



TAMARACK

Turf

THE NEWSLETTER OF THE TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION

From the President

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

From my viewpoint, I am ready for fall with the air conditioner turned off.

The Tamarack Fairways Board of Directors is a group of volunteers elected by the homeowners to help maintain the subdivision's By-Laws and Restrictions. I am confident that no one volunteers for the HOA Board to be a bill collector. However, each year around 20% of the homeowners fail to pay their annual assessment fee by February 15th. We then spend the year attempting to collect the unpaid annual assessment fee.

This year attempting to improve the annual assessment fee process, we established a late fee of \$50.00 if the 2025 balance due is unpaid by February 15, 2025. In addition, if unpaid by March 15, 2025, we will consider sending the balance due to collections. Before sending any homeowners with balance due to collections, Board members are currently visiting each homeowner to verify that we have the correct contact information. We still have 25 homeowners with balance due or 13%.

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

Downsizing Without Debt: How More Homeowners Are Buying Their Next House in Cash

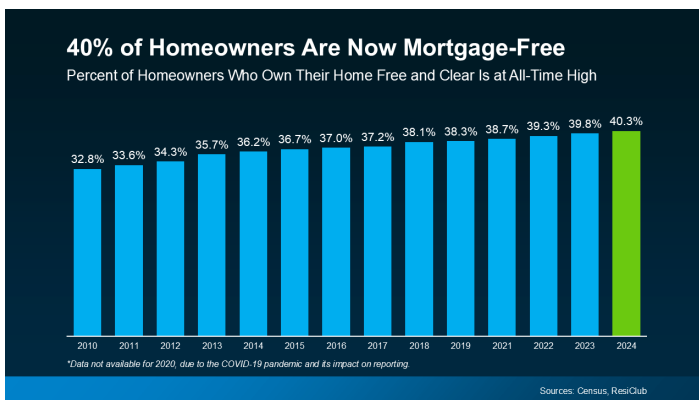
Submitted by Jan Mackey

If you've been thinking about downsizing to lower your expenses, be closer to family, or just make life easier, here's a trend worth paying attention to:

More homeowners are buying their next house outright, without taking on a new mortgage. And, if you've owned your home for a while, you may be able to do the same. No mortgage. No monthly housing payments.

A Record Share of Homeowners Are Mortgage-Free

According to analysis from ResiClub of Census data, more than 40% of U.S. owner-occupied homes are mortgage-free – an all-time high for this data series. That means 4 in 10 homeowners own their homes free and clear (*see graph below*):



One big reason for this trend? Demographics. As Baby Boomers age and stay in their homes longer, many have had the time to fully pay off their mortgages. You might be in that group too and not even realize just how much buying power you now have. It's time to change that.

How Downsizers Are Turning Equity into Buying Power

As a homeowner, your equity is your biggest advantage in today's market. **If you're mortgage-free (or close to it), it could give you the power to buy your next home in cash.** That means you'd still have no mortgage payment in retirement, plus:

- Less financial stress as you age
- More cash flow, if you purchase a less expensive home
- And it would likely be a faster, simpler transaction

Here's how it works. You'd sell your current house and use the proceeds to buy your next house in cash. And while that may sound like something you thought would never be possible for you, it's more realistic than you may think.

In the latest survey from John Burns Research and Consulting (JBREC) and Keeping Current Matters (KCM), agents reported the share of purchases with all-cash buyers is climbing nationally. And those agents are seeing increases in almost every region of the country (*see graph below*):



For Baby Boomers especially, buying in cash gives you more control over your next chapter. You could buy a smaller, less expensive home and have lower costs, less upkeep, and more flexibility to enjoy what matters most. All while staying debt and stress free.

Because downsizing isn't about downgrading your home. It's about upgrading your quality of life. And that's something worth exploring.

Bottom Line

You've worked hard for your home. Now it might be time for it to work hard for you. **Let's talk about what your house is worth, and what it could unlock for you today. What would your ideal home look like if you were to downsize right now?**

Contact me directly at 312.342.4624.

Jan.mackey@bairdwarner.com

I'm your Tamarack Fairways Realtor and here to help.

