

TAMARACK *Turf*

From the President

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

It's been difficult to avoid road and construction projects this summer; Wheatland Township resurfacing in our subdivision and 111th street, EZEE fiber project, the Oswego city water project and lately the Route 59 entrances for Lifetime and Woodman's Food Market have created traffic problems. Will Fall be any better?

While our Homeowners Association financials are in reasonable condition, we are still working on collecting overdue assessments from forty Homeowners. Nine of these homeowners owe for multiple years and we have a collection agency helping with them. If you question whether you paid your annual assessment fee, please contact me or our Treasurer, Gokul Das.

On September 12th, we are having a HOA golf outing, homeowners are invited to play 9 holes of golf. We will have kids' activities for homeowner's children. Golf will be followed by a dinner for both homeowner adults and children. More details are in this edition of the Newsletter.

Our TFHOA Board is still considering hiring an accounting firm that focuses on self-managed HOA's. We will have a board meeting this month to make our decision whether to hire or not hire an accounting firm. If the decision is to hire an accounting firm, we will develop a general plan to implement the conversion by yearend. If the board decides to move forward with this effort, we will provide the details at the November General Meeting.

A quick reminder, all external changes and projects must be approved by our HOA. There are several items that will not be approved by our HOA; no storage sheds, no above-the-ground pools, no trailers or large trucks parked in the driveway and no garbage cans stored outside without approved screening. The HOA website has a section for Project Approval that has an Approval Form to help you with requesting approval from the HOA.

Here is an update concerning E-Bikes and E-Scooters in the area. Wheatland Township has regulations for E-Bikes and E-Scooters. Neither device is allowed to use sidewalks. The driver of a Class 3 E-Bike must be 16 years old and drivers of E-Scooter must be 18 years old. We are surrounded by the city of Naperville. Naperville has ordinances for E-Bikes and E-Scooter. E-Bike drivers for all three classes must be 16 years old. E-Scooter drivers must be 18-years old. Naperville also has fines for violation of this ordinance from \$100 to \$500. Parents may be held responsible for violations.

If your contact information is incorrect or changed, 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>.

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



TAMARACK FAIRWAYS HOA

2026 Golf Outing

AND COOKOUT

★ SATURDAY, SEPTEMBER 12TH ★

at the Tamarack Golf Course



Homeowners are invited to play 9 holes of golf starting with a shotgun start at **3:30 PM**



Kids activities will be available at **5:00 PM** and everyone is invited for dinner at **6:00 PM**



The golf, kids' activities and dinner **are at no cost to homeowners.**



Homeowners may invite dinner guests for a fee of **\$25** per person for the cookout.



Please RSVP by **August 25th** for golf and/or dinner with Larry Weber at:

✉ Lfweber@aol.com

Hope to see all Homeowners on September 12th!



We Need Your Help

Submitted by Debbie Weber

Please donate golf balls so that we can continue to raise money for the Loaves & Fishes Food Pantry! In 2025 the neighborhood donated \$12,960.00 and since 2021, when this endeavor began, we've donated a total of \$54,667.00. This year we're already doing very well and received 3 - \$100.00 bills in the past 2 weeks! There are some very generous golfers that play Tamarack Golf Course!



Loaves&Fishes
Community Services

TAMARACK TURF

Fall Things-To-Do in Naperville

Submitted by Brad Culen

If you're looking for a great fall weekend close to home, Naperville is one of the best places in the western suburbs to enjoy autumn. Below is a list of the Top 10 Fall Day-Trip List Within ~30 Minutes of Naperville, combining scenery, food, breweries, hiking, festivals, and unique local experiences.

1. Morton Arboretum (Lisle)

Best for: Peak fall colors

- 1,700 acres of trees and walking trails
- Spectacular fall foliage from early October through early November
- Scenic driving route through the grounds
- Great photography opportunities

Don't miss: The East Woods and Lake Marmo area for colors.



2. Kuipers Family Farm (Maple Park)

Best for: Classic Midwest fall experience

- Pumpkin patch
- Apple orchard
- Corn maze
- Fresh apple cider donuts

Perfect for families or a nostalgic autumn outing.



3. Naperville Riverwalk & Downtown Naperville

Best for: Relaxed autumn afternoon

- Walk among colorful trees along the DuPage River
- Browse downtown shops
- Enjoy patio dining on cool fall days
- Grab coffee and watch the changing leaves

4. Brewery Crawl: Naperville & Aurora

Best for: Adults' day out

Suggested route:

- Solemn Oath Brewery
- Go Brewing
- Noon Whistle Brewing

Many local breweries feature seasonal beers and fall-themed releases during autumn.



