

TAMARACK *Turf*

From the President

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

Season Greetings from the Tamarack Fairways HOA Board

December certainly arrived with a sizeable snowfall and my snowblower was not ready.

We would like to thank our homeowners Tom and Marcia McKee for decorating the entrance monuments.

We have scheduled our final 2025 HOA General Meeting for Tuesday December 16, 2025, at the Clubhouse. The doors will be open at 6:30 PM and the meeting will begin at 7:00 PM. Please plan to attend the meeting to keep up with the HOA status and plans.

I question whether all homeowners have reviewed the HOA By-Laws and Restrictions located on our website at <https://tamarackfairways.org/by-laws-restrictions/>. In addition to the By-Laws and Restrictions, the website contains our HOA Rules and Regulations at <https://tamarackfairways.org/rules-regulations>. I see code violations occurring around the subdivision. If you have not reviewed the Rules and Regulations, it would be helpful to do so and avoid code violations.

There is a growing concern around the quantity of electric bikes and electric scooters on the streets and paths. Illinois has laws to control these vehicles on the roads and paths. Both Naperville and Plainfield have ordinances covering these vehicles. I have seen electric bikes violating the law by not following the rules for roads. In addition, violating Illinois law by riding on a sidewalk. I have seen electric bikes on the golf course private property. There is no requirement for liability insurance for these vehicles. Because we are unincorporated do we need to created Rules and Regulations for these vehicles. We can discuss the topic at the meeting on the 16th.

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
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REAL ESTATE WISDOM



Why More Homeowners Are Giving Up Their Low Mortgage Rate

Submitted by Jan Mackey

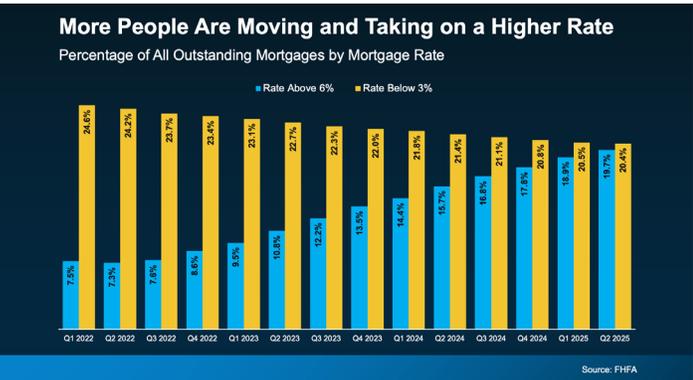
If you're like a lot of homeowners, you've probably thought: "I'd like to move... but I don't want to give up my 3% rate." That's fair. That rate has been one of your best financial wins – and it can be hard to let go. But here's what you need to remember...

A great rate won't make up for a home that no longer works for you. Life changes, and sometimes, your home needs to change with it. And you're not the only one making that choice.

The Lock-In Effect Is Starting To Ease

Many homeowners have been frozen in place by something the experts call the lock-in effect. That's when you won't move because you don't want to take on a higher rate on your next home loan. But data from Federal Housing Finance Agency (FHFA) shows the lock-in effect is slowly starting to ease for some people.

The share of homeowners with a mortgage rate below 3% (the yellow in the graph below) is slowly declining as more people move. And while some of the people with a rate over 6% are first-time buyers, the number of homeowners with a rate above 6% (the blue) is rising as others take on higher rates for their next home:



And while it may not seem that dramatic, it's actually a pretty noteworthy shift. The share of mortgages with a rate above 6% just hit a 10-year high (see graph below). That shows more people are getting used to today's rates as the new normal.



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Why Are More People Moving Now, if It Means Taking on a Higher Rate?

It's simple. Sometimes they can't put their life on pause anymore. Families grow, jobs change, priorities shift, and a house that once fit perfectly may not fit at all anymore – no matter how good their rate was. And that's okay. As Chen Zhao, Head of Economic Research at Redfin, explains:

"More homeowners are deciding it's worth moving even if it means giving up a lower mortgage rate. Life doesn't standstill—people get new jobs, grow their families, downsize after retirement, or simply want to live in a different neighborhood. Those needs are starting to outweigh the financial benefit of clinging to a rock-bottom mortgage rate."

