



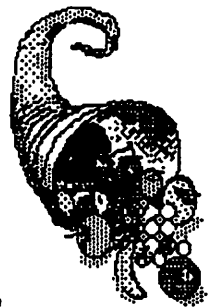
BOARD NOMINATIONS

Each year, the homeowners in River Oaks elect members to fill vacancies on the Board of Directors of the River Oaks Improvement Association. The election takes place at the Annual Meeting in February. If you have any interest in serving on the Board of Directors, and helping to sustain the ROIA as a pro-active element of life in River Oaks, please consider running for the Board. The Board meets once a month, the time and day of its meetings being determined at the new Board's first meeting after the election.

The Board would like to request that anyone interested in running for the Board plan to visit one of the next two Board meetings. In previous years, some new Board members have indicated that they were not well prepared for what being a member might entail. The current Board believes strongly that a good way to help prepare potential Board members is for them to sit in on a Board meeting. There are two meetings before the election. The Board meeting on Thursday, December 17 will be held at the Costlows' house, 2S 601 River Oaks Dr., at 7:30 P.M. The next meeting will be on Thursday, January 21 at the Sinnotts' house, 2S 571 River Oaks Dr., also at 7:30 P.M.

If you are interested in running for the Board of Directors, please contact Paul Koenig, Chairman, Nominating Committee. His phone number is 393-6590.

CALENDAR OF EVENTS



Thursday, December 17

Monthly Meeting
Board of Directors
7:30 P.M. at the Costlows'
2S 601 River Oaks Dr.

Saturday, December 19

Winter Recess Begins
School District 200

Board of Directors River Oaks Improvement Association

Tom Sinnott, President, 393-2808
Mark Moore, Vice-President, 393-6473
Joe Lanute, Treasurer, 393-6872
Becky Christiansen, Secretary, 393-4946
Chris Noffsinger, 393-4388
Kathryn Costlow, 393-9431
Paul Koenig, 393-6590

Board Meetings held third Thursday of the month; homeowners are welcome. For letters regarding dues status for sales and refinancing purposes, contact the Treasurer.

BUDGET FINALIZED

In the previous issue of Oak Leaves, the proposed budget for 1993 and the proposed annual assessment were published. The Board invited any comments from homeowners regarding this budget at the November Board meeting, so that any changes to the budget could be made and the final budget published by November 30. The Board received no comments or questions from the homeowners regarding the budget. Therefore, the budget was adopted at the last Board meeting, with no changes.

BUDGET FOR 1993:

Entertainment	\$300.
Financial Review	500.
Insurance	180.
Landscaping	5,700.
Newsletter	375.
Nominating	100.
P.O.Box	10.
Attorney	200.
Property Taxes	75.
Treasurer	125.
Discretionary	499.
TOTAL	\$8,064.

ANNUAL ASSESSMENT: \$126.00
Assessments billed quarterly

DID ANYONE SEE? On Friday, November 20th, between the hours of 5 P.M. and 10 P.M., one of the houses that borders the Upper Common Area was pelted with eggs. This vandalism was done on the back of the house, so the vandals must have been in or near the Common Area. If you have any information that may help the police in their investigation of this vandalism, please contact Officer Hal Borowiak of the Warrenville Police Department, at 393-2131.

ANDEN UPDATE

Ever since the City of Warrenville brought suit against Anden Corporation, the builder of River Oaks, for problems with public improvements and landscaping, the two sides have been trying to negotiate a settlement of the lawsuit that would satisfy both parties. The City recently received Anden's latest offer, and discovered that they are back to square one. It is basically the same offer that Anden made when negotiations began. This includes the position that Anden has maintained of being unwilling to comply with Ordinance 828, the ordinance passed by the City of Warrenville that directly affects landscaping in River Oaks. The City, in its letter of response to Anden, reiterates that Ordinance 828 must be considered a part of the lawsuit.

Ordinance 828 stated that Anden must maintain or replace landscaping along the perimeters of River Oaks, to provide screening from Rt. 59 and adjacent developments. It also stated that Anden would have to replace in the Common Areas any foliage that they might remove during construction. The Common Area was heavily forested before construction began, so clearly this has not been done.