5. Knoch Knolls & Springbrook Prairie

Best for: Hiking and biking

- Miles of paved and crushed gravel trails
- Prairie landscapes turning gold in autumn
- Wildlife viewing

Excellent if you want nature without crowds.

6. Riverwalk Fine Art Fair

Best for: Art lovers

- This annual event transforms downtown Naperville into an outdoor gallery featuring artists from around the country. It typically occurs in September and is free to attend

7. Oktoberfest at Naper Settlement

Best for: Weekend festival atmosphere

- German beer
- Bratwurst and pretzels
- Live music
- Historic outdoor setting

One of Naperville's signature fall events.



8. St. Charles & Geneva Fall Getaway

Best for: Charming small-town fall vibes

- Fox River scenery
- Boutique shopping
- Fall decorations downtown
- Seasonal restaurants and cafes

If you're only doing one nearby "Hallmark-movie" style fall town visit, this is it.

9. Cantigny Park (Wheaton)

Best for: Gardens and seasonal festivals

- Harvest-themed activities
- Food trucks
- Live music
- Family programming

Cantigny is a beautiful alternative to busier destinations.

10. Haunted History & Halloween Tours

Best for: October evenings

- Ghost tours of historic Naperville
- Halloween lights tours
- Seasonal events around downtown

A fun option for adults or families seeking a spooky fall experience.



BEST OVERALL CHOICES BY CATEGORY:

Fall Colors: Morton Arboretum

Family Fun: Kuipers Family Farm

Adults' Day Out: Naperville Brewery Crawl

Active Adventure: Knoch Knolls & Springbrook Prairie

Culture: Riverwalk Fine Art Fair

October Fun: Haunted History Tours and Naper Settlement events

REAL ESTATE WISDOM

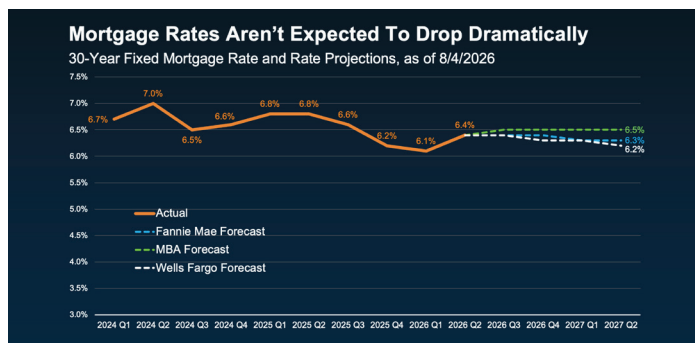
Thinking About Waiting for Lower Mortgage Rates? Read This First.

Submitted by Jan Mackey

Imagine waiting a year to buy a home, only to find mortgage rates haven't changed much. That may sound frustrating. But it's a real possibility. A lot of people are putting their plans on hold because they believe much lower mortgage rates are right around the corner. But, based on today's forecasts, that may not happen. And you should know that before you decide what to do. Let's look at why experts don't expect a dramatic drop in rates – and the options that could help you buy anyway. Because even if rates don't fall, you can still move. Here's how.

1. Mortgage Rates Aren't Expected To Fall in a Meaningful Way

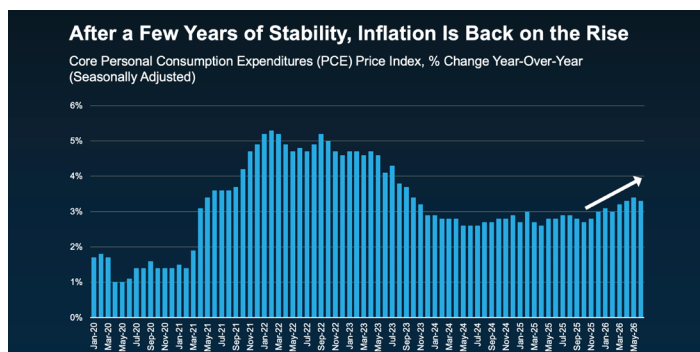
If you're waiting for rates to fall, you're not alone. A recent survey from Clever-Best Interest found 42% of people believe mortgage rates will drop below 5% this year. The challenge is, that's not what the experts who study mortgage rates every day are expecting. Forecasts from Fannie Mae, the Mortgage Bankers Association, and Wells Fargo all show mortgage rates staying relatively steady in the low-to-mid 6% range through at least mid-2027 (see graph below):



Why? Rates are influenced by inflation, the overall economy, Treasury yields, Federal Reserve policy, global events, and a lot of other moving pieces. And right now, those factors simply aren't pointing toward the kind of dramatic rate drop many buyers are waiting for. Could rates move a little? Of course. But if you're holding out for a bigger drop, today's forecasts suggest you may be waiting a lot longer than you expect.

