

TAMARACK *Turf*

From the President

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

Belated Happy New Year!

We held a General Meeting on December 16, 2025. The meeting had low attendance. We apologize for not getting the meeting date out sooner.

To avoid late notice, we have scheduled the required April General Meeting for Tuesday April 21, 2026. The meeting will begin at 7:00PM at the Club House. The agenda for the meeting will be sent early in April.

In 2025 the HOA board focused on improving the process of billing and collecting our annual assessment fee which supports the HOA operation. We began the year having 50 properties with a balance due. We added a late fee to properties that failed to pay their assessment by February 15th. We ended up issuing 31 late fees. After March, we wanted to make sure that we had the correct contact information for each property with overdue balances. Board members personally delivered a current statement to each overdue property and verified contact information. We did find several properties that had incorrect contact information. We ended the year with 10 properties having balances due. We did not send any property to collections.

The 2026 Annual Assessment invoices were sent on January 15, 2026. All payments are due by February 15, 2026. If a property is not paid in full by February 15, 2026, it will be assessed the late fee of \$50.00. In addition, the properties in violation for more than two years will be sent to collections. If other properties are unpaid by March 15, 2026, they will be in violation and can be sent to collections depending on the number of properties already in collections. We are required to pay for the collections lawyer services and do not recover that expense until the collection process is complete. Collections can be extremely expensive and time-consuming.

I have received several questions concerning payment options. We do not use QuickBooks payment system. The following payment options are available:

1. Pay by check - Mail to: TFHOA P.O. Box 9246 Naperville, IL 60567
2. Pay via Zelle. Send payment to pay@tamarackfairways.org include your address with Lot#.
3. If you have Bill Payment Services, send the payment to:
TFHOA P.O. Box 9246 Naperville, IL 60567

Payment Options: If your contact information is incorrect, please complete an online form located on our website at: <https://tamarackfairways.org/communications/>. The online form is named: Update Contact Info & Preferences.

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>.

Tamarack Fairways next General Meeting is April 21st

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REAL ESTATE WISDOM

Submitted by Jan Mackey

Tamarack Fairways 5 Years of Extraordinary Growth

Have you looked at your home equity lately? Since 2020, our neighborhood has seen a steady and significant rise in property values. As a specialist in Tamarack Fairways, I've been tracking these trends closely to help my clients make the most of their investments.

The Market View

January 2020: Average Sale Price was \$542,500.

December 2025: The Average Sale Price was \$881,667!

The median sales price is almost \$1,000,000!

The Trend... Our hyper-local market has outperformed national averages with a \$27.7% jump in 2024 alone.

Whether you're thinking of selling this year or just want to know where you stand, I'm here to provide the expert guidance you need.

Curious about your home's value? Call me today for a complimentary, no obligation, personalized analysis.

jan.mackey@bairdwarner.com

312.342.4624

Homes SOLD in 2025!

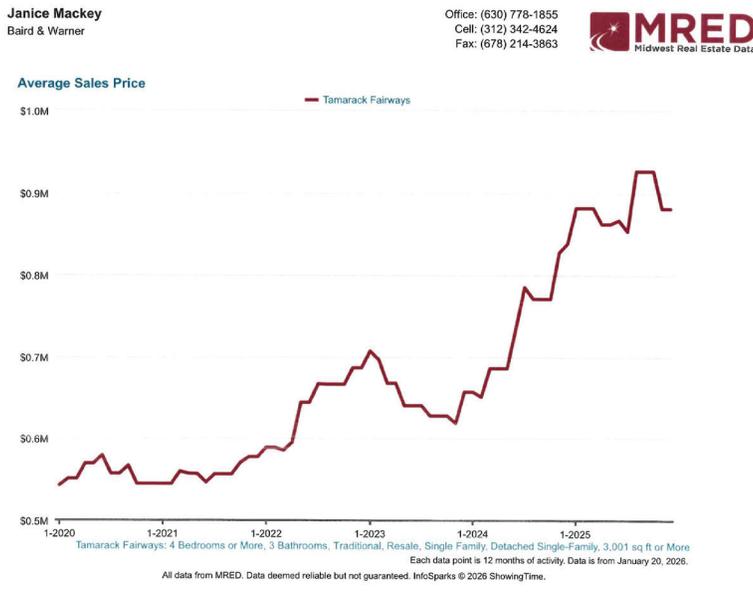
24065 Brancaster-\$695,000

10542 Royal Porthcawl-\$745,000

10526 Royal Porthcawl-\$800,000

10533 Royal Porthcawl-\$957,000

10603 Royal Porthcawl-\$1,080,000



TAMARACK TURF



WHEATLAND TOWNSHIP BRUSH PICKUP

Submitted by Brad Cullen

With Spring rapidly approaching, the Wheatland Township Road District will again be offering brush pickup service in 2026.