First American refers to these life motivators as the 5 Ds:

Diplomas:

People with college degrees typically earn more, and that adds up to more buying power. Maybe you bought your house when you were younger and now that you've graduated and have a rising career, you're ready to move up.

Diapers:

You've outgrown your space. If you're welcoming a new baby, your current home might not be cutting it anymore.

Divorce:

Whether it's ending a marriage (or starting one), it can create the need for a new place to call home.

Downsizing:

You're ready to downsize. Maybe the kids have moved out and it's time to simplify. Smaller house, less maintenance, more freedom.

Death:

If you've recently lost a loved one, maybe you've realized you want to be closer to family. Life's too short to live far from the people who matter most. Whatever your reason, here's what you need to think about. Yes, your low rate is great. But staying put means your life may stay on hold. And maybe that's not working for you anymore.

According to Realtor.com, nearly 2 in 3 potential sellers have already been thinking about moving for over a year. That's a long time to press pause on your plans. On your needs. On your family's goals. So, maybe the question isn't: "Should I move?" It's actually: "How much longer am I willing to stay somewhere that no longer fits my life?" Because we've already seen rates come down from their peak earlier this year. And they're expected to ease a bit more in 2026. When you stack that on top of the very real reasons you may need a new home, it may be enough to finally move the needle for you.

Bottom Line

Life doesn't wait for the perfect rate. Maybe you shouldn't either. With mortgage rates down from their peak and forecast to dip slightly more in 2026, moving may be more feasible than you think. If you're ready to see what's possible in our market, let's talk.

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

**TAMARACK TURF**

Top 4 Reasons You Should Join Your HOA Board

Submitted by Brad Culen

Joining your HOA board is about actively making your community a better place to live. It's a chance to make sure your voice is heard and to help shape the neighborhood in ways that benefit everyone. From deciding on the annual budget to planning fun community events, board members directly impact the life and value of their community. The HOA board is a group from your community who volunteer to make all these important decisions. Here's why you should think about joining us!

Reason #1: Influence Decision-Making

One of the best reasons to join your HOA board is to have a say in the decisions that affect your community. As a board member, you get to help make important choices about how your neighborhood looks and operates.

Being on the board means your opinions and ideas matter. You can bring up issues you or your neighbors care about and work on solutions together. Influence in decision-making also means protecting the community's interests. You'll help ensure that any changes or projects align with what's best for the neighborhood, keeping it a great place to live for everyone. By joining the board, you become an active participant in shaping the future of your community, making it a more enjoyable and desirable place for all residents.

Reason #2: Protect Property Values

HOA board members play a big role in keeping the neighborhood looking good and in maintaining or even increasing the value of everyone's homes. One of the board's jobs is to set and enforce rules that help keep the community tidy and uniform.

The board plans improvement projects like upgrading community facilities or adding new amenities. These projects make living in the community more enjoyable and make the neighborhood more attractive to homebuyers. This means that if you decide to sell your home, the community's attractive features and well-maintained appearance can lead to a higher selling price.

Being part of the HOA board allows you to directly influence these decisions, ensuring that your community remains a desirable place to live. This protects your investment and can contribute to increasing your home's value over time.

Reason #3: Improve Community Relations

Being part of the HOA board offers a unique opportunity to strengthen relationships within your community. Board members are key in bringing neighbors together, encouraging a sense of belonging and cooperation among residents. By participating in the board, you can help organize social events, like block parties, holiday celebrations, or community garage sales, which allow neighbors to meet and bond in a friendly environment. Improving community relations also means keeping an open line of communication between the board and the residents. As a board member, you can ensure that concerns and suggestions from the community are heard and considered, making residents feel valued and involved in neighborhood decisions.

Reason #4: Ensure Financial Transparency

Being part of the HOA board allows you to play a crucial role in overseeing the community's finances, which is key to building trust and ensuring your neighborhood's health. Here's how joining the board can help ensure financial transparency:

Oversee Budgets and Spending

- You'll have insight into how the HOA's money is being spent and can help make sure it's used wisely for the benefit of the community.