TAMARACK TURF

Preparing Your Garden for Winter in the Midwest

Submitted by Brad Culen



1. Clean Up Spent Annuals and Weeds

Remove any annual flowers, vegetables, and weeds that are past their prime. This helps prevent pests and diseases from overwintering in your beds. Cut back perennials, but leave some seed heads (like coneflowers and ornamental grasses) to provide winter interest and food for birds.

2. Add a Layer of Mulch

A 2–4 inch layer of mulch around your perennials, shrubs, and trees helps insulate the soil, lock in moisture, and protect roots from temperature swings. Use shredded leaves, bark mulch, or straw for a natural blanket of protection.

3. Protect Trees and Shrubs

Young trees and sensitive shrubs need extra care in the Midwest cold. Wrap tree trunks with protective tree wrap to prevent frost cracks and animal damage. For evergreens, consider burlap screens to shield them from drying winter winds.

4. Plant Bulbs Now for Spring Blooms

Imagine your yard bursting with color next spring—daffodils, tulips, crocuses, and hyacinths all start with planting bulbs now. Plant them before the ground freezes, in well-drained soil, sunny spots, at the right depth, and give bulbs a good boost with bulb fertilizer. A little work this fall means a dazzling show when winter fades.

5. Water Before the Freeze

Give your trees, shrubs, and perennials a deep drink before the ground freezes. Well-watered plants are healthier and less likely to suffer winter damage.

6. Bring Tender Plants Indoors

Tropical plants, succulents, and houseplants should come inside well before frost. Check for pests, prune lightly, and place them in a sunny window or under grow lights.

7. Create a Wildlife-Friendly Winter Garden

Leave some seed heads, berries, and brush piles to provide food and shelter for birds and beneficial insects. Your garden can become a haven for wildlife, even in the snow.

8. Prep for Holiday Décor

After cleaning and mulching your beds, add some seasonal touches! Containers filled with evergreens, berries, and twinkle lights can brighten your porch through the long winter months. With a little planning, your garden will not only survive but thrive after a Midwest winter. Taking time to clean, mulch, water, and protect plants now will reward you with lush growth and early blooms next spring. Plus, a well-prepped garden looks tidy and inviting—even under a blanket of snow!

THE MONEY MINUTE

How to Measure Your Risk Tolerance for Investing

Submitted by Matthew L. Gill



One of the first conversations financial advisors have with clients is about risk tolerance—your ability and willingness to accept potential losses in the value of your investments. Knowing your risk tolerance helps determine the investments most suitable for your goals, comfort level, and financial situation.

Many investors think of risk only in terms of losing money, but risk is broader than that. It is about how much uncertainty you can accept while still staying invested. Some people feel comfortable seeing their portfolio drop temporarily because they know markets usually recover over time. Others lose sleep even over small declines. Identifying where you fall on this spectrum is important for long term success.

Step 1: Understand Your Financial Situation

The first part in measuring risk tolerance is understanding your personal financial situation. If you have stable income, an emergency fund, and little debt, you may be better equipped to take on investment risk. For example, a younger investor with decades until retirement may tolerate more swings in the market than someone close to retirement who relies on their savings for living expenses.

Step 2: Clarify Your Goals

Your specific goals help determine how much risk is appropriate. If you need money for a down payment on a house in the next couple of years, taking big risks in the stock market may not be wise, since short-term volatility could hurt you. However, with long term goals such as retirement, taking more risk in that portfolio can be wise since the ups and downs of riskier investments offer higher returns overtime.

Step 3: Consider Your Personality and Comfort Level

Your personality and emotions play a significant role in determining your risk tolerance. Ask yourself: How would you feel if your investment dropped 20% in one year? Would you see it as an opportunity to buy more at a discount, or would you panic and sell at a loss? Your emotions matter, because panic selling during market declines locks in losses and jeopardizes long-term plans.

Step 4: Use Risk Tolerance Tools

Financial advisors often use questionnaires to measure time horizon, comfort with market swings, and investment preferences. These tools help identify whether someone leans conservative, moderate, or aggressive, and serve as a practical starting point for building a portfolio. As we gain a deeper understanding of the client's goals and experiences, these insights become more accurate and more valuable.

Step 5: Revisit Regularly

Risk tolerance is not static. Major life events such as marriage, children, job shifts, or retirement—can all alter how much risk is appropriate to take. Reassessing your tolerance every few years or after significant changes in life is important to ensure your investment strategy stays aligned with your needs and goals.

