

TAMARACK Turf

From the President

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

We moved into our home twenty-nine years ago. The two days in early August when we lost our electric service was the first time we lost electrical service for more than a few hours. After looking into alternatives to protect our electric power source, I am still thinking about the situation mainly because of the obviously poor potential return on the investment. What would be the minimum solution?

ANNUAL TAMARACK FAIRWAYS HOA MEETING
Tuesday November 17 at the Club House
Doors open at 6:30PM. Meeting starts at 7:00PM.

One of the main topics for the November meeting is the status of the TFHOA Board hiring an accounting firm to upgrade the capability of our HOA. At our last board meeting in September, we narrowed our search to one firm. We are in the due diligence process with this firm. We are verifying the firm's capabilities and contacting references which have been positive. The firm will do all the accounting with full-time employees. The firm uses a software system for accounting functions. The software also provides a portal capability that will store all the HOA's documents and other functions. Board Members will have access to the complete system. Homeowners will have options to access their assessment account, assessment payment options, the HOA official documents and forms.

Another main topic is our HOA assessment process. The State of Illinois is enacting new legislation effective January 1, 2027, that requires all community associations to adopt a written collection policy containing certain specified requirements and to provide the policy to all new purchasers. We are working with our lawyers to ensure we are complying by January 1, 2027. We will have more details available at the November meeting.

Speaking of the annual assessments, we have eleven homeowners that owe $150.00 and a late fee of $50.00. There are fifteen homeowners that paid their $150.00 late and did not pay the $50.00 late fee. I plan to send out one more notice to homeowners that have unpaid assessments. I have a tough time understanding why homeowners do not pay the assessment in January. We send out invoices in January as a reminder. You do not need an invoice to pay your annual assessment in January.

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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2026 Golf Outing at the Tamarack Golf Club

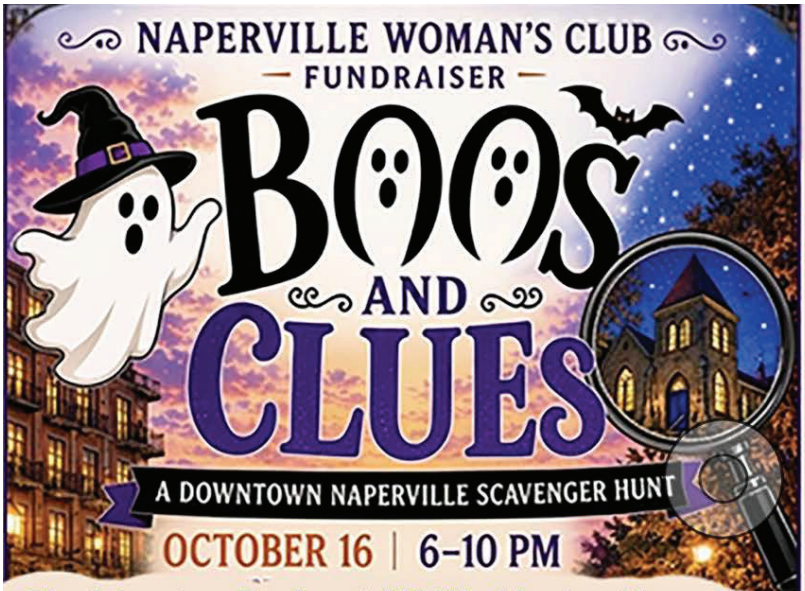
On a picture perfect, early fall day, your Tamarack Fairways Home Owners Association hosted their 2026 Golf Outing at the Tamarack Golf Club on September 12th. This was our first golf outing since 2019, which occurred before the Pandemic.



This 9 hole, scramble golf event took place on the front nine with prizes awarded for: closest to the pin (Brad Cullen), longest drive (Steve Pingry) and longest putt (Dan Miroballi). Additionally, the winning foursome with the lowest total score of 33 (one under par) was comprised of Brad and Noemi Bielema, Steve and Beth Pingry. All prize winners received a certificate for a free round of golf at the course.

Following the outing, all golfers were joined by their family members and other residents for a cookout style dinner held at the clubhouse. Courtesy of your HOA, this fun event enabled residents both new and old to meet, greet and get to know each other in a casual and relaxed setting. A good time was had by all.