It appears that the period of negotiations is at an end. The letter of response from City litigator Stewart Gordon to Anden explains that the City will place the case in the hands of the court at the next court hearing, as negotiations have failed to change Anden's position. The case seems to be coming to a head. But, of course, nothing is easy. The hearing will be a delayed until January, due to the closure of the DuPage County court building for environmental repairs.

Representatives from the ROIA Board of Directors plan to be present at the January hearing, as "amicus curiae" or "friends of the court". We are not party to this lawsuit, which is between the City and Anden. However, since the outcome of the judgement could materially affect River Oaks, we would like to present to the court a statement of why we hope that Anden will be held responsible for Ordinance 828.



PARKWAY TREE ROUNDUP

This is the sixth, and truly the final, installment of the River Oaks Parkway Tree Roundup. The subject this month is the four "new" species of trees which we were fortunate enough to be able to find as replacements for some of our losses from the Spring planting.

It's not surprising that it has taken six months to introduce you to all the different flavors of trees we've planted: our 108 parkway trees represent a total of 22 species and 27 varieties, with no more than 10 of any one variety!

GOLDENRAINTREE

The Goldenraintree is a native of India, but is perfectly hardy in our area. It is a rarity in being one of the very few trees that flowers in the Summer. It bears clusters of yellow flowers in July, followed by papery seed pods which look a little like Chinese lanterns. The Goldenraintree's interesting, lobed compound leaves turn golden yellow in Fall. Goldenraintree grows at a medium-fast rate (about 1-1/2 feet per year) to a mature height of 30 to 40 feet. We have one Goldenraintree in our parkway.

NORTHERN RED OAK

The Northern Red Oak is an imposing native tree, growing to 100 feet in the wild, but usually 60 to 75 feet tall as a street tree. Like the Pin Oak, it is a member of the Black Oak family, characterized by leaves with pointed lobes and acorns which take two years to mature. It is a relatively fast-growing oak, adding up to two feet per year when young. Fall color is a deep red. We were able to find three Northern Red Oaks for our parkway this Fall.

HACKBERRY

River Oaks now has one Hackberry, obtained as a replacement in October. The Hackberry is a tough, durable tree, capable of handling the worst weather conditions of the Great Plains, where it is often planted as a windbreak and ornamental. Hackberries are related to the Elms, which they resemble in branching structure. They grow rather fast (1-1/2 to 2 feet/year) to a height of 40 to 60 feet. The Hack-

berry's leaves, similar in shape to Linden's, turn yellow in Fall. Our lone Hackberry is of the 'Prairie Pride' variety, notable for darker green, shinier foliage than the species, as well as immunity to a fungal disease common to many Hackberries.

RUBY RED ('Briotti') HORSECHESTNUT

This tree is a very highly ornamental hybrid member of the family of Horsechestnuts and Buckeyes. Its origin, about which little is known, was probably in Germany. It is extremely popular in England, though still relatively rare in the U.S. Its leaves (yellow in Fall) have five to seven leaflets, arranged in a fan shape. Its spectacular ruby-red flowers are borne in May on tall vertical panicles, or "candles" up to 10 inches long. The Ruby Red Horsechestnut grows about 1-1/2 feet per year to a mature height of 50 to 75 feet. Three of these fine trees have found a home in the River Oaks parkway.

Editor's Note: The Newsletter would like to thank John Christiansen for his six articles about the tree varieties that can be found in our parkway. We hope everyone enjoyed them.

POLICE REPORT

The Police Department has completed another summary of police activity in the housing subdivisions of Warrenville. This is for the period July 1, 1992 through September 30, 1992. We thought you might be interested in these numbers.

Subdivision	Service Calls	Theft	Burglaries
River Oaks	28	1	1
Country Ridge Apts.	69	0	3
Emerald Green	39	1	0
Winchester Square	151	1	3
Warrenville Lakes	51	0	0
Timber Creek	32	0	0
Thornwilde	76	3	1
Maple Hill	70	1	0
Fox Hollow	56	0	0
Summerlakes	279	6	3

SNOW PARKING

Winter is upon us, and the possibility of snow will soon be a reality. The Warrenville Police Department would like to remind all residents that there is to be NO parking on any street for 24 hours after a 2" snowfall occurs. Here is the specific portion of the Parking Ordinance relating to this situation:

"no vehicle shall be parked on any street, roadway or roadway shoulder

(1) for a period of twenty four (24) hours after the accumulation of two inches (2") or more of snow or

(2) until the street or roadway has been cleared of snow."