WHEN: Place brush at curbside by 7:00 AM on the Monday of the designated Pick-up week. Do not place material earlier than the Saturday before the scheduled pick up. To service the entire unincorporated areas often takes three to seven working days. Your brush may not be picked up until later in the week. The Road District will make only one pass through your neighborhood.

April 6 - May 4 - August 31 - October 5

There will NOT be a scheduled brush pick-up in June, July or August.

WHAT IS ACCEPTABLE: Long limbs up to 10" diameter, branches, vines.

HOW: Lay as neatly as possible with CUT ends toward the street and parallel to each other. Do not cut into short pieces. Long branches work best. Keep stacking to a minimum. Spread out the stack across your parkway. This will allow light and other elements to reach your grass and prevent the grass from dying. Anything over 10" in diameter will not be removed.

WHAT IS NOT ACCEPTED: Tied bundles, short snips, clippings, roots (they can hide stones), bags, or cans full of clippings and rakings. Unacceptable piles will be tagged with a letter of explanation. Please do not "hide" thorny tree branches (such as Olive or Hawthorne trees) inside piles. Place these next to larger piles and our men will take them. They need special care. If mishandled they can cause injury.

SOCIAL EVENTS

Hi Neighbors!



We are excited and looking forward to bringing back some fun events for our Tamarack residents! Some ideas on the docket and in the works include:

MOVIE NIGHT

MURDER MYSTERY DINNER!

GOLF OUTING FOLLOWED BY A 'KID' FRIENDLY DINNER

Stay tuned for more details in the upcoming weeks!

TIPS FOR SAFE SNOW SHOVELING

Submitted by Larry Weber

Shoveling snow can be good exercise when done correctly. But taking on more than your body can handle or ignoring signs that you need to take a break may prove harmful. To ensure you stay injury-free as you clear driveways and sidewalks, here are some tips for safe snow shoveling:

Be heart conscious.

If you have a history of heart problems and are physically inactive, it's best to consult with your health care team before starting heavy exercise like shoveling. In addition, don't shovel while smoking, eating or right after consuming caffeine since this may place extra stress on your heart.

Dress for the weather.

Wear several layers of clothing. You can remove a layer if needed. Avoid wearing cotton next to your body. If you perspire, it can become damp, and you'll get chilled. Protect your hands, feet and face since these are common areas for frostbite. Wear a hat that covers your ears and a scarf to protect your lower face. Mittens are generally warmer than gloves.

Drink plenty of water.

Remaining hydrated during cold-weather months is just as important as during warm-weather months. Drink water or sports drinks before, during and after your shoveling session, even if you're not thirsty.

Warm up.

Before beginning to shovel, stretch your arms, legs, shoulders and back. You're less likely to injure muscles and joints when they're warmed up.

Shovel snow while it's fresh.

Freshly fallen snow is lighter than snow that has started melting or has been moved by a plow.

Watch out for ice.

There may be ice under the snow. Be careful, so you don't slip, fall and injure yourself. Learn how to walk like a penguin on icy surfaces.

Take it slow.

Pace yourself and take breaks if you need to. Safety is more important than speed.

Protect your back.

Bend at the knees, not the back when lifting the shovel. Lift with your legs bent, stand with your feet hip-width apart for balance and keep the shovel close to your body. Also, don't pick up too much snow at once. Consider using a smaller shovel or filling a larger shovel no more than halfway.

Beware of shoulder strain.

Shoveling snow can place a lot of strain on your shoulders. Lifting and throwing heavy piles of snow or hitting hard ice hidden beneath the snow can result in shoulder damage. Lifting too much snow can aggravate arthritis or further injure a worn rotator cuff.

Listen to your body.

This is the No. 1 snow shoveling tip. If something doesn't feel normal or you're tired, it's time to stop. Go inside, warm up, rest and drink water, tea or coffee. Reevaluate how your body feels before picking up where you left off.

Be careful around machinery.

If you use a snowblower or plow, be especially cautious around moving parts and sharp edges. Be sure the equipment is turned off before clearing any snow jams. Keep children and pets away while you're operating machinery.

Have your phone handy.

If you're experiencing an emergency, call 911 immediately. Stay safe while shoveling, and enjoy the exercise and being outside on a brisk winter day.