2. Inflation Is Still Elevated – And That's Working Against Lower Rates

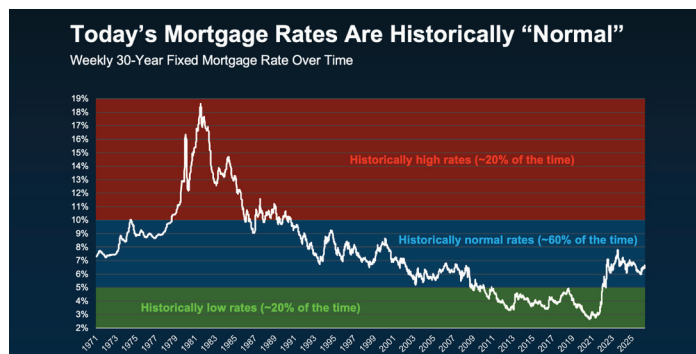
One reason experts aren't expecting rates to fall much? Inflation. Generally speaking, high inflation is the enemy of lower mortgage rates. And after a period of relative stability from mid 2023 to late 2025, recent data shows inflation has actually been trending higher lately (see graph):



In other words, one of the biggest ingredients needed for much lower mortgage rates simply isn't in place today. That helps explain why experts aren't forecasting the kind of meaningful decline so many buyers are hoping for.

3. Today's Rates Aren't High, They're "Normal"

And this may be the biggest mindset shift of all. The reality is, while today's rates may feel high compared to a few years ago, they're not high. They're normal. Historically, mortgage rates have spent the majority of their time somewhere between about 5% and 10%. And data from Freddie Mac shows we're actually well in that range today. It just feels high because we all remember the ultra-low rates homeowners got during the pandemic (see graph below):



Now, this doesn't suddenly make a 6% mortgage feel exciting. But it does remind us that waiting for super low rates again may not be a realistic strategy.

So... What Should You Do Instead? None of this is meant to convince you that you have to buy today. You don't. But if you need to because something in your life's changed, there are still ways to find better affordability without waiting for mortgage rates to fall.

- Check out newly built homes. Many builders are offering incentives to attract buyers, including price cuts, potentially lower rates, free upgrades, and more.
- Ask about an adjustable-rate mortgage (ARM). If you don't plan to stay in the home long-term, an ARM may offer a lower initial interest rate than a traditional 30-year fixed mortgage. It's not the right choice for everyone, but it's worth asking a lender if it fits your plans.
- Look into mortgage rate buydowns. This is when you pay upfront to reduce your mortgage rate so you can get for a lower monthly payment without waiting for rates to fall.
- Find out about assumable mortgages. An assumable mortgage allows you to take over the seller's existing loan, including its lower mortgage rate.

The important thing is you shouldn't assume waiting is your only option. Talk with your real estate agent and lender about whether one of these strategies could be a good fit for you.

Bottom Line

If you've been putting your home search on hold because you're convinced mortgage rates will be much lower soon, it may be worth taking another look at that strategy.

Let's connect so you have an expert who can at least walk you through your options and decide whether waiting really puts you in a better position – or just keeps you on the sidelines a little longer.

Contact me directly at
jan.mackey@bairdwarner.com | 312.342.4624

Fall Yard and Home Maintenance Checklist

Submitted by Chris Lequin

As fall begins, there are a few maintenance tasks around the house. Here are 12 ways to prepare your yard and home for the cooler season. As the leaves begin to change and temperatures cool, it's time to prepare your home and yard for the autumn season. Fall maintenance is important for protecting your property from harsh winter conditions and ensuring a smooth transition between seasons. This guide offers 12 easy ways to get your home ready for fall, covering everything from landscaping to indoor comfort.



1. Transplant Crowded Shrubs

Early-to-mid fall is the ideal time to relocate overgrown or poorly positioned shrubs. The cooler temperatures reduce transplant shock and allow roots to be established before winter. Here's a step-by-step guide to successfully transplanting shrubs:

1. Prune or tie back branches to prevent breakage during the move.
2. Score the soil around the root ball using a sharp shovel or spade.
3. Dig down and angle the shovel toward the center to isolate the roots.
4. Lift the root ball onto a tarp, preserving as much soil as possible.
5. Prepare a new hole twice as wide and no deeper than the root ball.
6. Place the shrub in the hole, ensuring the top of the root ball is at or slightly above grade.
7. Backfill with the excavated soil and water thoroughly.
8. Apply a 2-to-3-inch layer of mulch around the base, leaving the root flare exposed.