Improve Financial Practices

- Being on the board allows you to identify areas where the community can save money or invest it more effectively.

Joining your HOA board is a chance to make a real difference, connect with your neighbors, and contribute to creating a vibrant, welcoming community. Whether you're looking to make specific changes or simply want to be more involved, serving on your HOA board is a powerful way to positively impact your community and your own life.

THE MONEY MINUTE

The Importance of Diversification and Asset Allocation

Submitted by Matthew L. Gill



When it comes to investing, two of the most important concepts to understand are **diversification** and **asset allocation**. These terms might sound technical, but they're really about one simple idea—**not putting all your eggs in one basket**. Together, these concepts form a solid starting point for investing, helping you work towards your goals while keeping risk manageable.

What Is Diversification?

Diversification means spreading your investments across different types of assets—such as stocks, bonds, and cash equivalents—so that your portfolio isn't too dependent on any single investment. The goal is to reduce risk.

For example, if you owned stock in just one company and that company had a bad year, your entire portfolio could suffer. But if you own dozens of companies across different industries and regions, a setback in one area may be offset by growth in another.

Diversification does not eliminate risk completely, but it helps protect your portfolio from the unpredictable ups and downs of the markets. You can diversify:

- **Across asset classes:** by owning stocks, bonds, real estate, and cash.
- **Within asset classes:** by owning many different companies instead of just one, or by holding bonds from different issuers and with different maturities.
- **Geographically:** by investing both in the U.S. and internationally.

What Is Asset Allocation?

While diversification is about spreading your money around, asset allocation is about deciding how much to invest in each type of asset – stocks, bonds, and cash. Your ideal asset allocation should reflect your:

- **Goals:** What are you investing for - retirement, college, a home purchase?
- **Time horizon:** How long until you need the money?
- **Comfort with risk:** How much market fluctuation are you comfortable with?

Investors with longer time horizons can generally afford to take more risk and may hold a larger portion of stocks, which tend to have higher growth potential but more short-term volatility. However, those nearing retirement may shift towards bonds and cash for greater stability.

Working Together for Long-Term Success

As your life develops, new job, marriage, children, or retirement, your goals and comfort with risk will evolve too. This makes **periodic reviews and rebalancing** of your portfolio so important—they help keep your investments aligned with your plan and moving in the right direction.

Successful investing isn't about predicting the next big winner—it's about creating a strategy that can handle whatever the market brings. Diversification and asset allocation are the cornerstones of that strategy and are most effective when put together. A well-diversified portfolio with the right mix of investments can help you ride out market ups and downs while staying on track toward your goals. By staying disciplined, you give your long-term strategy the best chance to succeed.

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 diversification or asset allocation, 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



ARCHITECTURAL MODIFICATION

5 Great Tips From True Value To Prepare The Outside Of Your Home For Winter

Submitted by Chris Lequin

STEP 1:**Clean and Repair Gutters**

In late fall, check your gutters. Clogged gutters can damage your home and cause basement flooding when snow melts, so it's important to clean your gutters before winter hits. Use a ladder to get onto the roof then remove leaves and twigs with gloved hands and/or a large scoop. Place the debris in a trash bag, carefully dropping it to the ground when it's full. Use a hose to flush out the gutters after you're done cleaning. With the hose running, you'll also find any leaks that need to be repaired.

You can easily patch a leaky gutter yourself. Scrub the inside of the gutter around the hole with steel wool. With metal snips, cut a patch of metal flashing that is slightly larger than the hole. Use a putty knife to coat the back of the metal patch with asphalt flashing cement or gutter patch and press into place. Smooth any adhesive that oozes out with gloved hands.

STEP 2:**Remove Hoses and Cover Faucets**

Do what you can to keep winter weather from damaging your pipes and plumbing. Disconnect and drain garden hoses, storing them inside before the onset of winter. After you turn off the water supply at the shutoff valve inside the house, open the outdoor spigot to drain any remaining water from the line. Finally, cover faucets with a faucet cover. If you don't have faucet covers, you can wrap a cloth, rag or trash bag around the faucet and secure with duct tape.