THE MONEY MINUTE

TIME: An Investor's Greatest Advantage

Submitted by Matthew L. Gill



Investing can feel overwhelming, especially when the news is full of market updates and complex financial terms. However, successful investing doesn't require lots of money, expert knowledge, or constant monitoring. One of the most powerful tools an investor can take advantage of is time and learning how time benefits you can improve investment results and reduce stress.

Starting Early Matters

One of the best investment decisions one can make is to start investing as soon as possible. Beginning from a young age, even with small amounts, can provide extraordinary returns overtime.

Someone who begins investing in their 20s could easily end up with more money at retirement than someone who starts in their 40s, even if the later investor contributes significantly more each year. The difference is simply time. More time allows compounding to be responsible for most of the growth.

The Power of Compounding

Compounding is the process of earning returns on both your original investment and the returns it has already generated. Over time, this creates a snowball effect, where growth builds on itself and accelerates. Early on, progress may feel slow, but as years pass, compounding can significantly increase the value of your investments without much effort. The key ingredient to compounding, if you didn't already guess, is time.

The more time your money is invested, the more powerful compounding becomes. Consistent investing, time, and patience allow small and regular contributions to grow into meaningful wealth.

Why Time Helps Investors Ride Out Volatility

The stock market doesn't move up in a straight line. There are periods of growth and periods of declines that feel uncomfortable or even scary. This is normal.

Having a longer time horizon can help put short-term market movements into perspective. Historically, markets have gone through many ups and downs, yet patient investors who stayed invested through those periods were often rewarded. While no outcome is guaranteed, time has helped smooth out volatility and increased odds an investor will make money. By contributing regularly, you invest during both strong and weak markets, which can help balance results over the long run.

Final Thoughts

Time is one of the best advantages every investor has, and you don't need expert knowledge or large sums of money to benefit from it. What you need is patience and a long-term mindset. The sooner your money gets invested, the more opportunity it has to grow and support your future goals. This is why time is one of the greatest advantages investors have.

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 your investments, financial planning, or 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



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!

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WINTER WORK, SPRING REWARDS: Growing Flower Perennials Indoors & Refreshing Your Garden Beds

Submitted by Marcia McKee

How to Grow Perennials Indoors

Growing your own perennials in your basement can be a cost effective and a sustainable way to enjoy beautiful flowers and plants for your current garden beds or create new ones! By utilizing your basement space, you can save money on landscaping for your foundation plantings. Here are key points to consider for a successful basement garden:

- **Maximize Space:** Turn your basement into a garden to make use of the often underused area in your home.
- **Controlled Environment:** Manage temperature, humidity, and light levels to ensure healthy plant development.
- **Select Suitable Plants:** Choose those that are easy to germinate such as morning glory, Floranza Hosta, Alyssum Royal Carpet, Primrose, Tall purple Phlox, Cosmos, Cheddar Pinks, and Rose mallow Hibiscus
- **Lighting Needs:** Incorporate proper lighting solutions, such as LED and fluorescent lights, to replicate sunlight.
- **Regular Maintenance:** Establish a consistent watering schedule, monitor nutrient levels, and control pests.
- **Pest Reduction:** Enclosed spaces like basements can deter common pests, reducing the need for chemical pest control.
- Seed starter kits can be purchased online from Amazon, which include seed starter and potting soil mix.
- **Cost Efficiency:** Growing your own flower and plant garden can significantly save you money by:
 - a. Purchasing seeds rather than expensive established plants
 - b. Dividing existing plants
 - c. Propagate existing plants
 - d. Choose minimal maintenance plants
 - e. Shop End-of-Season Sales.
- Grow your own Fresh herbs and greens from your basement garden can cut costs significantly too!
- Germinate and growing instructions are easy to find online.

How to Clean Out Your Garden Beds

Cleaning out garden beds is a crucial step in maintaining a healthy garden. Here is a step-by-step guide on how to clean out your garden beds:

- **Remove Debris:** Start by clearing away leaves, twigs, and weeds to see the existing structure of the bed.
- **Remove Dead Plants:** Cut back any dead or dying plants, focusing on perennial plants that may need pruning or division.
- **Aerate the Soil:** Use a garden fork to loosen the soil without disturbing the root systems of existing plants.
- **Compost Leftover Material:** Compost organic matter to enrich your soil with nutrients.
- **Mulch the Bed:** Apply a layer of organic mulch to suppress weed seed germination and moderate soil temperature and moisture. Regular cleaning out garden beds not only improves soil health but also enhances the aesthetics and functionality of your garden.