Transplanting at this time helps shrubs acclimate before winter. Remember to continue watering transplanted shrubs until the first hard freeze to promote healthy root growth and ensure their survival through winter.

Pro Tip: Roger Cook, *This Old House* landscape contractor, explains why fall is ideal: "Fall is a great time to transplant shrubs. The days and nights are cooler, so the soil doesn't dry

out as fast as it does in the summer. The air temperature may be chilly, but the ground is still warm, which encourages root growth late in the season."

2. Put Cordless Yard Tools To Bed

Before storing your battery-powered lawn equipment for winter, follow these maintenance steps:

1. Clean debris from mowers and trimmers using a stiff wire brush.
2. Sharpen or replace worn blades to ensure they're ready for spring.
3. For cordless chainsaws, remove the battery, empty the oil tank, clean off debris, and lubricate the chain.
4. Unplug all batteries and chargers, storing them in a dry, temperate location.
5. Check manufacturer instructions for proper battery storage and charging recommendations.

Proper maintenance of your cordless yard tools will extend their lifespan and ensure they're ready for use when spring arrives. This preventive care will save you time and money in the long run.

Pro Tip: "Take a look at your roof for any damaged shingles or bare spots. If you find granules accumulating at the bottom of downspouts, it may be a sign that aging asphalt roofing needs to be replaced."

3. Plug Basement Leaks

Older homes often develop air and water leaks in the foundation. Address these issues promptly to prevent further damage and improve energy efficiency:

1. Inspect the foundation after heavy rain to identify water leaks.
2. Use type N mortar mix to seal holes or cracks that are leaking water.
3. Check for air leaks around windows, doors, and the rim joist by looking for daylight in a darkened basement.
4. Seal air leaks with expanding urethane foam, trimming excess once cured.

Addressing basement leaks can keep your home warmer and reduce energy costs throughout the fall and winter months, leading to significant savings on heating bills.

4. Inspect Gas Fireplaces



Gas fireplaces require annual professional maintenance to ensure safe operation and proper venting of carbon monoxide. However, there are several tasks homeowners can perform:

1. Clean the glass and check for cracks or chips.

2. Inspect gaskets around the glass for signs of degradation.
3. Replace crumbling ceramic logs if necessary.
4. Vacuum loose debris from the firebox to prevent clogged burner ports.
5. Examine walls outside the unit for signs of water vapor leaks, such as peeling paint or damp spots.
6. Check the chimney exterior for white stains or crumbling mortar joints, which may indicate excess condensation.

If you notice any concerning signs during your inspection, contact a professional for a thorough evaluation and necessary repairs. Regular maintenance will provide peace of mind and ensure your fireplace operates efficiently.

5. Take Care of Wood Thresholds



Wood thresholds at entry doors endure significant wear from foot traffic and weather exposure. Renew their finish to protect them from further damage. First, sand off existing paint or stain down to bare wood. Then take the following steps, depending on your threshold:

For painted thresholds:

1. Apply a coat of oil primer.
2. Follow with two coats of porch and patio enamel, sanding with 120-grit between coats.

For stained thresholds:

1. Apply one or two coats of stain as needed.
2. Follow with three thin coats of marine spar varnish.

Regular maintenance of wood thresholds will extend their lifespan and enhance your home's curb appeal. Don't forget to check your thresholds periodically for signs of wear.

Pro Tip: *This Old House* contractor Tom

Silva cautions that a damaged threshold is an invitation to water damage: "Cracks, rot, broken pieces—any signs of water infiltrating—you don't want that to go for too long." He recommends waterproofing the sill and subfloor beneath the threshold with self-adhesive rubberized membrane as "just a little added insurance" against splash-back moisture that can rot the sill of the house.

6. Get Grubs Under Control

Small patches of dead grass or areas where animals have dug up turf may indicate a grub infestation. These larvae feed on grass roots, causing significant lawn damage. To address grub problems:

1. Identify grub-affected areas in early fall.

2. Choose a grub control product containing *Bacillus thuringiensis galleriae*, a naturally occurring bacterium that's less harmful to beneficial insects.
3. Apply the treatment according to product instructions.
4. Water the treated area thoroughly to ensure the product reaches the soil.
5. Monitor the lawn for improvement and reapply if necessary.

Addressing grub issues in the fall will protect your lawn from further damage and set the stage for a healthier yard in the spring. Regular monitoring will help maintain a lush and vibrant lawn.