Combined with the Murder Mystery Dinner and Golf Cart Drive-in Movie, this was the third, HOA event held this year for our residents. Our objective with these activities and events is to encourage all residents to foster a sense of community with their neighbors and develop new and lasting friendships.



The Adventure Begins at 14S Washington, Naperville

Guests will get clues to downtown Naperville's participating restaurants, shops and landmarks. Afterwards, more fun, music, karaoke, refreshments and prizes! "Boos" pull and tarot reading available. Limited, non-refundable $35 tickets. Scan code for info. Benefits Hesed House and other local charities & scholarships.

napervillewomansclub.org

The adventure begins at NWC's historic candle-lit, seasonally decorated clubhouse between 6 and 6:30 pm, 14 S. Washington in Naperville. At this time guests will be given their assignments with clues to downtown Naperville's participating restaurants, shops and landmarks. Once completed, participants will then return to the clubhouse for more fun, music, karaoke and prizes! Tarot card readings available for purchase. A "Boos Pull" for $20 will contain spirits with a value equal to or greater than the purchase price. Costumes or seasonal attire are encouraged but not required. Beer, wine and non-alcoholic beverages will be available for purchase.

Proceeds from Boos and Clues will benefit the NWC focus charity Hesed House, the largest comprehensive resource center for people experiencing homelessness in DuPage County, as well as other local charities and scholarships. Non-refundable tickets are $35 per person. Ticket sales are limited so early registration is encouraged.

For more information and to buy tickets contact: **Napervillewomansclub.org.**

Or scan the QR code. Founded in 1897, the Naperville Woman's Club is a non-profit organization dedicated to supporting art, education and community service as well as local charities.

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

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TAMARACK TURF

Tamarack HOA Fees 101

Submitted by Brad Culen



Purpose of HOA Fees
Homeowners Association (HOA) fees are an essential part of living in many residential communities. HOA fees, also known as dues or assessments, are regular payments each homeowner makes as a mandatory condition of owning your property within the community. When you purchased your home, you automatically entered a binding contract with the HOA, legally obligating you to contribute. This isn't an optional club membership; it's a fundamental part of shared ownership.

These fees help maintain the neighborhood, preserve property values, and fund services and amenities that residents enjoy. While it may be tempting to delay payment when budgets are tight, paying HOA fees on time is important for both individual homeowners and the community as a whole.

How Fees Are Established & Managed
The HOA board, which includes your elected neighbor volunteers, creates an annual budget that forecasts all expected expenses. By documenting priorities and expected outcomes, the board can create an effective HOA budget for your community. This clarity also helps residents understand how funds are used. They analyze past spending and get quotes for future services to build an accurate picture.

Homeowners have a direct voice in this process through their voting rights. The proposed annual budget is presented to all homeowners for review and a ratification vote, giving you the power to approve how your money will be spent.

These fees exist for three core reasons: to maintain all common areas everyone uses, to fund shared amenities that boost your quality of life, and to pay for the administrative work of community governance.

Maintaining Community Standards
One of the primary purposes of HOA fees is to cover the costs of maintaining common areas such as landscaping, sidewalks, and entrance features. Regular maintenance helps keep the neighborhood attractive, clean, and safe. When homeowners pay their fees on time, the HOA can effectively budget for these expenses and ensure that community standards are upheld.

Protecting Property Values
A well-maintained community often contributes to higher property values. Potential buyers are more likely to purchase homes in neighborhoods that appear clean, organized, and properly managed. Consistent payment of HOA fees allows the association to fund ongoing maintenance projects, repairs, and improvements that help protect the investment of every homeowner in the community.

Avoiding Late Fees and Legal Consequences
The Tamarack HOA has established policies that impose late fees, interest charges, or other penalties when payments are not made by the due date. Continued non-payment can lead to more serious consequences, including collection actions, liens against the property, or legal proceedings. Paying on time helps homeowners avoid unnecessary financial costs and stress.

Promoting Fairness Within the Community
HOAs operate under shared responsibility. When some homeowners do not pay their fees on time, the financial burden may shift to other residents or force the association to reduce services and postpone necessary improvements. Timely payments ensure that all homeowners contribute their fair share toward maintaining the community

Importance Of Paying On Time
Paying HOA fees on time is more than just meeting a financial obligation; it is an investment in the quality, appearance, and long-term success of the community. Timely payments help maintain property values, support essential services, fund future improvements, and ensure fairness among homeowners. By paying HOA fees promptly, residents contribute to a stronger, more attractive, and financially stable neighborhood for everyone.