Final Thoughts

Measuring your risk tolerance is about balancing growth potential with peace of mind. When you align your goals, finances, and comfort level, you can invest more confidently, remain calm through unexpected market events, and increase your odds of a living the life you want.

Matthew L. Gill, CFP®

Financial Advisor

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



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FALL INTO FUN... A LIST OF THINGS TO DO THIS FALL!

Like it or not, the change of seasons is upon us, and we welcome Fall with its cooler evenings and return of regular back-to-school schedules. Fall is a great time to slow down, savor the crisp air, and enjoy the changing leaves. Some great things to do:

GET COZY:

- Buy that new blanket to snuggle on the couch.
- Drink some hot cider, pumpkin spice latte, or cocoa.
- Baking seasonal treats that involve the flavors of the season, (apple, pecan, and pumpkin!)
- Lighting a candle with a warm, spicy fall scent
- Get in your favorite cozy sweater or sweatshirt and enjoy a great book in front of the fireplace.

SEASONAL FUN:

- Carve a pumpkin.
- Decorate for Halloween and Thanksgiving
- Corn mazes and hayrides at a pumpkin patch
- Haunted houses and other spooky attractions

OUTDOOR ACTIVITIES:

- Attend any fall or harvest festivals.
- Take a hike or bike ride through the colorful fall foliage.
- Take a scenic drive to see fall colors.
- Head out to go camping in the cooler weather.
- Enjoy making s'mores over a campfire or firepit.

HOME, FAMILY, AND PERSONAL GROWTH:

- Host or attend a Thanksgiving dinner with family or a Friendsgiving dinner with friends.
- Host a potluck dinner with neighbors where everyone brings a favorite dish.
- Prepare the home for winter (weatherproofing and cleaning)
- Watch classic fall movies or football games together with family and friends.
- Reflect on how your year has gone thus far.
- Set goals for 2026 (and why not start on them now to get a jump on the year ahead!)
- Read more, select some books, and start a gratitude journal.



DIY Bird Feeder

APPLE BIRD FEEDER

1. Slice an apple into rings, remove the core, and thread a hanging loop with twine.
2. Coat in bird-safe peanut butter.
3. Roll in birdseed.
4. Hang on a tree.

PINECONE BIRD FEEDER

1. Pinecone Bird Feeder
2. Tie a string loop to the top of a clean pinecone.
3. Spread vegetable shortening over scales.
4. Sprinkle with birdseed.
5. Hang on a tree.



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."



Increasing Your Situational Awareness

Situational awareness is being attentive to surroundings to reduce risks and enhance personal safety. While it may sound simple, distractions and fast-paced routines make it challenging. Practicing this skill helps prevent crime, avoid accidents, and stay prepared.

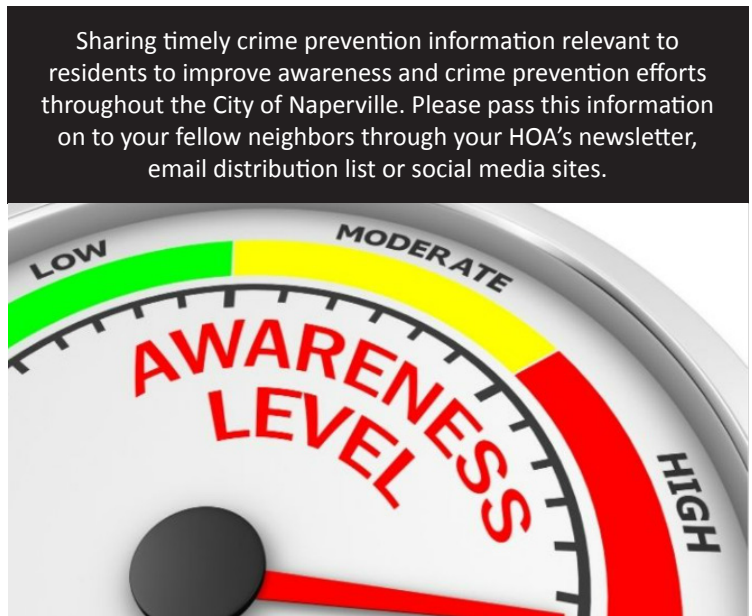
KEY TIPS FOR SITUATIONAL AWARENESS:

- Predict events: Anticipate future actions based on what's happening around you. Thinking ahead improves decision-making.
- Identify elements: Notice not only potential threats but also ordinary factors like people, objects, and environmental changes.
- Keep your head up: Avoid being absorbed by phones or other devices, which limit awareness of surroundings.
- Use peripheral vision: Train yourself to monitor activity outside your central focus for a wider sense of awareness.
- Don't just look—see: Observe exits, unusual objects, or suspicious behavior when entering a room or public space.
- Avoid overload: Too many tasks or distractions cause errors and stress; prioritize and minimize distractions.
- Prevent fatigue: Rest well and maintain energy levels since tiredness diminishes vigilance.
- Clear your mind: Confusion causes missed signals and mistakes while boosting a potential threat's confidence.
- Guard against complacency: Staying in a comfort zone or assuming everything is fine lowers alertness. Periodically check your mindset.
- Engage your senses: Use sight, hearing, smell, and touch to detect changes in your environment.
- Trust instincts: If a situation feels wrong, remove yourself, ask for help, or call 911.
- Reassess continually: Environments change quickly; ongoing evaluation helps you respond effectively.

Ultimately, practicing situational awareness is about staying alert, attentive, and engaged, both mentally and physically. Doing so can help avoid dangerous encounters, prevent accidents, and recognize criminal behavior before it occurs.

Learn more about investment scams, visit 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.



Become A Member Today!

The Little Gym offers classes for ages 4 months - 12 years old for Parent/Child, Pre-K, and Grade School gymnastics programs. We also offer birthday parties, parent survival nights, camps, and fun member events!

3124 Illinois Rte 59, Suite 120 Naperville, IL 60564

630.303.9669

BOOK A FREE CLASS!

FALL BIRTHDAY PARTY SPECIAL:

Book your child's birthday party at The Little Gym by **October 31** and receive **\$75 off!**



HELLO OCTOBER



FALL IS HERE.

Visit these local pumpkin farms for seasonal treats and harvest memories with the family!

KELLER'S FARMSTAND IN OSWEGO

2500 Johnson Road, Oswego
630-219-8194 | kellersfarmstand.com
Oswego Farmstand sells apples you can pick right off the trees in our Oswego apple orchard! Apple picking available daily from 9 am to 6 pm until late October. You can also pick pumpkins right off the vines. Visit Saturdays and Sundays for bales full of fun including a 12-acre corn maze, kids play area, farm animals, and our concession stand featuring rich and creamy fudge, apple cider donuts, yummy kettle corn as well as other treats. Fall Pricing: Tickets Online - \$13.95 | Booth - \$15.95 Grants you access to Fall Festivities Farmland including the 12-acre corn maze, farm friendly animal barn, and large play area. Find a full list of festivities and make a reservation here: kellersfarmstand.com/fall/saturday-sunday-fall-festivities/

ABBEY FARMS IN AURORA

2855 Hart Road, Aurora, IL
630-966-7775 | abbeyfarms.org/
Packed with activities, our 40-acre pumpkin farm has everything you need to make your family's day at the farm special. From their friendly petting zoo on the weekends to the ability to experience Mother Nature at your own pace – a day trip to Abbey Farms is a must on your list of Fall adventures. Enjoy their fall festival Pumpkin Daze and its apple orchard, corn maze, pumpkin patch, petting zoo, concessions and outdoor other attractions. 2025 Pumpkin Daze Pricing: General Admission Online Tickets | Weekend \$21 Weekday \$17 General Admission Door Tickets | Weekend \$23 Weekday \$19 Saturday Night Maze Admission (October Only) | Online \$12, Door \$13 Ticket and more info here: abbeyfarms.org/pumpkin-daze/

SIEGEL'S COTTONWOOD FARM IN LOCKPORT

17250 Weber Rd, Lockport
815-741-2693 | cottonwoodfarms.net
General admission tickets include more than 35 attractions, from farm animals to pet and feed, Siegel's 5 Sports Ball Zone, wagon rides to the upick pumpkin field, 5 play areas, train rides, zip lines, two corn field mazes and more. Many delicious food choices include smoked turkey legs, pulled pork parfaits to sweet treats to eat like apple cider doughnuts and funnel cakes. More info and tickets here: ourpumpkinfarm.com