7. Set the Stage for a Greener Space



Fall is an ideal time to rejuvenate your lawn after the stress of summer. Follow these steps to promote a healthier, greener lawn:

1. Continue watering until the ground freezes or the lawn goes dormant, providing 1 inch of water per week.
2. Aerate the lawn to improve air, water, and nutrient penetration.
3. Overseed and fertilize cool-season grasses around Labor Day.
4. For warm-season grasses, wait until spring to apply nitrogen-rich fertilizer.
5. Remove fallen leaves regularly to prevent smothering the grass.
6. Mow at a slightly lower height for the final cut of the season.

Implementing these practices will encourage strong root growth and set your lawn up for success in the coming year. The fall season is your opportunity to repair and strengthen your lawn.

Pro Tip: *This Old House landscape contractor Roger Cook emphasizes the importance of fall lawn care: "To grow a lawn that greens up naturally each spring and that resists drought and disease, you need to foster a strong root system." He notes this requires annual maintenance best done in the fall, when weeds aren't likely to sprout.*

8. Seal Gaps



Sealing gaps around your garage door can significantly improve energy efficiency and comfort. Follow these steps to minimize heat

loss:

1. Replace worn or torn bottom seals on metal and wood doors.
2. Install a garage door threshold to seal uneven floor gaps.
3. Seal the top and sides with doorstop molding, pressing the flange against the door's outside.
4. Nail or screw the molding to the sides and top of the opening.
5. Check for proper alignment and adjust as needed to ensure a tight seal.

Addressing these often overlooked areas can reduce drafts and keep your garage warmer throughout the fall and winter months. This simple task can make a noticeable difference in your home's comfort.

9. Freeze Protection

Winterizing outdoor water lines and accessories is vital to prevent ice damage and plumbing emergencies. Take these steps before temperatures drop below freezing:

1. Drain or blow out in-ground irrigation systems.
2. Shut off water lines to outdoor faucets and open the taps.
3. Install outdoor faucet covers for added protection.
4. Drain and store portable items like hoses and fountain pumps in a basement or attached garage.
5. Insulate exposed pipes in unheated areas of your home.

By taking these precautions, you'll safeguard your plumbing system from costly freeze damage and ensure a worry-free winter. Tackling this task early can help prevent unexpected repairs.

10. Seal Out the Squirrels



Prevent squirrels from nesting in your attic or soffit by taking these preventive measures:

1. Inspect fascia boards, soffits, and siding for holes or soft spots.
2. Replace or block damaged sections with metal screening.
3. Check and repair vent covers and chimney caps as needed.
4. Seal gaps around dryer vents and pipe holes using rodent-resistant expanding foam.
5. Trim tree branches that provide easy access to your roof.

This Old House Pro Tip

"After clearing away leaf debris, rinse gutters with a garden hose. Besides washing out fine grit and flushing out clogs, the water can help you identify any leaks or sections that aren't pitched properly to drain. Make sure

downspouts direct water at least 3 feet away from the foundation."

—Tom Silva, TOH general contractor

If squirrels have already made their way inside, contact a professional wildlife removal service to safely evict them and implement long-term prevention strategies. This proactive approach will save you from structural damage.

11. Don't Get Stuck in the Cold

Maintain your door locks to prevent them from seizing up in cold weather:

1. Clear the keyhole with a Teflon-based dry lubricant.
2. Insert and remove your key several times, wiping away dirt.
3. Lubricate the keyway and moving parts.
4. Turn the key in the cylinder to ensure smooth operation.
5. Test the bolt function for proper engagement.

Avoid using graphite or non-drying oils, as they can attract dirt and cause further issues. Regular maintenance will keep your locks functioning smoothly throughout the year. This will ensure you don't get locked out during the colder months.

12. Deep Clean Your Dishwasher



Perform a thorough cleaning of your dishwasher to ensure optimal performance:

1. Remove and clean spray arms, unclogging any blocked outlet holes.
2. Clear and clean filters according to your dishwasher's model specifications.
3. Wipe down the door gasket and corners with a microfiber cloth.
4. Run an empty cycle with white vinegar to remove buildup and odors.
5. Check for leaks and address any issues promptly.

Regularly maintaining your dishwasher will improve its efficiency and extend its lifespan, ensuring clean dishes and a fresh-smelling kitchen.

Our Conclusion

By following these simple steps, you can ensure your home is prepared for the cooler months ahead while improving its energy efficiency and comfort.

THE MONEY MINUTE

Benefits of Financial Literacy

Submitted by Matthew L. Gill



Financial literacy is the ability to understand and effectively manage money so you can make informed financial decisions throughout your life. It involves developing the knowledge and skills needed to make smart choices with the money you earn. While personal finance can sometimes seem overwhelming, understanding a few basic concepts can help with making overall better financial choices.