The Police Department explains that it will issue parking tickets to help create a clear path for the snow plows. The Department may also tow vehicles if it deems necessary. Towing may be indicated by the length of time a vehicle has been parked, or by the type of hazard it may present, as well as other factors determined by the Police. So play it safe, be courteous to the plows, and keep your car off the street after it snows.

TAX ASSESSMENT NEWS

If you've been like most of us, you went through these fall months dreading the daily mail delivery, certain that one day it would bring the news of yet another tax assessment increase. Well, good news neighbors! Fear no more! There will be NO across the board increase in 1992 assessments for Winfield Township. Only those properties which are brand new or have had improvements (addition, deck, etc.) will receive a changed assessed valuation. Those property owners who have made improvements have already received notice of their assessment increase and have until January 31, 1993 to apply for a Residential Homestead Improvement Exemption. This exemption will continue for 4 years from the date the improvement is completed and occupied providing a certificate of status is filed prior to January 31 of each year. The actual filing can be completed at our friendly assessor's office in West Chicago.

Gee.....do you think just maybe our friendly Assessor Charlie Kaelin is up for reelection in 1993?!

LOT 63 LIEN

This is a report regarding the lien resolution of Lot 63, prepared for the Board of Directors of ROIA by the president of the Board. The property and lien involved have elicited many questions from homeowners in River Oaks. To satisfy those questions, it was decided at the Board meeting to include a copy of the report in this Newsletter.

As you know, some time ago ROIA filed a lien against Lot 63. Our lien is, by law, subservient to the original mortgage. The mortgage holder, Home Federal Savings, had filed a lien prior to ROIA's. This lien was then perfected by Home Federal through foreclosure. In addition to Home Federal and ROIA, several other entities had filed liens on the property.

The water damage to the property had a drastic effect on the underlying value of the asset (the residence). [Burst water pipe(s) in the vacant house last winter went undetected until a passerby noticed water flowing out under the front door of the house.] As you may recall from previous discussions, it was thought that the effect of the flood was to depress the value of the property below the amounts of the outstanding liens. This has turned out to be the case.

Home Savings, through a foreclosure process known as a non-judicial sale took possession and clear title to the property (for the value of the remaining amount of the primary mortgage). This act extinguished all other outstanding liens. Home Savings was able to do this because there were no bidders willing to pay more than the outstanding balance of the original mortgage, that is no one was willing to out-bid Home. For ROIA to have received payment on our lien, we would have had to out-bid Home Savings by an amount at least equal to our lien (our bid would have to have been in excess of \$130,000), and then re-sell the property for an amount equal to our bid and all associated costs. [At the time of this process, the amount of ROIA dues in arrears for this Lot was approximately \$300.] As the situation transpired, Home was able to re-coup most of their mortgage (less expenses) while other lien holders received nothing.

However, with the title transfer to Home Savings, ROIA asserted a new lien. (ROIA did NOT have to re-file a new lien and thus incur additional legal expenses). This lien has an effective start date of May 12, 1992 (the date Home took title). ROIA will receive dues payments from that date through December from Home Savings. Home is in the process of selling the property, and expects the sale to be complete in December whereupon we will have a new dues-paying resident in Lot 63.

This situation has been instructive on several fronts:

[1] Liens should not be filed as a reflex, in that they are expensive to file and can be very time-consuming to follow up on. Only one initial notice of the foreclosure is required by law; thus the docket of sales notices which are posted at the courthouse must be checked frequently to determine when the sale is to happen.

[2] In the case of several liens being filed on a single property or ROIA's filing of liens on several properties, ROIA must be very actively engaged in the process. The Board may want to consider designat-

ing an individual to track the progress and status of liens.

[3] Over-liened or distressed property is a poor candidate for the successful resolution of a lien.

[4] ROIA should have a designated and preferably un-changing agent to receive summons or other similar documents. We can hire an outside agent, or a resident can volunteer to act as our agent. The agent's only responsibility is to receive whatever is sent, and to transmit same to the Board.

HAPPY BIRTHDAY, RIVER OAKS KIDS !