JOHANSEN FARMS IN BOLINGBROOK

710 W Boughton Road, Bolingbrook
630-759-8711 | johansenfarms.com
Ride the rides, visit the animals, and pick out your favorite pumpkin from our patch! Start planning now for their famous apple cider donuts and a visit with the baby chicks! See a full calendar of festivities and various pricing info here: johansenfarms.com/admission/

KONOW'S CORN MAZE

16849 S Cedar Rd, Homer Glen
708-301-8845 | konowscornmaze.com
Admission to Konow's Corn Maze includes: Large Corn Maze | Small Corn Maze | 3 Corn Pits | *Jump House | Animal Barn | Straw Playground | *Treehouse | Cow Train Express | Hayrides | *2 Jumping Pillows | Grain Train & More! Saturday & Sundays: *Pony Rides | *Live Bands | Balloon Artist | Magician | shooting Gallery | Face-painters Shop for Fall decor, Pumpkins, Corn Stalks, Gourds, Straw Bales bales, Indian corn, and mums. They also stock their store for Fall, Halloween, and Christmas. They offer specialty candles, candy, toys, signs for decorating, jams, popcorn, stuffed animals, UNIQUE GIFTS and so much more! Konow's Concessions include Corn on the Cob, Steak/Veggie boats, Wally's Famous Juicy Cheeseburger, Pizza, Chicago style Hot Dogs, Buffalo Chicken Nachos, Popcorn, Larry's Ice Cream and Funnel Cakes and MORE! Tickets: \$15 Monday - Friday Columbus Day, October 13, \$20 \$20 Saturday/Sunday More info visit: konowscornmaze.com



NAPERVILLE EVENTS

OCTOBER 11 BUILD-YOUR-OWN- BOUQUET BAR

PEACE | 11AM - 3PM
143 West Jefferson Avenue

Grab your besties and build your dream bouquet with 100% locally grown blooms! At our Build-Your-Own-Bouquet Bar, each bloom is priced per stem, so you can build it exactly how you want it. Just choose your favorite stems in your desired amounts, create your perfect arrangement, and we will hand-wrap your creation for you to bring home. Because nothing brightens a space like local flowers.

OCTOBER 17-18 ALL HALLOWS EVE NAPER SETTLEMENT | 5:30-9 PM

Magic, monsters, and mythical entertainment will be summoned on the grounds of Naper Settlement during this annual fall festival for families with children 16 and under! Come as you are or wear a costume (no masks or weapons) and overcome your fears with a line-up of Halloween-themed outdoor activities, art, performances, and more! Tickets available: napersettlement.org

OCTOBER 23 TRICK-OR-TREAT PET PARADE

TWO BOSTONS | 5:30PM

After heading around town to 13 different stops to fill up our special trick or treat bags with amazing Two Bostons treats, we'll announce the costume contest winners from each parade! Most Creative, Best Group, Best Overall. 3 spooky selfie stations for you and your pet will be available before and after the parades so you can live your best Halloween life! The registration fee will reserve your spot and you'll get a \$5 Coupon to offset your registration fee. Register: twobostons.com

OCTOBER 25 2025 PUMPKIN RACE ROTARY HILL | 12-3PM

The Naperville Pumpkin Race, hosted by Turning Pointe, is an October event at Rotary Hill where all ages race decorated pumpkins. Enjoy food, prizes, and fun, supporting autism awareness.

OCTOBER 24-25 HOWLIN' AT THE MOON NAPER SETTLEMENT | 5-10PM

Enjoy thrilling performances and attractions at our Halloween bash for adults 21 years or older! Howl along to live music with a one-of-a-kind outdoor concert experience! Feast your fangs into delicious food and drinks at the Food Truck Graveyard and BOOze Bar. Experience one-of-a-kind Halloween-themed activities including a costume contest, spine-chilling art displays and photo experiences, and much more! Tickets available: napersettlement.org

OCTOBER 26 HALLOWEEN HOP DOWNTOWN NAPERVILLE

Downtown Naperville's annual Trick or Treat fun, called the 'Halloween Hop', will take place on Sunday, October 26 from 10am - 12noon. Costumed kids & their parents can go door to door to many downtown businesses for sweet treats. Free Trick or Treat Trolley Rides too.

OCTOBER 25-26 & NOV 1 & 2 THE SPONGEBOB MUSICAL YOUTH EDITION BRIGHTSIDE THEATER 31 S. Ellsworth St.

