedule.

Why Dollar Cost Averaging works...

Rather than trying to time the market, dollar cost averaging allows you to invest consistently over time. One of the greatest benefits of this is that it removes emotion from the investment process. By sticking to a regular investment schedule, you're less likely to make impulsive decisions based on fear or greed, which historically has led investors astray.

This strategy works very well when contributions are automated. In fact, if you're contributing to a 401k or other retirement plan, you're likely already using this strategy. Regular, automatic contributions help you stay invested without having to think about timing the market. Once in place, it saves time, removes guesswork, and keeps your investment plan moving forward—even when life gets stressful.

Instead of fearing market downturns, dollar cost averaging lets you take advantage of market volatility. Whether the market is rising, falling, or fluctuating wildly, you continue with your set investment schedule. This means that when prices are high, your fixed investment buys fewer shares, and when prices are low, it buys more. Over the long run, this process can reduce the average cost per share and help minimize the impact of short-term market fluctuations.

Therefore, if you are still building your nest egg, market corrections can be beneficial because that is when dollar cost averaging is most effective!

Example of Dollar Cost Averaging...

For example, this Company's stock price was \$30 a share in January, \$10 a share in February, \$20 a share in March, \$15 a share in April, and \$25 a share in May. If you invested \$300 a month for 5 months, the number of shares you buy each month would range from 10 shares when the price is \$30, to 30 shares when the price is \$10. The average market price is \$20 a share ($\$30 + \$10 + \$20 + \$15 + \$25 = \100 divided by 5 = \$20). However, because your \$300 bought more shares at the lower prices, your average purchase price is \$17.24 ($\$300 \times 5 \text{ months} = \$1,500$ invested divided by 87 shares purchased = \$17.24).



Final Thoughts...

While dollar cost averaging doesn't guarantee profits or protect against losses, it's a practical strategy for managing market uncertainty. By making consistent contributions over time, it helps reduce the impact of emotional decision-making, encourages disciplined investing, and keeps you focused on long-term goals. Whether you're just starting out or aiming to enhance your investment approach, dollar cost averaging is a fantastic strategy worth considering.

As a CERTIFIED FINANCIAL PLANNER™ (CFP®) 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 guidance with dollar cost averaging, or have any other questions, I'd love the opportunity to connect!

Matthew L. Gill, CFP®

Financial Advisor

(630) 637-8600 ext. 203 | matt.gill@mbrownltd.com



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GOOD NEIGHBOR NEWS

Submitted by Kathryn Peters.

Coyotes have become an increasingly common sight in our neighborhood, and while they are generally not a threat to humans, it's important to take precautions to ensure the safety of our community. One key point to remember is that Will County Animal Control only handles issues related to cats and dogs. This means that if you encounter a coyote, you will need to take other measures to address the situation.

Recommendations from the State of Illinois Department of Natural Resources (DNR) are to make coyotes feel unwelcome in our neighborhood and there are several strategies you can employ while still being a good neighbor. Start by securing your garbage cans and removing any outdoor pet food, as these can attract coyotes. Additionally, consider installing motion-activated lights or sprinklers in your yard to deter them. Making loud noises, such as clapping or using a whistle, can also help scare them away. It's important to remember that these methods are humane and do not harm the coyotes, but they do encourage them to move on to other areas.

Finally, it's crucial to keep a close eye on children and pets when they are outside. Coyotes are more likely to approach small animals, so it's important to supervise your pets and keep them on a leash during walks and in the yard. Educate your children about the importance of not approaching or feeding wild animals. By taking these precautions, we can coexist with coyotes while ensuring the safety of our loved ones.

While coyotes are a natural part of our environment, it's important to take steps to minimize their presence in our neighborhood. Remember that Will County Animal Control is only responsible for cats and dogs, so it's up to us to implement measures to deter coyotes. By making our yards less inviting and keeping a watchful eye on our children and pets, we can create a safer and more harmonious community for everyone.