REAL ESTATE WISDOM

What Higher Mortgage Rates Mean for Home Sellers

Submitted by Jan Mackey

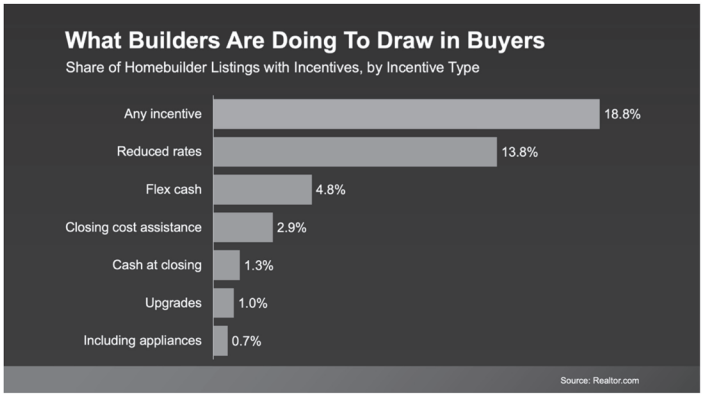
Higher mortgage rates don't just affect buyers. **They can change what it takes to sell your house, too.** That's because today's buyers are paying close attention to affordability. And when rates rise, even a relatively small change can make a noticeable difference in their monthly payment. So, they're looking for ways to make the numbers work. And in some markets, new construction is giving them exactly that. If you're planning to sell, that doesn't mean you can't compete. **But it does mean you need to understand what builders are doing to win over buyers – and what options you have, too.**

Builders Are Competing on the Monthly Payment

New construction has something interesting going for it right now. While existing-home sales (homes that have previously been lived in) continue to struggle under the weight of higher mortgage rates, new-home sales are holding up a bit better.

In a recent interview, Logan Mohtashami, Chief Economist at HousingWire explains new-home sales are at an **8-month high and are now running around 2019 levels**. On the flip side, existing home sales are lagging behind and fall about **1 million home sales short of 2019 levels**.

One big reason builders have been able to navigate higher rates differently is incentives. According to Realtor.com, **nearly 1 in 5 (18.8%) newly built homes come with some kind of buyer incentive advertised up front**:



The most common may surprise you. As the graph shows, many builders are offering reduced rates, sometimes through something called a **mortgage rate buydown**.

It's essentially where they pay upfront costs to help buyers get a lower rate, and by extension, a lower monthly payment. It has obvious draws for buyers. For homebuilders, it helps them get their houses sold. So, a lot of builders see it as a win-win. That's why reduced rates are a part of 13.8% of new home listings.

In some cases, builders are offering rates below 6%, maybe even far below 6%. And that can help buyers shave hundreds off their monthly payment. That's a big difference to a buyer who are feeling the pinch right now.

So, How Can Sellers Like You Compete?

First, don't assume a mortgage rate buydown is something only a builder can offer. **Sellers can contribute toward a buyer's rate buydown too**, depending on the loan and transaction. Does that mean you should offer one? Or that you have to if you want to compete? Not necessarily.

A buydown is just one possible lever. Depending on your market and the buyer, it may make more sense to negotiate on price, contribute toward your buyer's closing costs, make repairs, or make sure your house stands out in ways a new build can't. That's why working with an agent who knows your local competition matters. Joel Berner, Senior Economist at Realtor.com, says:

"*Sellers of existing homes are facing a lot of competition from the new-home space*. . . so **sellers should highlight the local amenities of their neighborhoods in contrast to the more suburban or exurban communities where many new homes are built**."

A great agent will do this naturally anyways. Knowing what makes your house different and showcasing that in your listing can help your house stand out. **And remember, being open to making a few compromises or throwing in some concessions can make a bigger difference for buyers than you may think**.

Today's Market Rewards Sellers Who Adapt

Builders have also been quicker to adjust their prices based on what buyers can actually afford and where demand is. That's putting pressure on the resale market in some areas. Robert Dietz, Chief Economist at the National Association of Home Builders (NAHB), explains:

> *". . . existing homeowners now have to do the price discovery that builders have been doing since 2022."*

That's an important message if you're hoping to sell.