When the citizens of Bikini Bottom discover that a volcano will soon erupt and destroy their humble home, SpongeBob and his friends must come together to save the fate of their undersea world. With lives hanging in the balance and all hope lost, a most unexpected hero rises up. The power of optimism really can save the world! Tickets available: brightsidetheatre.com

OCTOBER 26 TRICK-OR-TREAT BRIGHTSIDE CAR WASH 10AM-2PM | 1095 E 75th St



Proudly Veteran-Owned and Under New Management, Brightside Car Wash, a Full-Service Car Wash, is hosting their first Trick-or-Treat with crafts, candy, and \$5 Off Full Service Wash Menus. This family-friendly event is one of many bringing their family-operated car wash and community together this season. Visit their facebook page or website for more information on their memberships, upcoming events, and seasonal promos. brightsidecarwash.com

GET YOUR CAR
CLEANED UP AFTER
THE PUMPKIN PATCHES
AND FESTIVITIES.

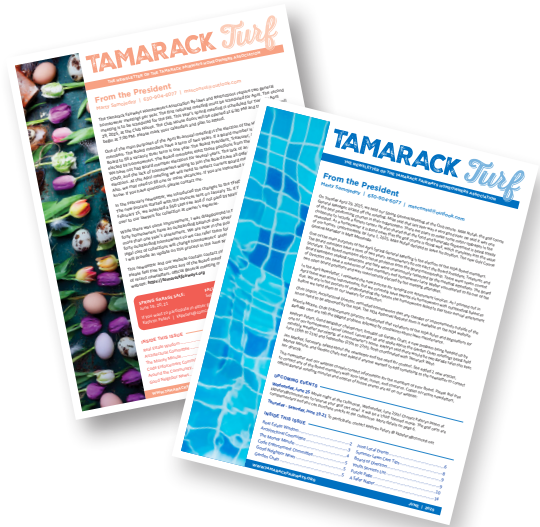


GROW YOUR BUSINESS WITH LOCAL EXPOSURE: ADVERTISE IN OUR AURORA OR NAPERVILLE HOA NEWSLETTERS

Are you a local business or entrepreneur looking to reach more customers in Aurora or Naperville? 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.

TAMARACK RESIDENTS ONLY

GET 10% OFF

YOUR FIRST ADVERTISEMENT IN
ONE OF OUR HOA NEWSLETTERS

Scan code to visit our website and download a Media Kit for pricing and info on the other communities we deliver to monthly, bi-monthly, and quarterly.



Offer Valid thru
October 31, 2025.

TAMARACK 2025 NEWSLETTER SCHEDULE: BI-MONTHLY. Next Issue December 2025

COLOR ADS Starting at \$150

BLACK & WHITE ADS Starting at \$75

+ Ashbury	+ High Meadow	+ Stillwater
+ Ashwood Club	+ Knoch Knolls	+ Stonebridge
+ Breckenridge	+ Oakhurst	+ Stonegate West
+ Brighton Ridge	+ Oakhurst North	+ Tall Grass
+ Clow Creek	+ River Run	+ Tamarack
+ Green Trails	+ Rose Hill Farm	+ White Eagle

READY TO GRAB YOUR SPOT IN THE NEXT HOA NEWSLETTER?

Contact Amy Scoville
Amy@Allegranaperville.com
630-963-9100, Option 2

 **ALLEGRA**
MARKETING • PRINT • MAIL

THE PUZZLE PAGE

Devil's fire add-on

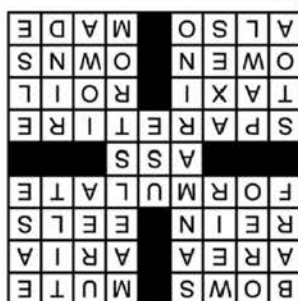
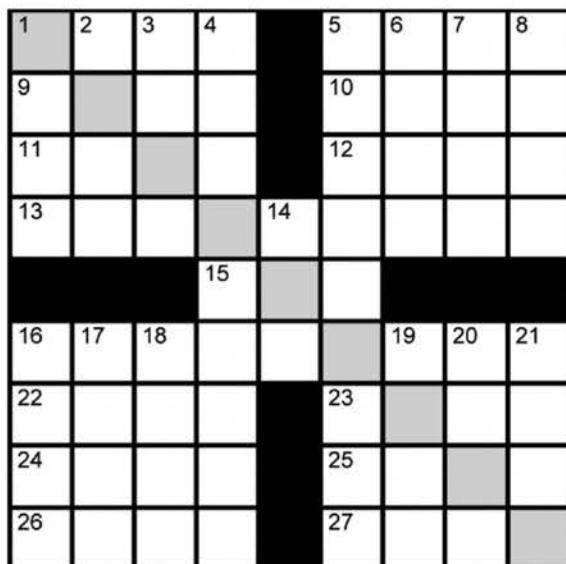
Across