Garage Sale Dates



Fall Dates
September 25th, 26th, 27th

**If you'd like to participate
contact**

Kathryn Peters
kkpeters@comcast.net



JOIN US FOR THE END OF SUMMER

CONLIN FAMILY FUNDRAISER BLOCK PARTY

AUGUST 13TH

4:30PM - 7PM

24065 ASCOT CT. NAPERVILLE

RSVP: ANNA 312.823.4657

CHRISTINE 630.664.2805

\$10 ENTRY-ALL PROCEEDS GO TO THE CONLIN FAMILY

***KONA ICE**

***BOUNCE HOUSE**

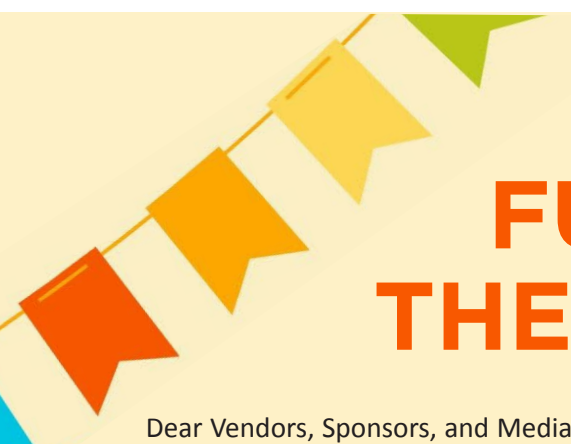
***DOTS AND SPLASHES FACE PAINTING**

***GAMES**

***RAFFLE PRIZES**

***SO MUCH MORE FAMILY FUN**





CALL FOR PARTICIPATION: FUNDRAISER FOR THE CONLIN FAMILY

Dear Vendors, Sponsors, and Media Outlets,

We are reaching out to you with heavy hearts to share the story of Carter and Ashley Conlin and their young family, Olivia (1) and Jax (3). Carter was diagnosed with brain cancer in 2018. Despite his fierce determination and resilience, he has faced significant challenges, including the return of his tumor last year. Following a second brain surgery in May-just weeks after the birth of his daughter, Olivia- he is now confronting even greater obstacles.

Tragically, the Conlin family is facing additional heartache with the recent diagnosis of high-risk neuroblastoma for their 3-year-old son, Jax. This rare and aggressive pediatric cancer, affecting around 700 children annually in the U.S., requires an intensive treatment plan lasting 15-18 months, including chemotherapy, stem cell transplants, radiation, and immunotherapy.

The emotional and financial burden on Carter, Ashley, and their family is immense. As they navigate this challenging journey, we invite you to join us in supporting the Conlin family through a fundraising initiative. Your participation as a vendor, sponsor, or media outlet can make a significant impact.

Here's How You Can Help:

Vendors: Consider donating goods or services for our fundraising events. Your contributions will not only provide much-needed support but also showcase your commitment to the community.

Sponsors: Partner with us by providing financial support to help cover event costs. Your sponsorship will be recognized throughout our campaign, highlighting your dedication to making a difference.

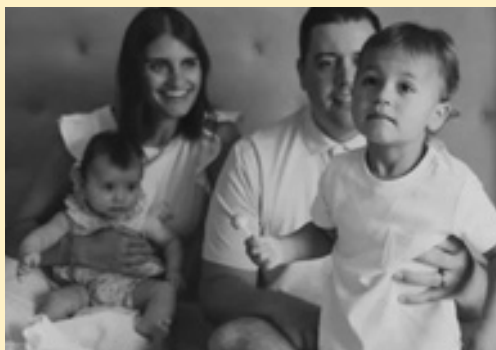
Media Outlets: Help us spread the word by covering our fundraising efforts. Your platform can amplify our message and encourage others to contribute to this vital cause.

Together, we can surround the Conlin family with the love, hope, and support they urgently need during this unimaginable time. Your kindness and generosity will help ease their financial burden and provide them with the strength to face the road ahead.

Thank you for considering this opportunity to make a meaningful difference.

Please contact me at **312.823.4657** or e-mail **Shinesfam11@gmail.com** if you would like to participate or learn more about how you can help The Conlin Family.

Warm regards,
Anna Hines



BOARD OF DIRECTORS

YOUTH SERVICES LIST

Baby-sitting

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

- 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 <i>Website Chairperson</i>
Secretary	Janice Mackey jan.mackey@bairdwarner.com <i>Newsletter Chairperson & Social Chairperson</i>
Treasurer	Gokul Das grdas_it@yahoo.com <i>Assessment Letters, Invoices and Payments</i>
Director	Kathryn Peters kkpeters@comcast.net <i>Good Neighbor Program</i>
Director	Marcia McKee tufftony@comcast.net <i>Code Enforcement Chairperson</i>
Director	Brad Culen
Director	Chris Lequin chris@lequin.net <i>Architectural Modification Chairperson</i>
Director	Larry Weber lfweber@aol.com

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."

THE PUZZLE PAGE

NAPERVILLE WORD SEARCH

S A F E T Y T O W N R C M R E
X S E R Q F V N J O Y Q R D L
L R N A X S G R W W Q U X B I
D F Q Y J S E T W X T M V A H
G O N O R T H C E N T R A L J
D J V E V B D G J N N Z H U B
C E N T E N N I A L B E A C H
R O Y I H S M O U P G R Y A N
E I G M E T R A Z N N B G D N
V J V D Q S D C R W I E P U A
A O T E E S P T H O L N K P P
A Z B G R N D Q T T F E Z A E
R C G F R W V L H N T D V G R
O P A B T V A Q W W S E C E V
R K R B T P V L B O A T C H I
U D C S Y Y B A K D L T H W L
A E D W A R D H O S P I T A L
F A R M E R S M A R K E T E E
J I R U E O F S C K V X H T P
H M O H S P K M F X J U E K C

Naperville	Aurora Ave
Riverwalk	North Central
DuPage	Ogden Ave
Centennial Beach	Metra
Downtown	Farmers Market
Benedetti	Safety Town
Edward Hospital	Last Fling

C K E N U J X H S H O W H
J I R U E O F S C K V X H T P
F A R M E R S M A R K E T E E
A E D W A R D H O S P I T A L
U D C S Y Y B A K D L T H W L
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S A F E T Y T O W N R C M R E