Five key areas where financial literacy can benefit are with saving, investing, earning, borrowing, and protecting money.

One of the primary values of financial literacy is gaining a better understanding of how to save & invest money effectively. Saving allows you to prepare for future expenses, emergencies, and set financial goals. A basic understanding of budgeting can help people identify how much of their income can be set aside to avoid unnecessary or bad debt. Even small, consistent contributions can grow over time through the power of compounding and developing a good saving habit early can have a significant long-term impact.

Increased financial literacy can improve the familiarity of investing and your personal investments. Investing involves putting money into assets that have the potential to increase or decrease in value over time. While all investments involve risk, understanding principles such as inflation, diversification, having an emergency fund, and the relationship between risk and return may help you make smarter decisions. Learning concepts about long-term investing and compounding can help avoid making common emotional or behavioral investing mistakes.

Being familiar with your earnings and where that income is spent is another important aspect of your financial life. Knowing how income is generated and where it goes provides a foundation for managing money more responsibly. It can help with recognizing the value of education, job skills, and career development. If presented with a raise, bonus, or tax bill, you can have greater confidence knowing that the appropriate amount of money is going to the appropriate places.

For most people, borrowing money is a common part of life, whether for education, purchasing a home, buying a vehicle, or using a credit card. Increased financial literacy helps people understand the costs and responsibilities that come with borrowing money. By learning about interest rates, loan

terms, repayment schedules, and the long-term cost of debt, individuals are better equipped to borrow responsibly and avoid taking on more debt than they can comfortably manage.

Protecting your finances is one of the final key elements of financial literacy. This includes understanding the role of insurance, creating strong passwords, monitoring financial accounts, and recognizing common scams and fraudulent activity.

Safeguarding personal information and financial assets can help reduce the risk of financial loss and provide greater peace of mind. Financial literacy is not about becoming an expert in finance. Rather, it is knowing how money works and using that knowledge to make smarter financial choices. By improving financial literacy, individuals can build a strong foundation for saving, investing, borrowing, earning, and protecting money. Over time, these skills can contribute to greater confidence, less mistakes, reduce stress, more money, and a better chance of accomplishing personal and financial goals.

I work as a CERTIFIED FINANCIAL PLANNER™ (CFP®) in Naperville. My firm and I tailor personal investment solutions and financial plans that align with your needs, helping you reach your goals successfully. If you would like guidance with your investments, financial planning, have any questions, or just want a second opinion, please reach out. I would love the opportunity to get together.

While investing may provide opportunities for long-term growth, all investments involve risk, including fluctuations in value and possible loss of principal. Different investment types involve varying levels of risk, and past market performance does not guarantee future results.

Matthew L. Gill, CFP®

Financial Advisor

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



THE PUZZLE PAGE

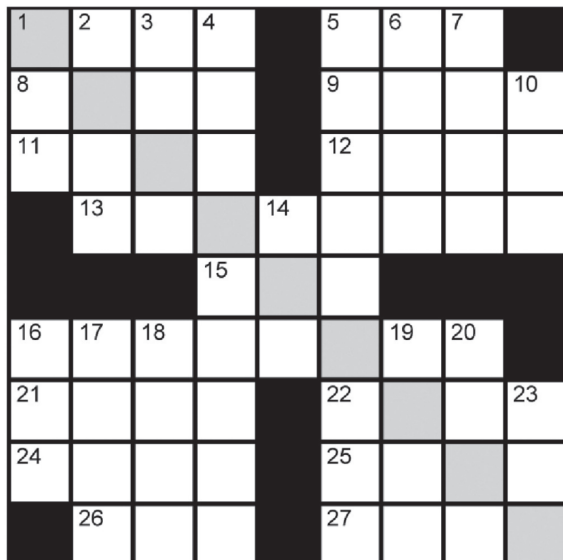
Chompers

Across

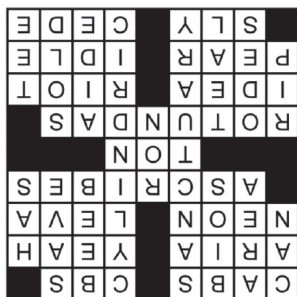
1. Street fleet
5. "60 Minutes" network
8. "Tosca" tune
9. Slangy assent
11. It's a gas
12. Bulgarian currency
13. Attributes
15. Elephant's weight, maybe
16. Domed buildings
21. "The very ___!"
22. Brawl
24. Juicy fruit
25. Not busy
26. Like a fox
27. Formally surrender