You don't automatically need to slash your price or offer a big concession. **But you do need to price and market your house based on what buyers can pay today – not what sellers could get a few years ago.**

And remember, this varies tremendously by location. New construction represents a much bigger share of the competition in some markets than others, and builder incentives aren't equally common everywhere. So, lean on an agent to see how big of a factor builders are in your area.

Bottom Line

Higher mortgage rates are making buyers more cost-conscious. Builders know that, and many are responding with reduced rate, closing-cost help, price reductions, and other incentives.

If you're thinking about selling, let's look at what buyers are getting from other homes in our area – including new construction – and make sure your house is positioned to compete. Working with a local Realtor gives you an edge.

Contact me at jan.mackey@bairdwarner.com 312.342.4624

THE MONEY MINUTE

Benefits of Financial Literacy

Submitted by Matthew L. Gill



Understanding your investment risk profile is one of the most important parts of investing. While many people think risk simply means the chance of losing money, it is better described as the level of uncertainty you are comfortable accepting in pursuit of your financial goals.

Your risk profile helps determine how your investments should be allocated and whether your portfolio is appropriate for your personal goals. The best financial plans do not focus on taking the most risk or avoiding all risks. The best plans are the ones that find a balance of risk and reward that matches your situation and is one that you can stick with.

When evaluating a person's risk profile, I often start by considering three key factors: need, ability, and willingness to take risk.

Need to Take Risk
Your need to take risk depends on financial goals and the level of growth required to achieve them. If your objectives require your investments to grow significantly over time, you may need to accept a higher level of investment risk. If your goals can be achieved with more modest growth, a more conservative approach may be better. Understanding your financial goals, the costs, and the growth needed to accomplish those goals can help determine how to allocate your investments.

Ability to Take Risk
Your ability to take risk is your capacity to withstand market fluctuations. Factors such as your age, income, savings, emergency fund, debt, and time horizon all play a role. Generally, investors with longer time horizons can take more risks since they have more time to recover from market declines. Someone who just started saving for retirement that is decades away often has greater ability to tolerate short-term market volatility than someone who is retired or close to it.

Financial stability also matters. Individuals with stable/high income, manageable debt, and adequate emergency savings may be in a better position to tolerate investment ups and downs than someone facing more uncertainty.

Willingness to Take Risk
Willingness to take risks is different for each investor. It reflects how comfortable you personally are with the possibility that your investments may increase or decrease in value.

Two people with identical financial situations may have very different risk comfort levels. One investor may remain calm during periods of market volatility, while another may become anxious and want to sell investments during a market decline.

Emotional comfort is important because investment decisions made during periods of fear or excitement can affect long-term results. Your investment strategy should be one you feel confident following through both up and down markets.

Finding the Right Balance
If your need, ability, and willingness to take risk are not aligned, adjustments may be necessary. If your financial goals require a higher level of risk than you are comfortable taking, you may need to consider modifying your goals, increasing your savings, or extending your timeline rather than simply taking more investment risk. There is no single "right" risk profile that fits everyone. The appropriate level of risk depends on your unique financial situation, objectives, and comfort level.

Working with a financial professional, such as myself, can help you evaluate these factors. I am a CERTIFIED FINANCIAL PLANNER™ (CFP®) in Naperville, and I tailor personal investment strategies and financial plans designed to align with each client's needs and financial goals. If you would like guidance with determining your risk profile, 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
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M.BROWN FINANCIAL ADVISORS

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ARCHITECTURAL MOD

Winterize Your Home: 14 Strategies for Maximum Efficiency

Submitted by Chris Lequin
Source: Lowes.com

Whether you've winterized your home before or this is your first time, use this house winterization checklist with tips to winterize your home and help you prepare for the cold weather.

HOW DO YOU WINTERIZE A HOUSE?
The purpose of winterizing a house is to keep it warm and comfortable during the winter months. Winterizing a house typically involves protecting pipes from freezing, minimizing potential hazards, insulating doors, windows and other areas where heat escapes or cold enters, inspecting the roof, cleaning the gutters and stocking up on supplies.

ADD WEATHER STRIPPING TO DOORS AND WINDOWS Weather stripping or installing storm doors and windows will prevent cold air from entering your home or heat from escaping it, which will reduce your power bills. Door sweeps are also an effective and easy way to keep the cold out.