Hello

FEBRUARY

FEB 12 | 6PM | SIXTYFOUR WINE BAR & KITCHEN MOËT & CHANDON SPARKLING WINE & CHEESE TASTING

Guided tasting hosted by special guest from Moët Hennessy
* 3oz of Chandon Brut | Burrata * 3oz of Chandon Blanc de Noir |
Parmesan-Reggiano * 3oz of Chandon Brut Rosé | Chevre
* 3oz of Moët & Chandon Brut | Aged Cheddar * 3oz of Moët &
Chandon Brut Rosé | Manchego. Tickets \$49+ <https://qrc.sh/64wb>

FEB 13-14 | 8-10PM | THE VENUE AURORA DAN NAVARRO WITH SPECIAL GUEST JESSICA WILLIS FISHER

For more than 20 years, Dan Navarro has written, recorded, and toured to a fiercely loyal, energetic national audience. His songs have been recorded by Pat Benatar ("We Belong"), the Bangles, Dave Edmunds, The Temptations, Dionne Warwick, and many others. Best known for his long partnership in the acoustic folk-roots duo Lowen & Navarro. Tickets <https://qrc.sh/daven>

FEB 14 | 8-11PM | SPARTAN ALE HOUSE WINDY CITY DUELING PIANOS

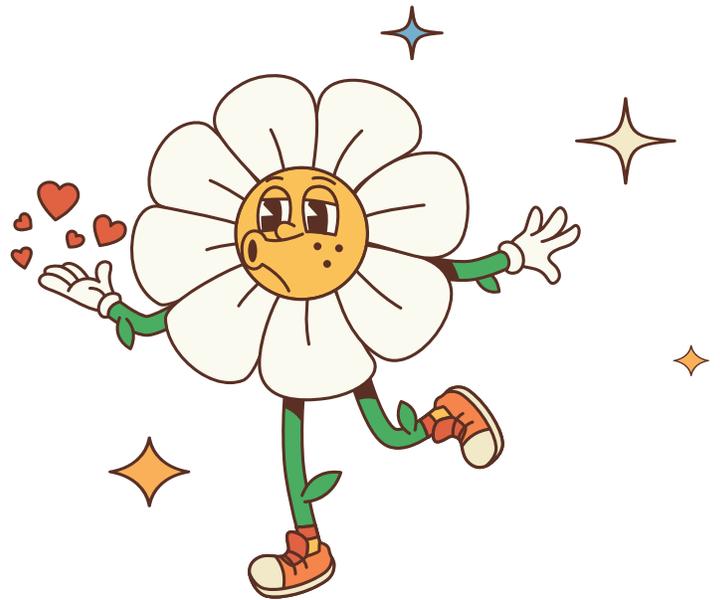
Tap your feet and sing along as talented pianists go head-to-head, playing your favorite songs and taking requests. This event promises a lively atmosphere, great drinks, food, and a night filled with laughter and loud music. Tickets \$17.85+ <https://qrc.sh/wcdp>

FEB 14 | 7:30-10PM | MASSACRE HAUNTED HOUSE LOVE SUCKS: A VALENTINES HAUNTED HOUSE

This Valentine's Day, forget the flowers and chocolates... LOVE BITES BACK. Prepare to be captivated by a sensational evening where lost loves resurface, tragic endings unfold, and dark, scary secrets are laid bare. This Valentine's affair will transport you to a world steeped in mystery and allure, where you'll discover hidden truths that may have been better left concealed. Standard Tickets: \$35.99 Fast Pass: \$49.99. <https://lovesucks.fearticket.com/>

FEB 14 | 8AM | NAPERVILLE RUNNING COMPANY UNDER ARMOR'S VALENTINE'S FUN RUN + WALK

Enjoy a love-ly three-ish-mile heart shaped fun run or walk through the streets of downtown Naperville! Starting at our Downtown Naperville location (with Under Armour demo shoes available!), you'll collect runnable-sized Valentine goodies on each mile of the loop, finishing with warm and tasty treats at the store! This is a free, casual, group run. <https://qrc.sh/uuvdwr>



FEB 18 | 5-6:30PM | NAPERVILLE PUBLIC LIBRARY CRAFT AROUND THE WORLD - CHINESE PAPER LANTERNS

Join each month for fun craft sessions inspired by cultures from around the world! Each session will explore a different culture and a corresponding craft. Space is limited to 20 participants. More info here: <https://qrc.sh/ncl>