STEP 3:**Store Patio Furniture and Grill**

Winter weather can ruin your patio furniture. If you have the space, store patio furniture in the garage, basement or other protected area. If that's not an option, invest in furniture covers that are made to withstand the harsh winter weather. Before you store or cover anything, clean your furniture properly. Wipe each piece with damp cloths and dry with towels. Remove cushions and pillows, following the manufacturer's cleaning instructions. And if you don't plan on grilling during the winter, you may also want to cover your grill and store it out of the elements.

STEP 4:**Clean Patio and Deck**

Don't neglect your deck. Use a broom to sweep away leaves, pine needles and other debris. Remove mildew with a solution of 3 quarts water, 1 quart bleach and ¼-cup ammonia-free liquid dishwasher detergent. Apply liberally to the deck's surface with a garden sprayer. Let the mixture set for about 10-15 minutes. Remove planters or place 2 x 2 boards beneath their base to keep them from discoloring your deck.

STEP 5:**Bring Plants Inside**

Bring non-native plants inside before the temperature drops below 50°F. Inspect plants for insects before you bring them into the house. If necessary, treat your potted plants for infestation and diseases. Spraying plants with water and letting them dry will also help get rid of any pests before you bring the plants inside.

Good work! Now your home and yard is protected against damaging winter weather.

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."



Happy Holidays &

DECEMBER

NOW THRU DEC 31 NAPER LIGHTS

Downtown Naperville Water St.
Enjoy this free dazzling display of holiday lights and sound as you stroll down Water Street, Foyo Plaza, Jaycees Park and the Riverwalk in Downtown Naperville! Remember to pick up FREE 3D Viewing glasses at the event!

NOW THRU DEC 28 FESTIVAL OF LIGHTS

Phillips Park | 5-9pm
1000 Ray Moses Drive [Enter on Smith Blvd. at Fifth Ave.]

The Aurora Festival of Lights –the largest free outdoor drive-through holiday light display in the region - returns for its 19th year with dazzling displays and merry music that will delight children and adults. Gather the family, bundle up, jump in the car and make holiday memories.

NOW THRU DEC 24 CHRISTKINDLMARKET AURORA

RiverEdge Park | 11am-10pm
The German-style Christmas Market provides a safe outdoor experience for the whole family. The smell of roasted nuts, fresh pretzels, bratwurst and hot spiced wine, the sound of festive music, and the glimmer of sparkling Christmas ornaments, all in a cozy atmosphere – a visit to the market takes all your senses on a journey! Visitors can explore vendor products from around the world, participate in special events, and enjoy the unique shopping experience. Visit: enjoyaurora.com

NOW THRU DEC 28 NAPERVILLE HOLIDAY LIGHTS TROLLEY TOURS

Various times/pickup | 5-10:30pm
Hop on the Naperville Trolley and enjoy a festive tour of the city's best holiday light displays! The person who made the reservation is responsible for all guests in their group. www.napervilletrolley.com

Saturdays: 12-5pm JOLLY TROLLEY IN DOWNTOWN AURORA

Hop on and enjoy a festive ride around Downtown Aurora with the Jolly Trolley! This FREE service runs on select dates this holiday season. Explore local businesses, enjoy great food and drinks, and make the most of your time in Downtown Aurora! The trolley route covers popular spots like Society 57, Glasshopper, and Foreign Exchange Brewing and more. Don't miss out on this unique, convenient way to experience Aurora!
Saturdays: 12PM - 5PM
Saturday with Santa: 12/13 & 12/20

NOW THRU JAN 19 ICE SKATING AT THE RINK AT BLOCK 59

404 IL Rte 59 | 10am-9pm
Get ready to lace up your skates, Block 59 is bringing a new outdoor ice-skating experience to Naperville! Enjoy festive fun for the whole family at Chicagoland's newest winter destination. Ticket pricing \$12-\$14. www.theblock59.com

DECEMBER 6-7, 13-14, & 20-21 HOLLY JOLLY DAYS Naper Settlement | 1-6pm (last entry at 5 PM)

\$6/Person, Free for Children Under 4
Celebrate the wonder and joy of the holiday season with holiday crafts, stories, and more! Learn how reindeer shoes are made with a special story-time and demonstration by the blacksmith at the forge. Create your own holiday crafts to take home in the Meeting House. End your visit with a special family photo at our Victorian Christmas photo stop at the Martin Mitchell Mansion. The Weed Ladies of the Naperville Heritage Society will also be selling their beautiful handmade floral arrangements on December 6-7, 13-14.