CHECK YOUR FIREPLACE Animal nests or creosote buildup in your wood-burning fireplace can be hazardous. Have an annual inspection before building your first fire of the season. Also, soot and other debris build up in the chimney. Call a chimney sweep to thoroughly clean the chimney before your first winter use. You should also vacuum or sweep out any accumulated ash from the firebox.

An electrical fireplace requires regular cleaning and maintenance as well. Follow the manufacturer's recommendations for your model to keep it operating smoothly and safely.

CLEAN THE GUTTERS Cleaning your gutters is an important part of winter prep. A good rule of thumb is to have the gutters cleaned as soon as the last leaves have fallen in the autumn. To prevent clogging, inspect and clean the gutters of leaves and other debris. Clean gutters will also allow melting snow to drain properly.

If you want to avoid gutter cleanings, consider gutter guards. They can be made of stainless steel or polyvinyl chloride (PVC) and will help keep out leaves, pine needles, roof sand grit and other debris from your gutter. They need to be occasionally brushed off to ensure the guards work to their maximum effectiveness, but it's not as strenuous as routine cleanings.

BLOCK THE COLD One of the best ways to winterize your home is to caulk around windows and use foam outlet protectors to prevent cold air from entering your home. However, the majority of heat loss typically occurs via openings in the attic. Check to make sure that you have enough insulation.

GET A PROGRAMMABLE THERMOSTAT
In the winter, the Department of Energy suggests keeping the thermostat at 68 degrees Fahrenheit when you're at home. Lower the thermostat a few degrees while you're away or sleeping. Switching your thermostat out for a programmable version is a good idea. It'll let you customize your heating so the system doesn't run when you don't need it, keeping your home comfortable and bills down.

PROTECT YOUR PLANTS You'll need to bring plants and flowering trees inside before the first cold snap. Typically, you should bring your plants in before temperatures dip below 45 degrees Fahrenheit.

BRING THE OUTDOORS IN Cold temps, snow and ice can damage outdoor furniture and grills. If possible, store them in the garage or basement. If you have a gas grill with a propane tank, close the tank valve and disconnect the tank first. It must be stored outside. If you don't have storage space for your items, purchase covers to protect them from the elements. You also need to maintain your grill and cover it before putting it away for the season.

MAINTAIN YOUR OUTDOOR EQUIPMENT
Outdoor power tools, such as mowers and string trimmers, need to be cleaned and maintained prior to storing. If you have a snow blower, it's time to inspect it before the first snowfall to ensure it's working properly.

SAVE ON YOUR ENERGY BILLS Once you've figured out how to winterize the house, it might save you money. Call your local power company to see if they conduct energy saving assessments. It's often a free service where a representative will identify specific changes to make your home more energy efficient and save you money. In addition to the suggestions above, LED light bulbs and water heater blankets can also make a difference.

MAKE YOUR FURNACE MORE EFFICIENT
Your furnace will function more efficiently with a clean filter. A dirty filter with trapped lint, pollen, dust, etc., obstructs airflow and makes your furnace run longer to heat your home. Replace filters at least every three months.

BE ROOF-READY Snow, rain, ice and wind can make it challenging for your home to withstand winter's wrath. Of particular concern should be your roof. You can get a head start on winterizing your roof with a few key steps.

- Inspect the roof. Look for broken, frayed, curled or missing shingles; clogged valleys; damaged flashing; or deterioration.
- Clear leaves, pine needles, dirt and other accumulated debris from the roof.
- Cut back overhanging branches to prevent damage to shingles and gutters.
- Install snow guards and roof heat cables to prevent ice dams from forming.
- Check the attic and ceilings for staining from water leakage. While you're up there, make sure the attic is properly ventilated to prevent mold and mildew.
- If you live in an area that's prone to snow, invest in a snow roof rake.

LEARN THE BEST WAYS TO WINTERIZE WINDOWS So how do you winterize windows? To help keep chilly air from leaking in through window cracks, swap out the lightweight summer curtains with thermal lined curtains or drapes. For the windows that don't get direct sunlight, keep the curtains or drapes closed to keep the cold air out and the warm air in. Once you know how to winterize a window properly, you can keep your home warm and lower your heating bill.

PROTECT YOUR PIPES Depending on the region of the United States you're in, you'll need to protect your pipes from bursting this winter using tubular pipe wrap, rolled pipe wrap and insulation fittings.