Down

1. Is able
2. Length x width, for a rectangle
3. Life stories, for short
4. Refuge
5. Shaped like a round-ed tube
6. Network on the telly



7. Bank
10. Possesses
14. Howard of "Happy Days"
16. Tear
17. Praiseful poems
18. Blue shade
19. Auxiliary
20. Auctioneer's closing word
23. Kicker's aid



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

Bones

C A R P A L S U E L L A M
V O M E R X Y C C O C S A
B S E G N A L A H P L H N
O Z M U I R B U N A M Y D
F I H F S U M A S P A O I
S I U E N E S R U T X I B
T T B M R A A B I A I D L
A V E U L T I B D L L V E
P E S R L S I S A U L E C
E L C A N A D U R S A R R
S C A L C U O C H S E T A
I I P L X R M N B H T E N
L V U E Q N U I G D U B I
I A L T B S R M F L Z R U
U L A A P L V F N I X A M
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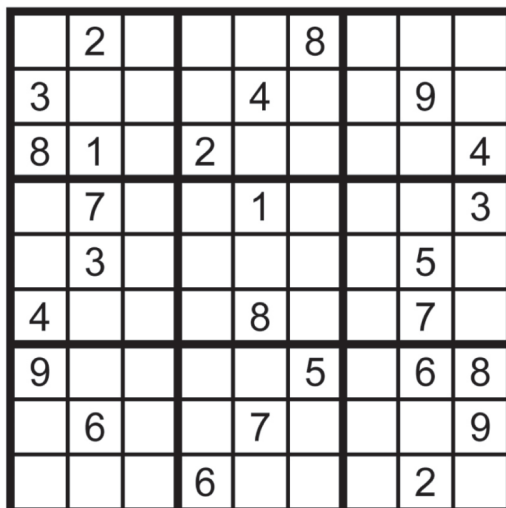
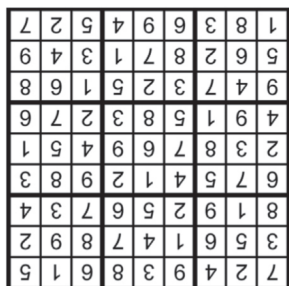
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| Clavicle | Mandible | Sacrum |
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| Cranium | Maxillae | Stapes |
| Femur | Nasal | Sternum |
| Fibula | Palatine | Talus |
| Humerus | Patella | Tarsals |
| Hyoid | Phalanges | Tibia |
| Ilium | Pubis | Ulna |
| Incus | Radius | Vertebrae |
| | | Vomer |

August Sudoku

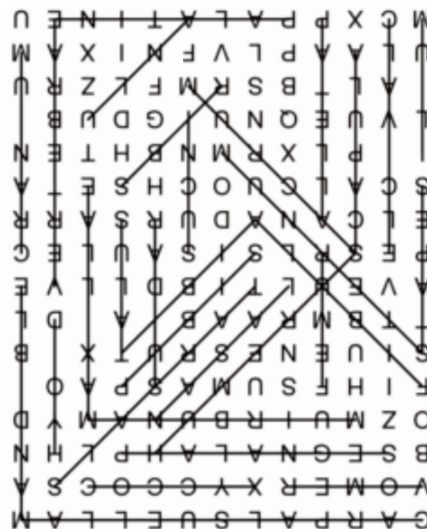
How to solve sudoku

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 appear once in a column or row



in the larger grid. The difficulty on this puzzle is easy.



SAFETY REPORT

Use of E-Bikes in the Neighborhood

Submitted by Kathryn Peters

Because Illinois law treats e-bikes as bicycles, every traffic rule that applies to a bicycle applies to your e-bike. That means riding with the flow of traffic, obeying traffic signals and signs, signaling turns, and yielding to pedestrians and other vehicles when appropriate. You have the same rights as any other vehicle on the road, and you're subject to the same responsibilities. Illinois has no state helmet requirement for any class of e-bike rider. Wearing a helmet is still a very good idea — particularly at Class 3 speeds approaching 28 mph — but the state won't fine you for going without one. (1)

Illinois treats e-bikes as bicycles rather than motor vehicles, so you don't need a driver's license, registration, or insurance to ride one. The state divides e-bikes into three classes based on speed and motor behavior, and the class of your bike determines where you can legally ride it and whether age restrictions apply. (1)

The National Highway Traffic Safety Administration website has a helpful video about Bike Safety when riding and sharing the road with cars & trucks (3). <https://www.nhtsa.gov/road-safety/bicycle-safety>

Definitions

Illinois e-bike laws 2026 groups e-bikes into three types:

Class 1: These bikes have pedal-assist only, with motor help stopping at 20 mph. While there's no strict age limit, it's recommended riders be at least 13 years old.