DECEMBER 13 JINGLE & MINGLE MARKET

Two Brothers Roundhouse | 9am-3pm
Come shop from a unique variety of vendors and enjoy delicious food and drinks! A perfect way to spend a Saturday!

DEC 13 SANTA CON NAPERVILLE 2025

The Lantern | 7pm-close
Junkyard Groove Chicago with Pat Keiner and Jason Sturmon Playing from 9p-12AM!! Come out for a great time and Spread that Christmas Cheer! Raffles and Prizes info coming soon. Come dressed as Santa or Mrs Clause; participating locations include: The Lantern, Quigley's Irish Pub, Peanuts Bar & Grill, Hizemans, Empire, DuPage County Toys for Tots. Please bring a NEW unwrapped toy to donate.

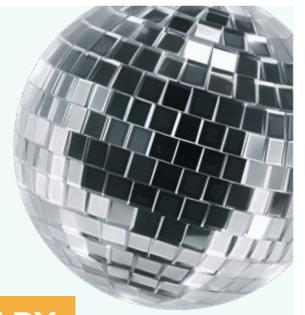
DECEMBER 12-14 THE RUSTIC FOX KRINGLE MARKET

THE RUSTIC FOX
1790 Towne Center Dr.
Friday, December 12 4-8PM
Saturday, December 13 10AM-4PM
Sunday, December 14 10AM-3PM
INSIDE: With over 100 curated boutiques offering the best in furniture, home decor, clothing, jewelry, vintage, handmade, pets, gourmet food, baby & kids, and more!! OUTSIDE: Over 100 incredible pop-up vendors will be there, showcasing everything from unique home decor to tasty treats! In addition to our outdoor vendors we will have GIANT HEATED tents filled with pop up vendors too!

DECEMBER 20 HOLIDAY FUN WITH THE GRINCH & CINDY LOU WHO

Vaughan Athletic Center | 10-11:30AM
Join the Grinch and Cindy Lou for cocoa & cookies, crafts, and Whoville Bingo! Fun for the whole family at the Vaughan Center. All ages welcome. All attendees must purchase a ticket. All children must be accompanied by an adult during the event. Children under 2 are free. All ticket sales are final.

Happy New Year!



JANUARY

JANUARY 2

FIRST FRIDAYS: ARTISTS ALLEY

The Cornucopia Shop LLC - Gift Baskets, Teas (63 S Broadway, Aurora, IL 60505)

The First Friday of every month from 5pm to 9pm The Cornucopia Shop welcomes their new artist to their Artist Alley! They will have free tea and tea cookies! The photography and art will remain in the Artist Alley for the whole month for sale cash or check! Come out and check it out all our art and photography lovers!

JANUARY 11

IRVING BERLIN'S WHITE CHRISTMAS

Paramount Theatre | 5:30-7:30pm

Be part of history at Irving Berlin's White Christmas at Paramount Theatre Aurora, an extraordinary gathering that will captivate your imagination! They are bringing together the finest elements of entertainment and innovation to create moments that will take your breath away. From the moment you arrive, you'll be immersed in an atmosphere of wonder and excitement. This carefully planned event ensures every guest experiences something truly special. Early booking is recommended for this must-attend event of the season!