1. Acknowledges
applause
5. Silent
9. Region
10. Song for Carmen
11. Bridle part
12. Congers
13. Devise
15. Biblical beast
16. Trunk item
22. It's hailed by city
dwellers
23. Aggravate
24. "A Prayer for ____
Meany"
25. Possesses
26. ____-ran
27. Earned

Down

1. John Candy role
2. Snack often twisted
apart
3. Small dam
4. Tiny republic of
Europe

5. Vortex
6. Fertilizer chemical
7. Slant
8. Comfort
14. "What's the ____?"
16. Greek portico
17. Ratchet bar
18. Hatchets
19. Corn Belt state
20. Peel
21. Alternatively



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

GROCERIES

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

aisle cleaning pet food
bakery cookies pick up
baking crackers produce
beverages dairy scan
candy deli seafood
canned flowers snacks
goods frozen soups
cart health spices
cashier meat wine
cereal paper bag

October Sudoku

How to solve sudoku puzzles

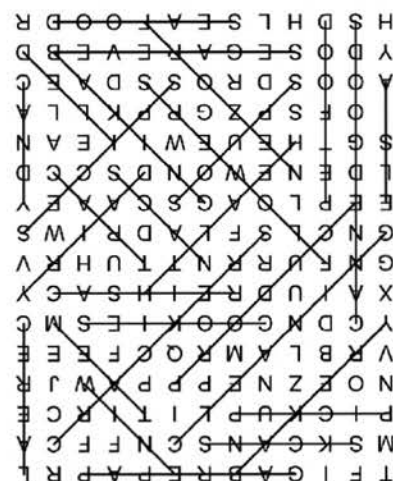
No math is required to solve a sudoku. You only need logic and patience.

Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only

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

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

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



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CHICAGO AGENT

AS SEEN IN THE SEPTEMBER 1, 2025 ISSUE OF CHICAGO AGENT MAGAZINE



JULIA CORKEY
Real Estate Broker

VICKIE SCHOENFELD
Real Estate Broker

TEAM ELITE REALTORS Baird & Warner

Julia Corkey and Vickie Schoenfeld, the duo behind Team Elite Realtors, are celebrating 20 years in real estate this year. A trusted name in the western suburbs, Team Elite has served 60 cities, sold over 600 homes and generated more than \$153 million in sales since its founding in the early 2000s. Their proven expertise and unwavering commitment to clients make them the trusted choice for exceptional real estate services. Team Elite has navigated every market shift imaginable. From the housing bubble and Great Recession to COVID-19's unexpected real estate boom and today's rising interest rates, they are proof that success stems from adaptability, strong negotiation skills and market knowledge. Their hands-on approach ensures seamless transactions, resulting in 90% of their business coming from client referrals. "From first-time buyers to luxury estates, our passion remains the same: helping clients build long-term wealth through real estate," Corkey and Schoenfeld say. "Homeownership should be within reach for everyone, no matter the budget or property type." Team Elite's dedication to client success is evident in every client transaction and Google review, exemplifying the results they consistently deliver. Team Elite's expertise and market leadership have earned them the prestigious Baird & Warner Founder's Club award and recognition as top producers in the Chicago Tribune, Naperville Gleaner Magazine and Top Agent Magazine. As members of Leading Real Estate Companies of the World, they continue to expand their influence in the luxury market. Beyond real estate, Corkey and Schoenfeld lead an active lifestyle, from boating and pickleball to cheering on their children at sporting events. Their commitment to the community shines through volunteering, especially supporting underserved seniors. As Corkey and Schoenfeld celebrate 20 years in business, they're aiming for \$20 million in sales in 2025—a testament to two decades of success and client dedication.

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