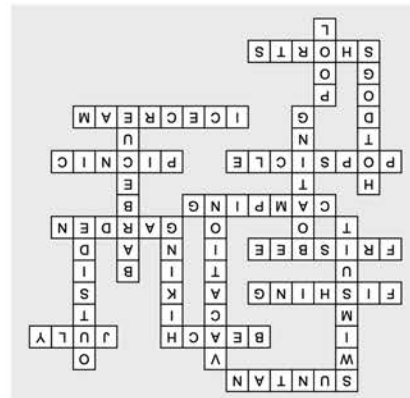
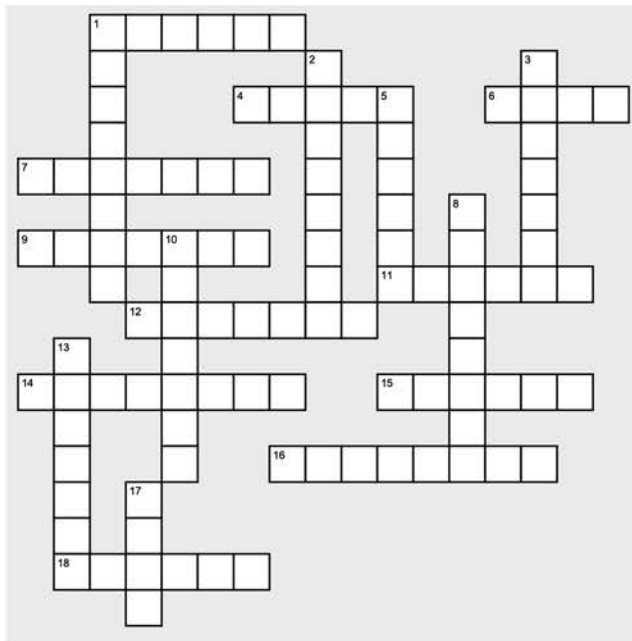
SUMMER CROSSWORD

ACROSS

- 1) Beachgoer's pride
- 4) Surfer's hangout
- 6) Dog days month
- 7) Rod & reel sport
- 9) Disk you whisk
- 1) Make a bed?
- 2) Roughing it, perhaps
- 4) Treat on a stick
- 5) Alfresco meal
- 6) Parlor treat
- 8) Bermuda

DOWN

- 1) Beach attire
- 2) Worker's respite
- 3) Not indoors
- 5) Tramping on the trail
- 8) Outdoor cookout
- 10) Lake activity
- 13) Ballpark fare
- 17) Summer cooler



SUDOKU

Directions:

Fill in the blanks so that each row, each column, and each of the nine 3x3 grids contain one instance of each of the numbers 1 through 9.

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

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

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www.whitneychiropractic.com



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.

August 2025

Back-to-School Safety

As Naperville's students head back to school, all residents play a vital role helping to keep kids safe! Assist in making Naperville "A Safer Naper" for our community's children heading back to school by following these driving tips:

- Plan ahead and leave earlier than normal to allow enough time to reach your destination without rushing.
- Always come to a complete stop at stop signs and be sure to check carefully for children on sidewalks and in crosswalks before proceeding.
- Be sure to obey crossing guards and school student safety patrols.
- **Slow Down!** Remember, school speed zones are reduced for a reason. When entering a school zone, slow down to 20 mph and be extra alert for children on foot and on bicycles.
- Be cautious when approaching school buses. It is illegal to proceed around a school bus with the stop arm engaged. Be patient as children enter and exit school buses.



Additional back-to-school safety tips for parents, students and motorists are available at naperville.il.us/asafnernaper.



FREE National Night Out Community Kick-Off Movie Night

Monday, August 4, 2024 6:30 PM 95th St. YMCA

Naperville's popular National Night Out kick-off celebration at the Fry Family YMCA will feature games, giveaways, and activities for all ages, including a bounce house, a magic act, and an opportunity to interact with police personnel and equipment. Food will be available for purchase from food trucks. The event will begin at 6:30 p.m. and will culminate with a free outdoor family friendly movie. Free popcorn will be available while supplies last, and residents are encouraged to bring their own chairs and blankets for the movie. This event is co-sponsored by the City of Naperville and Fry Family YMCA.



Save the date! Public Safety Open House, Saturday, Sept. 27

The Naperville Police and Fire Departments' annual Public Safety Open House is set for 10 a.m. to 2 p.m. Saturday, Sept. 27, at Naperville's Public Safety Campus, 1380 Aurora Ave. This family-friendly event will feature live demonstrations as well as food trucks, activities for all ages, and displays of police and fire vehicles and equipment.

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2025

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10 AM TO 1 PM ☔ RAIN OR SHINE

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Naperville Park District™



Fall into FUN!

Looking for fall activities the whole family will enjoy? The Naperville Park District has a full lineup of **FREE** events perfect for making great memories together this season.



Fall Hayrides



Wonderful World of Wheels



Halloween Happening



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



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PENNY O'BRIEN
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bairdwarner.com

MLS Info Sparks (1/1/25-6/30/25)

**BAIRD &
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