TIME TO STOCK UP Don't **wait** for the next big winter storm. Depending on where you live, there are certain staples that are good to stock up on ahead of time:

- Snow shovel
- Ice scraper
- Ice melt
- Flashlights and extra batteries
- Weather radio
- Emergency car kit (extra blankets, radio, ice scraper, car charger, first aid kit, jumper cables)
- Water and food that doesn't require cooking or preparation (dried fruit, granola bars, crackers, etc.)
- Extra pet food

Also, for those outside chores like shoveling snow, check out our great selection of insulated workwear like jackets and weather-resistant boots.

If you are proposing exterior projects this year, please don't forget to fill out an ABC approval form, found on our Tamarack Fairways website tamarackfairways.org, and then navigate to the Project Approval.

OCTOBER EVENTS

HELLO OCTOBER

OCTOBER 8 | Naper Settlement | 6pm
FAMILY STEM NIGHT - Mad Scientist Potion Lab
Unleash scientific madness together with a night of Halloween fun. At this spooky spectacular, marvel at the magic of chemistry and create color changing potions, mix liquids to create an explosion, and observe what forces repel and attract. This program is recommended for children ages 5 to 11 and their caretaker. Family STEM Nights honors the work of Sally L. Pentecost, Naperville educator and administrator for her twenty-four years of service to the Naperville Heritage Society Board of Directors.

OCTOBER 8 | 5-7pm | The Growing Place Naperville
GARDEN AFTER HOURS: BOO-TONS & SPIRITS
Enjoy after hours for cocktail and mocktail sampling, button crafting and time to shop or stroll the garden center. Make a button project if crafting is your thing, or skip the glue and browse the store with a drink in hand! Free entry. Craft is $35; registration required. For more info or to Register, visit: **thegrowingplace.com**.

OCTOBER 9-18 | Downtown Naperville Restaurants
TASTE OF NAPERVILLE
This fall, Dine Naperville invites you to experience the inaugural Taste of Naperville—a brand-new culinary event celebrating the amazing restaurants that make Naperville one of Chicagoland's premier dining destinations. Visit **downtownnaperville.com/events/taste-of-naperville-2/** for more information on participating restaurants.

OCTOBER 10 | Knoch Knolls Center Deck | 10-11:30am
FAMILY NATURE WALK
Join a naturalist on a morning hike to view the autumn colors. Dress for the weather. The trails are mostly grassy or dirt paths. Younger children may be carried. Bring a water bottle and wear sturdy walking shoes. Meets on the nature center deck. Price is per family of up to four; only one family member needs to register.

OCTOBER 16 | Barrel & Heritage | 6pm
RAISE A GLASS FOR VETERANS
Enjoy a an evening of drinks, a silent auction, community and supports for the veterans!

OCTOBER 16 | Naperville Woman's Club | 6-10pm
BOO & CLUES SCAVENGER HUNT
Boos & Clues is a Halloween scavenger hunt that will wind through popular Naperville landmarks, restaurants and shops. It all starts at the NWC candle-lit clubhouse decorated for the season, where you'll get your clues and other directives. Check in from 6 pm to 6:30 pm. to pick up clues to downtown Naperville's participating restaurants, shops and landmarks. Afterwards, return to 14 S. Washington for music, karaoke, refreshments and prizes! "Boos" pull and tarot reading available. Limited number of non-refundable tickets available. This fundraiser is open to all witches and warlocks 18 or older. Costumes encouraged but not mandatory. Wine, beer and non-alcoholic beverages are available for purchase (Adults 21+ Only)

OCTOBER 18 | Downtown Naperville | 12-4pm
HARVEST SOUP & CHILI STROLL
Stroll through downtown and sample a variety of warm seasonal soups and chilis from local spots

OCTOBER 24 | Rotary Hill Park | 12pm
NAPERVILLE PUMPKIN RACE
Games and activities, pumpkin decor contest, costume contest, food vendors and more.

OCTOBER 25 | Riverwalk Grand Pavillion | 1-4pm
FREE HALLOWEEN HAPPENING
Come and enjoy lots of fun activities, inflatables, games and goodies at Naperville's best FREE Halloween fest for kids 10 and under!

