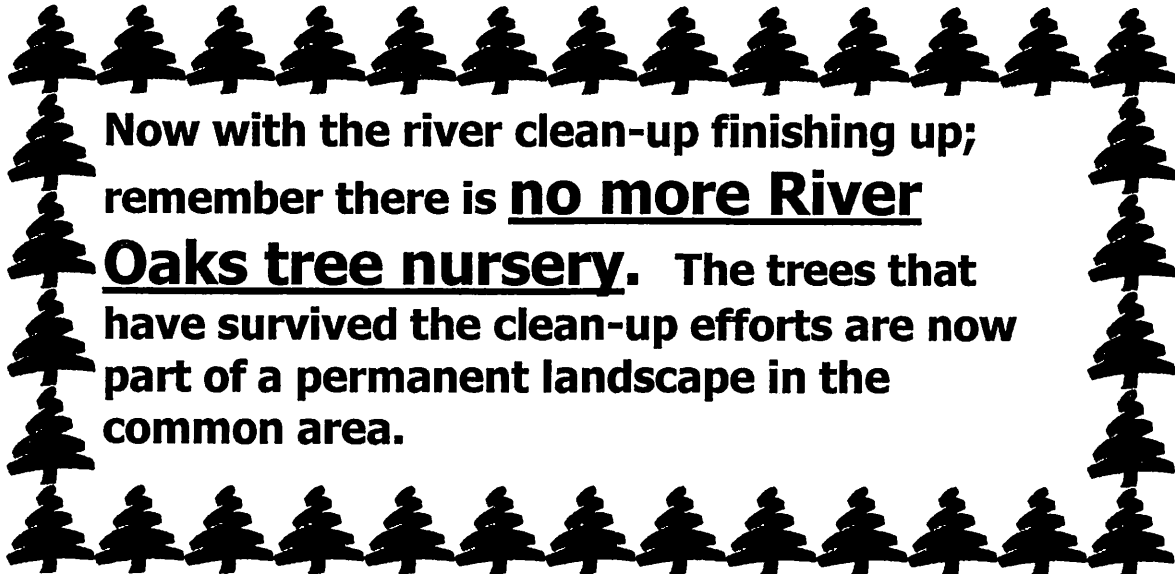




River Oaks Newsletter

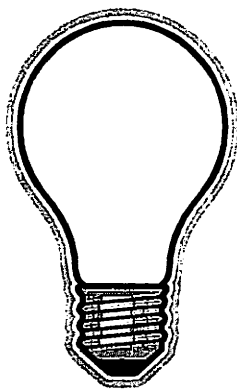
Volume 20
November, 2007



Now with the river clean-up finishing up;
remember there is **no more River
Oaks tree nursery.** The trees that
have survived the clean-up efforts are now
part of a permanent landscape in the
common area.

Did you know?

Parkway trees are a homeowners responsibility.

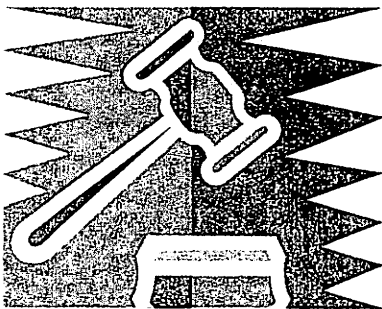


THE LIGHTS ON THE RIVER
OAKS ENTRANCE SIGN
HAVE BEEN REPAIRED; JUST
IN TIME FOR THE EARLY
DARK DAYS OF WINTER!

River Oaks 2007 Board of Directors;

President/City Liaison	Ruth Brackmann Brackmann2@comcast.net	393-6830
Vice President	Dave Sartore itbizman@yahoo.com	836-0499
Treasurer	Rick Deist	393-1309
Secretary	Linda Saxton lsavalon@yahoo.com	393-2206
Landscaping	Pete Molina pmjm9262@yahoo.com	393-2113
Entertainment	Robert Stout stout1@yahoo.com	836-0774
Newsletter	Robin Hodges robin.hodges@bairdwarner.com	393-7761

The Board of Directors hold monthly meetings that are open to all River Oaks residents. The meetings will be generally held the third Tuesday of each month at 7:30 in the evening, though time and place may vary.