JANUARY 30

THE BLUESHIFT BIG BAND

THE VENUE | 8-10pm

The Blueshift Big Band is Chicago's electrifying retro-VGM large jazz ensemble, known for bringing classic video-game music to life through powerful, reimagined big band arrangements alongside fresh takes on pop songs, jazz standards, and original works. Featuring top-tier Chicago improvisers, the group has recorded its acclaimed Joystick Jazz series for iam8bit, collaborated with leading Chicago blues artists, and delivered high-energy performances at major events and long-running residencies across the city. With its cinematic sound, dynamic stage presence, and genre-blending creativity, Blueshift offers an unforgettable, audience-friendly live experience that bridges nostalgia, innovation, and the vibrant spirit of Chicago's music scene. Advanced Ticketing General Admission = \$20. At Door = \$25

JAN 23 - FEB 8

NAPERVILLE RESTAURANT WEEK

Downtown Naperville
Restaurants

Dine Naperville is pleased to announce Naperville Restaurant Week 2026! Visit: napervilleresaurantweek.com



FEBRUARY

FEBRUARY 6

FIRST FRIDAYS: ARTISTS ALLEY

The Cornucopia Shop LLC - Gift Baskets, Teas (63 S Broadway)

The First Friday of every month from 5pm to 9pm The Cornucopia Shop welcomes their new artist to their Artist Alley! They will have free tea and tea cookies! The photography and art will remain in the Artist Alley for the whole month for sale cash or check! Come out and check it out all our art and photography lovers!

FEBRUARY 6

FIRST FRIDAYS IN AURORA!

Aurora Downtown

Join the fun in downtown Aurora to celebrate art, music, local business deals and offerings, and our outstanding restaurants. It's a fun and festive atmosphere where you can shop, dine, relax, and enjoy the evening.

First Fridays is a night of art, fun, music, dance, and community at local businesses and venues in downtown Aurora on the first Friday evening of the month. First Friday venues have staggered start times typically ranging from 5 p.m. to 9 or 10 p.m. All ages are welcome!

FEBRUARY 28

NAPERVILLE ALE FEST - WINTER EDITION

Frontier Park | 12-4pm

It will be cold, yes, but also filled with beer! We'll feature more than 100 craft beers – with a strong focus on beers only available in winter. Since most beer fests happen during the summer months, it's rare to get a chance to try this many stouts, porters, barrel-aged beers, winter warmers, and giant double IPAs all in one place. Must be 21 or older to attend.



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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.

Advertising Options Include:
Quarter | Half | Full | Spread
Black and White | Color

For more information or to grab your spot in our next newsletter, contact Amy Scoville:

AMY@ALLEGANAPERVILLE.COM
630-963-9100, Option 2

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Julia Corkey *Vickie* Schoenfeld

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



Team Elite Realtors



4 Reasons to SELL your home during the holidays

- Buyers who look for homes during the holidays are serious and ready to buy now
- Sellers have less competition during the holiday season
- Houses show better when decorated for the holidays
- Some Buyers must buy before the end of the year for tax reasons or company relocations