OCTOBER 24-25 | Naper Settlement
FAMILY SPOOKTACULAR
Grab your candy buckets and prepare for a magical trick-or-treat journey across our 13-acre campus with special stops at our historic homes. After, rock out with The Little Mermen & Princess Pals —the #1 Disney tribute band performing 100 years of Disney hits (see performance schedule). Steps from the stage, little ones can bounce to the beat in themed inflatables including a fright-free Haunted House adorned with friendly ghouls, grinning ghosts, and playfully spooky décor. No extra tickets or pricey add-ons! Everything is included in your event admission! Visit **napersettlement.org** for tickets and more info.

* Trick-or-Treat Village
* The Little Mermen & Princess Pals
* Halloween Inflatables Zone
* Laser Tag
* Family Costume Contest
* Ghoul School
* Bubble, Bubble, Toil & Trouble
* Canvas Painting
* Local Food Trucks
* Spooky Spirits Bar (Adults 21+ Only)

OCTOBER 29 | 5:30pm or 6:30pm | Two Bostons Downtown Naperville
TRICK-OR-TREAT PET PARADES
Photo booths, costume contests, family fun, treats, treats and more treats! Reserve your spot at: **TwoBostons.com/register**.

FALL DAY-TRIP IDEAS

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.

A Safer NAPER

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.



Increasing Your Situational Awareness

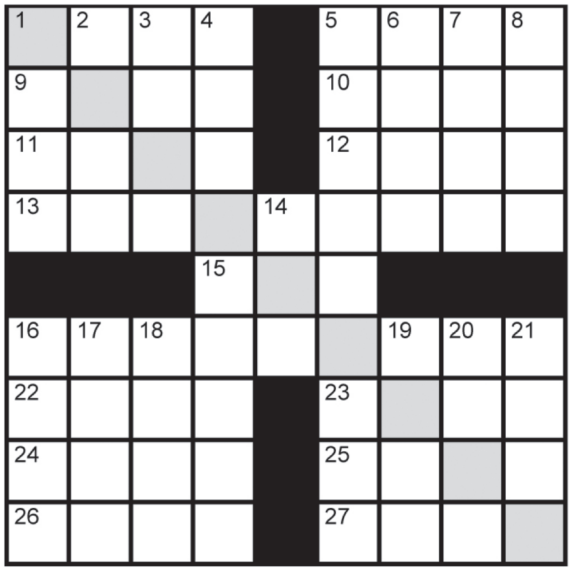
Situational awareness is being attentive to surroundings to reduce risks and enhance personal safety. While it may sound simple, distractions and fast-paced routines make it challenging. Practicing this skill helps prevent crime, avoid accidents, and stay prepared.

Key Tips for Practicing Situational Awareness

- **Pause and look around:** When you arrive somewhere new, take a moment to notice the people, surroundings, and anything that seems out of place. Know where all the exit points are in case of an emergency.
- **Stay present:** Put down the phone when walking, driving, or navigating a crowded area. Being present helps you notice what's happening around you.
- **Limit distractions:** Multitasking can divide your attention. When safety matters, focus on the task and environment in front of you.
- **Know what's normal:** Pay attention to your surroundings so you can recognize when something seems unusual or out of place.
- **Look beyond what's directly in front of you:** Take in your surroundings rather than focusing on just one person, object or activity. Keep your head on a swivel.
- **Trust your instincts:** If something doesn't feel right, don't ignore that feeling. Move to a safe location, ask for assistance or contact police when appropriate.
- **Don't become complacent:** Familiar places can still present unexpected situations. Whether you're at home, work, school or out in the community, continue paying attention.
- **Take care of yourself:** Fatigue, stress and being overwhelmed can affect your ability to notice what's happening around you. When possible, give yourself time to rest and reset.
- **Reassess as things change:** Situations can change quickly. Continue checking your surroundings rather than assuming they will remain the same.
- **Speak up or get help:** If you see something concerning, report it. You don't need to determine whether something is a crime before taking reasonable steps to keep yourself and others safe.