Class 2: These bikes have a throttle, allowing motor power without pedaling. Maximum speed is also 20 mph. Age recommendations are the same as Class 1.

Class 3: These faster bikes offer pedal-assist only (no throttle) but can reach 28 mph. Riders must be at least 16 years old, with younger people limited to passenger status only. (2)

Sources:

(1) <https://legalclarity.org/illinois-e-bike-laws-definitions-requirements-penalties/>

(2) <https://qiolor.com/blogs/news/illinois-ebike-laws-2025>

(3) <https://www.nhtsa.gov/road-safety/bicycle-safety>

Sharing the Road: E-Bike & E-Scooter Rules

A local ordinance regulating the use of electric bicycles (e-bikes), electric scooters (e-scooters), and other electric personal mobility devices in Naperville went into effect on Jan. 1, 2026. Residents can visit www.naperville.il.us/ebikes to find a summary of the rules as well as a link to the full text of the ordinance. Residents are encouraged to read the ordinance in its entirety to determine what kinds of electric devices are permitted and prohibited in town, where these devices can be legally operated, and what penalties exist for violating the ordinance.

Please be aware that e-bikes and e-scooters, as defined by the ordinance, are not permitted on any public sidewalk or the Riverwalk. Varying rules exist for bike lanes, roadways, and multi-use paths depending on the type of electric device. Additionally, riders must be 16+ to operate an e-bike or 18+ to operate an e-scooter.

NAPERVILLE E-BIKE RULES




Generally allowed on

- Bike Lanes
- Roadways
- Multi-use Paths (Class 1 & 2)
- Private Property
(with the property owner's permission)

Generally NOT allowed on

- Sidewalks
- Multi-use Paths (Class 3)
- Riverwalk

More info
naperville.il.us/ebikes

16+
- age requirement -

Must have pedals & motor < 750 watts

Important note:



Dirt bikes and similar off-road vehicles, as well as any device with a motor over 750 watts, are NOT e-bikes and are not allowed on Naperville's public roads, sidewalks, etc.

E-SCOOTERS IN NAPERVILLE




Generally allowed on

- Bike Lanes
- Roadways (35 mph & under)
- Multi-use Paths
- Private Property
(with the property owner's permission)

Generally NOT allowed on

- Sidewalks
- Roadways (over 35 mph)
- Riverwalk

More info
naperville.il.us/escooters

18+
- age requirement -

Must have a max motor speed of 10 mph

Important note:



If it has a motor capable of going faster than 10 mph, it is not allowed on Naperville's public roads, sidewalks, etc.



Save the Date!

Public Safety Open House Saturday, Sept. 26

The Naperville Police and Fire Departments' annual Public Safety Open House is set for 10 a.m. - 2 p.m. Saturday, Sept. 26, 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.



Each year the Naperville's Senior Task Force presents the "Senior of the Year Award" which honors two exceptional seniors who have demonstrated a deep commitment to serving the Naperville community through volunteerism. The Senior Task Force is currently seeking nominations for this prestigious award.

**Entries must be received no later than
August 31, 2025.**

Scan code for the nomination form!



Back-to-School Digital Safety

As students head back to school, families focus on routines, supplies, and success in the classroom. Just as important is preparing children to use technology safely and responsibly. Here are some tips to help build healthy digital habits early, protect students, and set them up for a safer school year.

- Understand common online risks such as cyberbullying, location sharing, inappropriate content, sexting, and malware.
- Set a nightly "digital curfew" by choosing a time when devices are put away.
- Keep phones and devices out of bedrooms overnight to reduce late-night risks and improve sleep.
- Recognize not everyone online is who they claim to be. Some adults may present themselves as friendly, caring or trustworthy while trying to exploit kids and teens. A person can seem safe at first, then begin asking questions or making requests that feel secretive, inappropriate or uncomfortable.
- Encourage open conversations about online behavior and digital decision-making.
- Teach children to protect personal information and be cautious about who they interact with online.
- Remind them that what they post online can be permanent and widely shared.
- Model and reinforce responsible technology use as a family.

Additional back-to-school safety tips for parents, students and motorists are available at:

naperville.il.us/asafernaper.

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Fitness membership not required to attend event. \$0 enrollment fee offer valid Aug. 22-31, 2026.

Giveaways/refreshments available while supplies last. Class spots are limited.



To view the schedule of free classes and activities offered at this event, visit napervilleparks.org/fhac.



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



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