Kandice Modene
Michael Highland
Lisa Kim



Brian Oster
Nick Koenig
Heather Moore

Sara Vainisi
Gina Kim
Scot Moore

TREASURER'S REPORT

ROIA CHECKING RECONCILIATION SUMMARY 11/16/92

BANK STATEMENT - CLEARED TRANSACTIONS:

Previous Balance:	4,598.30
Checks and Payments: 6 Items*	-964.06
Deposits and Other Credits: 3 Items**	65.15
Ending Balance of Bank Statement:	3,699.39

UNCLEARED TRANSACTIONS:

Cleared Balance:	3,699.39
Checks and Payments: 0 Items	0.00
Deposits and Other Credits: 3 Items	1,882.00
Register Ending Balance:	5,581.39

* Includes

Parkway Trees	-412.78
Landscaping	-48.78
Treasurer	-11.78
Landscaping (Davey)	-390.11
Newsletter	-91.33
Service Charge	-9.28

** Includes

Dues	30.00
Dues	30.00
Interest	5.15

MOTION: To accept the minutes from the October Board meeting as written. Motion made by Mark, seconded by Tom. Motion passed.

BUDGET HEARING: There were no homeowners present to comment on the proposed 1992 budget.

TREASURER'S REPORT: The current checkbook balance is \$5,581.39. Joe reported that there is one lot that currently owes dues from two quarters. He also reported that Lot 28 was sold and its dues are now current. Lot 63 has been sold and has paid \$190.00 of the amount owed, leaving a loss of \$170.00 in dues for this lot. More discussion of the situation with this lot, which went into foreclosure, will be held under Old Business. Joe will compile a summary of expenditures for the current year to appear in the December Newsletter. The annual review of the accounts of ROIA will take place in January, with the report available for the Annual Meeting in February.

MOTION: To accept the Treasurer's Report. Motion made by Becky, seconded by Chris. Motion passed unanimously.

ENTERTAINMENT: The Entertainment Committee was complimented on the successful Halloween parade this year. No costs were incurred for this activity, which is the last one planned for this calendar year.

NEWSLETTER: The next Newsletter will carry a notice about running for the Board of Directors. This would include a request that all people interested in running for the Board attend a monthly Board meetings before the election, to see what a Board membership can entail.

NOMINATING: Paul, who chairs this committee, was absent. No report.

LANDSCAPING: Mark reported on the completed concrete work at the corner of Ridge and River Oaks. A letter of approval from the City of Warrenton to ROIA for this work was read. He also reported that the parkway trees have been mulched again for winter, and most replacement trees have been planted. There are still three replacement trees to be obtained, but these must wait until spring due to availability of the species.

ACTION ITEM: The stairs going into the Upper Common Area between Lots 8 & 9 have lost approximately 8 balusters. Joe and Mark will donate materials, and Mark will organize a work crew to make this repair, when weather permits.

ACTION ITEM: Tom will call DuPage County officials about the removal of two trees that have fallen into the river.

ACTION ITEM: A willow tree has fallen into the Lower Common Area and needs to be removed. Mark will check on the cost of renting a chain saw. The Board scheduled the removal in the first weekend in December, if possible.

ACTION ITEM: The post next to the easement side-



MINUTES BOARD OF DIRECTORS MEETING

November 19, 1992

PRESENT: Tom Sinnott, Joe Lanute, Chris Noffsinger, Mark Moore, Becky Christiansen

ABSENT: Paul Koenig, Kathryn Costlow

Meeting was called to order by Tom at 7:20 P.M.

walk between Lots 51 & 52 will be put into place whenever the weather will permit concrete work.

BY-LAWS: Tom handed out copies of the By-Laws containing the changes suggested by the By-Laws Committee and a proposed ballot form, for the Board to review. There are the three main material changes suggested:

- Absentee ballots would take the place of proxies;
- The number of Board members would be reduced from 9 to 7;
- The terms of Board members would be changed from all three-year terms to a combination of two- and three-year terms.

There are other changes suggested. They are concerned with corrections of errors, clarification of poor grammar, and minor procedural clarifications (such as listing the sending of bills for dues under the duty of the treasurer). The suggested changes and a ballot for voting on these changes will be sent to each homeowner in the Annual Meeting mailing, which goes out in January.

ACTION ITEM: The Board will review the suggested changes and be prepared to discuss them at the December Board meeting.