**Next meeting is scheduled for
Tuesday, November 13th 7:30 at
Robert Stout's residence;
2S435 River Oaks Drive**

SERVICE DIRECTORY

This list is furnished as a courtesy:
Homeowners assume the responsibility for any references

Name	Age	Phone #	Service Provided
Brittney Boettcher	13	393-7830	Baby Sitting
Matt Hawks	20	836-9706	Lawn work, leaf raking, snow shoveling
Trevor Hodges	14	393-7761	Lawn care, power washing, general labor
James Berg, Sr.		836-0366	Elite Ventures, Ltd. *online products www.eliteventuresltd.com
Frank Vainisi		362-3238	Vitamin Power *health & fitness products for the entire family. www.vitaminpower.com

*Please call or email if you wish to have your name added, or if any changes need to be made.
 Thank you. Robin Hodges at 393-7761 or robin.hodges@bairdwarner.com



**Marnee Sinnott (lot 53) for
 creating the banner sign
 promoting the upcoming
 block party last month!**

**Each month will be original
 house plans and information
 in recognition of 20 years at
 River Oaks. Thank you again,
 Andy and Sandi Gorski (Lot
 11) for sharing your old
 sales book!**

**The River Oaks Newsletter
 should be a friendly community
 forum in which we can "help our
 neighbors" with notices of
 possible baby sitters, day care,
 pet care, lawn care, etc.. or ads
 to sell the car or furniture.
 Please contact Robin Hodges if
 you would like to be mentioned
 in the next monthly newsletter.
 It's a great way for adults and
 teens alike to advertise within
 River Oaks!**



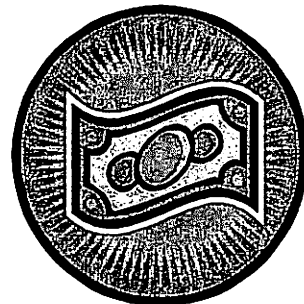
**If you would like to announce a
 recent birth, wedding, or great
 achievement please let us know.**

Please call or email suggestions to Robin Hodges at 393-7761 or email to robin.hodges@bairdwarner.com

Second quarter payment of \$60 was due August 31st. Third quarter payment of \$60 will be due November 30th. (Remember, the balance of the full year payment of \$180.00 can be made in advance if you have not made your August 31st payment).

**Payments can be mailed to:
ROIA, PO Box 144, Warrenville, IL 60555**

Checks payable to: ROIA



Moving or refinancing and need a current paid assessment letter? Please contact Rick Deist *in advance* to prepare a letter from the association advising your financial lender and title company current paid status in the River Oaks Homeowners Association.

Past Due Accounts

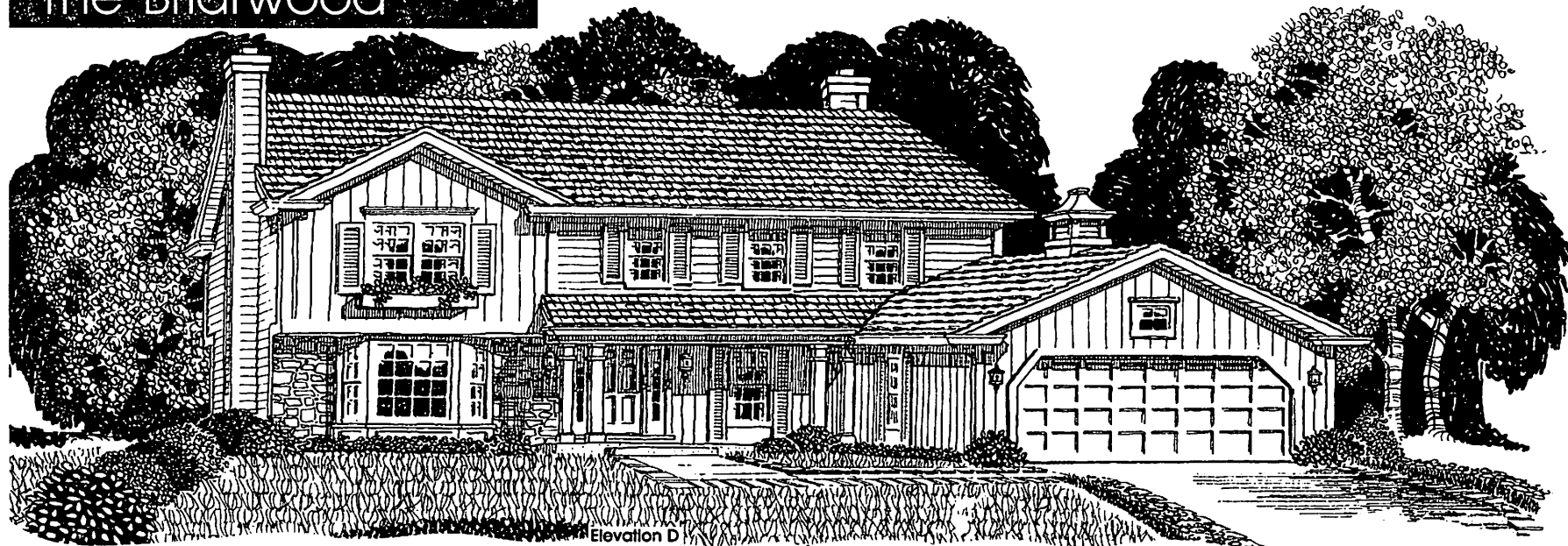
If an account becomes past due there is a \$15 late fee per quarter assessed to your account and after further attempts by the board to collect payment there will be a lien placed against your home for the amount past due along with all court costs incurred in placing the lien. The board encourages homeowners to contact any board member with questions or concerns.