FEB 22 | 6-8PM | TAPVILLE SOCIAL NAPERVILLE ARE YOU READY FOR IT? SWIFTIE TRIVIA

Calling all Swifties! Tapville Social is celebrating the ultimate pop icon with a Taylor Swift-themed trivia night inspired by every era – from the bold heartbreak of RED, to the glittery pop perfection of 1989, and the dreamy romance of Lover. Sip on ers-inspired cocktails, show off your Swiftie knowledge, and compete for fun prizes while singing along to your favorite hits. Reserve Spot: <https://qrc.sh/taylortriv>

FEB 27 | 11AM-2PM | THE GROWING PLACE AURORA KIDS TEENY TERRARIUM WORKSHOP

Our instructors will guide you both from start to finish as you work with your child to bring their terrarium to life. The workshop includes all materials: container, plants and substrates, little figurines and kid-friendly doodads. Appropriate for ages 6-12. Kids must be accompanied by an adult. Register: <https://qrc.sh/tgpterr>

FEB 28 | 1-5PM | PINOT'S PALETTE NAPERVILLE BOB ROSS OIL PAINTING WORKSHOP

Tickets \$149 Available Here: <https://qrc.sh/brpaint>

FEB 28 | 12-4PM | FRONTIER PARK NAPERVILLE NAPERVILLE ALE FEST

A time-honored tradition, this is Illinois' largest outdoor winter beer fest. Yes, it will be cold, but also filled with beer and food trucks. Tickets: <https://qrc.sh/HXLrR>

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DAY!

**Tamarack Fairways
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\$957,000
Infosparks 16Jan2026



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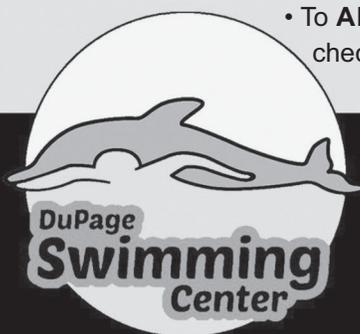
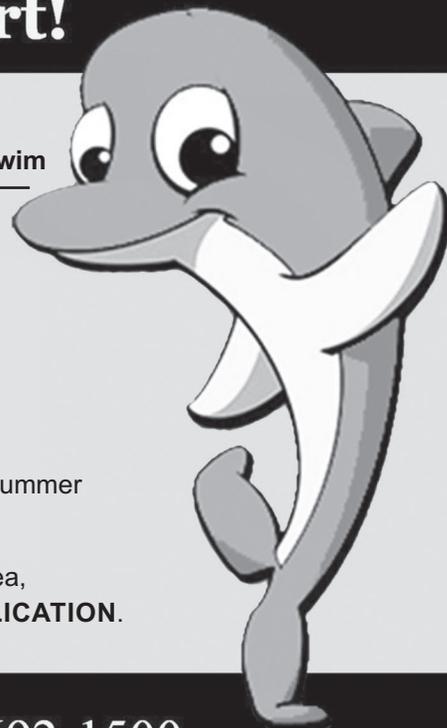
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Pet Tales

SUBMITTED BY THE NAPERVILLE AREA HUMANE SOCIETY



ADORABLE ADOPTABLE PETS OF THE MONTH



FINN

Male Dog

Est. DOB 9/29/24

Hi, I'm Finn! I am a sweet ray of sunshine with a big heart. I love being petted and getting belly rubs. Nothing makes me happier than soaking up attention from my favorite people. If you're looking for a loyal, loving companion who's happiest just being with you, I'm your guy!



OPHELIA

Female Cat

Est DOB 10/21/24

Hi there, I'm Ophelia! I am a sweet and chatty tabby with big, expressive eyes that will melt your heart. I'm learning to enjoy affection and do best with gentle, patient humans who go at my pace. I love soft brushing, head and nose pets, and I'll happily squeak for treats. A calm home with kids 13+ would be just right for me. I'm hoping my story continues with you!



POPPY

Female Dog

Est DOB 1/2/16

Hi, I'm Grandma Marissa! Don't let my name fool you—I'm a sweet, lively girl with plenty of energy for adventure-filled days. I love getting out and exploring, especially when there's something fun to discover. I'd do best in an adult-only home where I can truly shine. Ready to make some great memories together? I can't wait to meet you!



GODIVA

Female Cat

Est DOB 4/1/24

Hi, I'm Godiva, and yes! I AM as sweet and special as my name. I am very affectionate - I love sitting on your lap, flopping over and getting belly rubs. You can pick me up and hold me - as long as I'm with you, I'm a happy little tabby. I'm pretty laid back, and have some unique and quirky traits, but it's just what makes me, me! I'm ready to come home and be your best and sweetest girl!

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