ANDEN: The latest letter to Anden from Stewart Gordon, the City of Warrenville's litigator, was read. This expressed the City's contention that the landscaping Ordinance 828 is part of the lawsuit and must be included in any settlement, which Anden still objects to.

Gordon stated the City's intent to put the case into the hands of the judge at the January hearing, for possible litigation.

ACTION ITEM: The Board will begin a draft of an "amicus curiae" letter to be presented to the court at the January hearing. This would state ROIA's feelings about the importance of enforcement of Ordinance 828, as a "friend of the court".

OLD BUSINESS:

LOT 63: Tom reviewed the situation with Lot 63, which had a lien placed on it by ROIA for non-payment of dues. The ROIA lien was one of several on this property. The house, which suffered extensive water damage, was foreclosed on by a bank, and has recently been resold. Only the principal mortgage holder recovered any money from the foreclosure. ROIA will take a loss on this house of \$170.00, although \$190.00 was paid.

DISCUSSION: To appoint a registered agent here in the subdivision to receive mail relating to court cases, and pass said mail on to the Board.

DISCUSSION: To consider when a lien is a wise action, and when it is unwise.

DISCUSSION: To consider how ROIA may be actively engaged in the process of tracking foreclosures.

ACTION ITEM: To include in the Newsletter Tom's explanation in detail of the situation with Lot 63.

LIGHT BRIGADE: Chris reported that she and Mary Moore met with the Country Ridge Apartments' manager and walked the area near River Oaks, pointing out lights that needed re-aiming. To date, there has been no change in these lights. Chris has tried to contact the manager since then, with no success. Mark mentioned that she should check with the County Zoning Board, as he has heard a suggestion that these lights might violate county zoning laws.

NEW BUSINESS:

CHRISTMAS BANNER: The City of Warrenville has sent a letter requesting \$25.00 for putting up the Peace banner and greens at the entrance to River Oaks.

MOTION: To pay the City of Warrenville \$25.00 for placing the Peace banner. Motion made by Mark, seconded by Becky. Motion passed unanimously.

POLICE REPORT: The police have sent a letter to ROIA reminding of the City's ban of street parking after a 2" snow fall. They have also sent the latest quarter summary of police activity in Warrenville.

ACTION ITEM: To include a summary of the police report in the next Newsletter.

BUDGET: The Board has received no comments from any homeowners regarding modifications of the proposed budget. It will assume that there are no objections from any homeowners regarding this budget.

MOTION: To accept the proposed budget for 1992. Motion made by Becky, seconded by Tom. Motion passed unanimously.

MOTION: To adjourn. Motion made by Mark, seconded by Chris. Motion passed unanimously.

Meeting adjourned at 9:24 P.M. Next Board meeting will be December 17, 1992, at 7:30 P.M. at the Cost-lows'.

Respectfully submitted by Becky Christiansen

This Newsletter is brought to you by your friendly Newsletter Committee, consisting of:

Becky Christiansen, Chairman, 393-4946

Marnee Sinnott, 393-2808

Tom Sinnott, 393-2808

Please let one of the committee members know of anything you might want included in the Newsletter.

If you think you may be interested in joining this committee, please let Becky know. We need more help!

More Tastes of River Oaks !

Here is another recipe that we enjoyed during our Taste of River Oaks last August. This one is from Mary Jean Lynch. If you have any other recipes from the Taste that you would allow us to publish in the Newsletter, please give them to one of the Newsletter committee.

CHOCOLATE CHIP COOKIE BARS

1/2 c. butter, softened	1/2 tsp. baking powder
3/4 c. brown sugar, packed	1/8 tsp. salt
1 egg	1 c. (16 oz.) semi-sweet chocolate
1 Tbs. milk	pieces, divided
1 tsp. vanilla extract	1/2 c. chopped nuts (optional)
1 1/4 c. unsifted all-purpose flour	

In a small mixing bowl, cream together butter and sugar until fluffy. Add egg, milk, and vanilla. Mix well. Stir together flour, baking powder, and salt. Add to creamed mixture. Blend well. Stir in 1/2 c. chocolate pieces (and nuts). Spread in greased 8" square dish. Sprinkle with remaining 1/2 c. chocolate pieces. Microwave at HIGH 5 to 7 minutes, rotating dish 1/4 turn every 2 minutes until done. Cool and cut into bars. Makes about 24 bars.