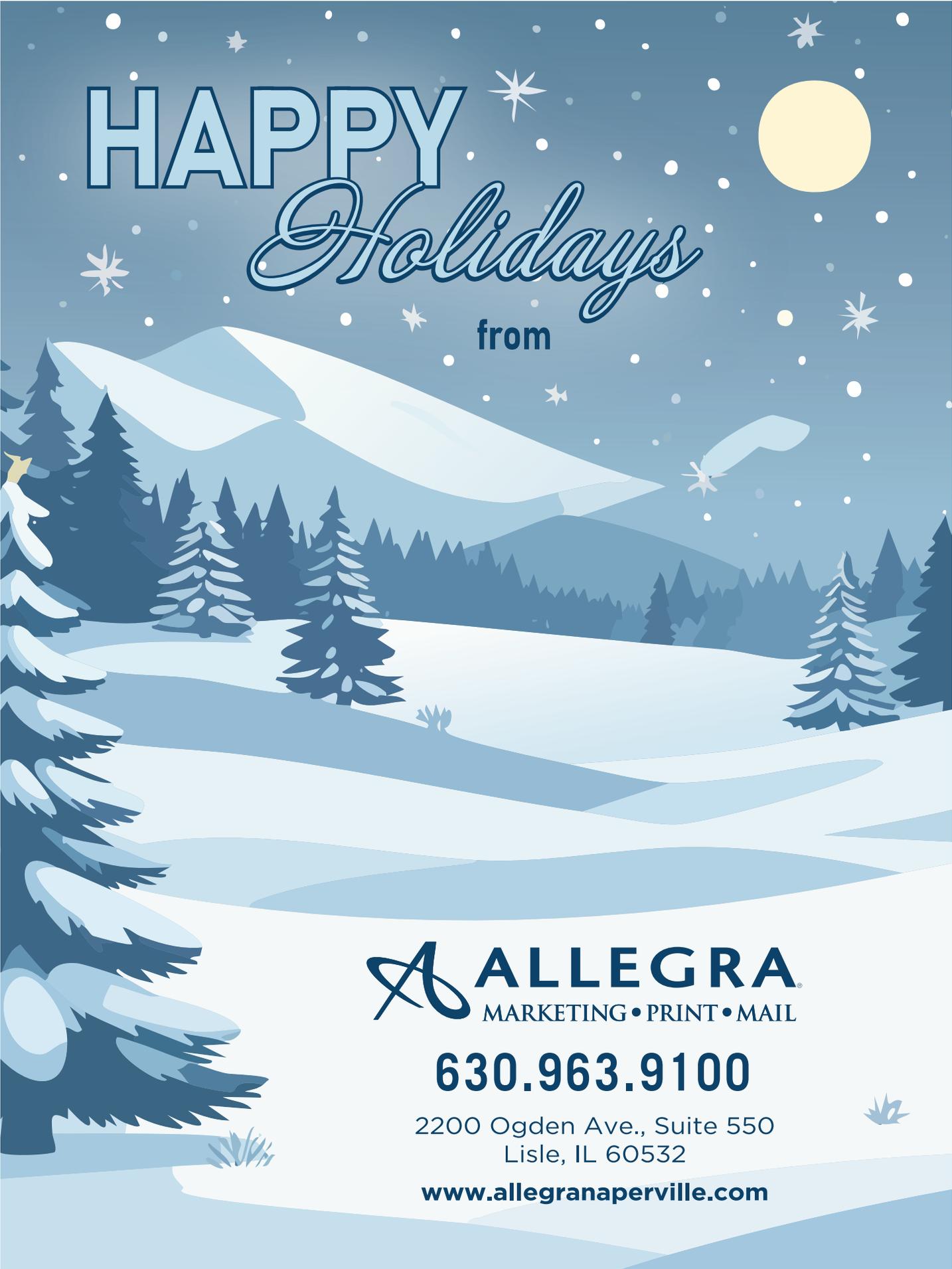
Team Elite's 5-Star Reviews!

Tamarack Fairways *Year End Review* **2025** MLS: 17Nov25

\$1,081,750 Avg. Sales Price
\$249 Avg. price per sq.ft.
4 Closed homes | **15** days Avg. Mkt time

1-630-286-9777

Happy Holidays from Our Home To Yours!



HAPPY *Holidays*

from

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A Safer NAPER

HOW TO PREVENT SKIDS

Rain, snow and ice can make roads slippery and dangerous to navigate. Skidding can occur when a vehicle's tires lose traction on the road surface and too much brake or acceleration is applied.

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.



While you cannot prevent every skid situation, minimize the chances of it happening by following these tips:

- **Reduce your speed** on wet roadways and especially when navigating turns.
- **Do not brake fast** by increasing the distance at which you follow other vehicles.
- **Have your tires properly inflated.** Tires that are over or underinflated can increase the risk of skidding because they don't grip the road properly therefore reducing traction.

Even careful drivers can experience skids. Here are some steps to take when skidding:

- **Stay calm:** Avoid panicking and making sudden movements.
- **Avoid slamming on the brake.** Let off the gas and brake pedals.
- **Steer in the direction of the skid:** Look where you want the front of the car to go and turn the steering wheel in that direction.
- **Counter-steer:** As the vehicle straightens out, you may need to steer in the opposite direction to prevent over-rotating and fishtailing.
- **Return to center:** Once the vehicle is moving in the correct direction, straighten the steering wheel.
- **Resume control:** Gently and gradually apply the accelerator or brake as needed once you have regained traction.

For more information on winter roadway safety 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.



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Warm Holiday Wishes!

Wishing all my Naperville neighbors
a wonderful holiday season and a successful
New Year ahead.

Don't forget — I'm your local real estate
agent and here for any questions, guidance,
or plans you have for 2026!

Your Naperville Realtor®



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