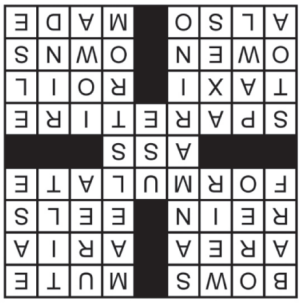
THE PUZZLE PAGE

Devil's fire add-on



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

Down
1. John Candy role
2. Snack often twisted apart
3. Small dam
4. Tiny republic of Europe
5. Vortex
6. Fertilizer chemical
7. Slant
8. Comfort
14. "What's the ___?"
16. Greek portico
17. Ratchet bar
18. Hatchets
19. Corn Belt state
20. Peel
21. Alternatively

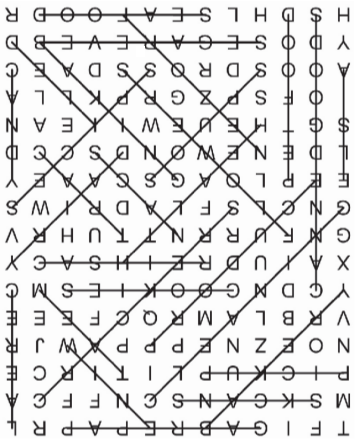


The headline is a clue to the answer in the diagonal.

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T F I G A B R E P A P R L
M S K C A N S C N F F C A
P I C K U P L I T I R C E
N O E Z N E P P P A W J R
V R B L A M R Q C F E E E
Y C D N C O O K I E S M C
X A I U D R E I H S A C Y
G N F U R R N T T U H R V
G N C L S F L A D R I W S
E E P L O A G S C A A E Y
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AISLE
BAKERY
BAKING
BEVERAGES
CANDY
CANNED GOODS
CART
CASHIER
CEREAL
CLEANING
COOKIES
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FLOWERS
FROZEN
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PICK UP
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SCAN
SEAFOOD
SNACKS
SOUPS
SPICES
WINE



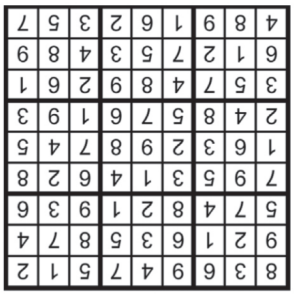
October Sudoku

How to solve sudoku puzzles

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

Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only appear once in a column or row in the larger grid. The difficulty on this puzzle is easy.

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




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Puppy Time
Face Painting
DJ
Costume Prizes
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- Training and lots of support are provided
- The commitment is about 2 hours per week

If you are interested in learning more, please email **Suzanne.Thibeault@fhf.care**. We would love to talk with you.

Visit our website for more info: **FHF.care**.



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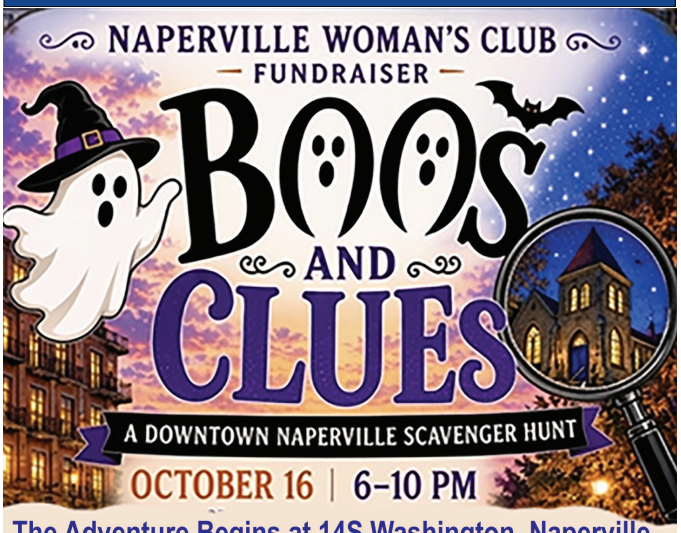
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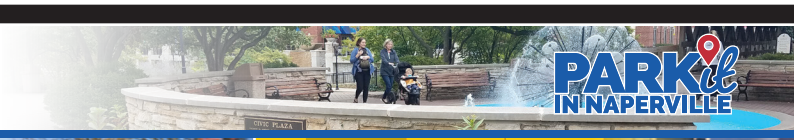
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Naperville Park District™





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

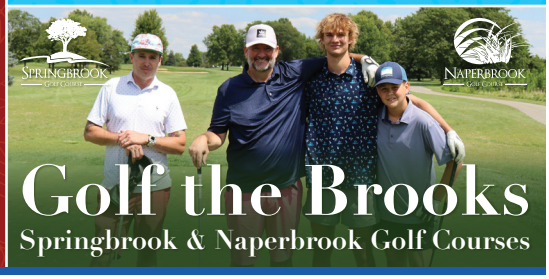

Fall Hayrides


Halloween Happening


Pumpkin Smash









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