FUTURE WEBSITE UNDER CONSTRUCTION:

WWW.ROIA.ORG



The Briarwood



Elevation D

This classic two-story has some delightful surprises within its traditional exterior. You'll feel it the moment you enter the spacious foyer. To your right is the jewel of the house, and the center of activities — the family room. And it's no ordinary family room, for here, the plans allow for a sweeping patio, deck, or a large sunny garden room with vaulted ceiling and up to three skylights. There also is a gracious, formal living area for entertaining.

On the second level one entire wing is dedicated to the master suite, and if you so choose, Bedroom Number Two may become a cozy sitting room. A large walk-in closet, and a subtle sink bathroom with two optional skylights add to the ease and comfort of your restful hours.

The Briarwood is a home designed for entertaining on a grand scale and living at the peak of ease and comfort.



Elevation A



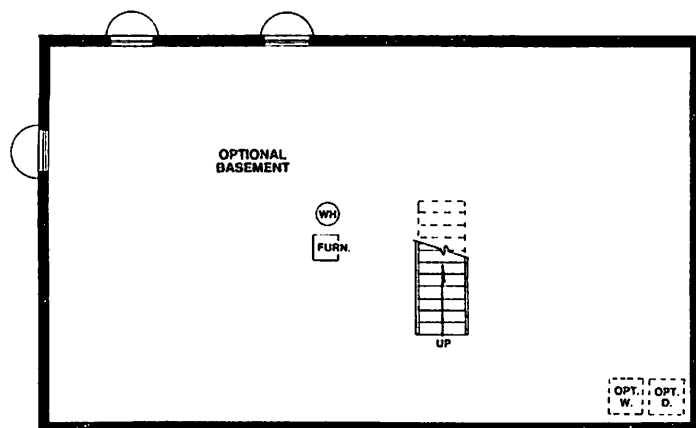
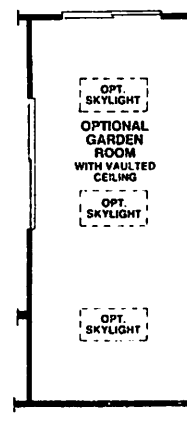
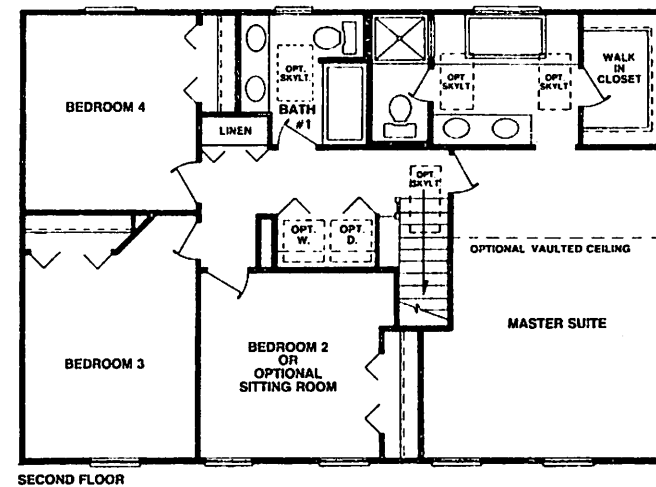
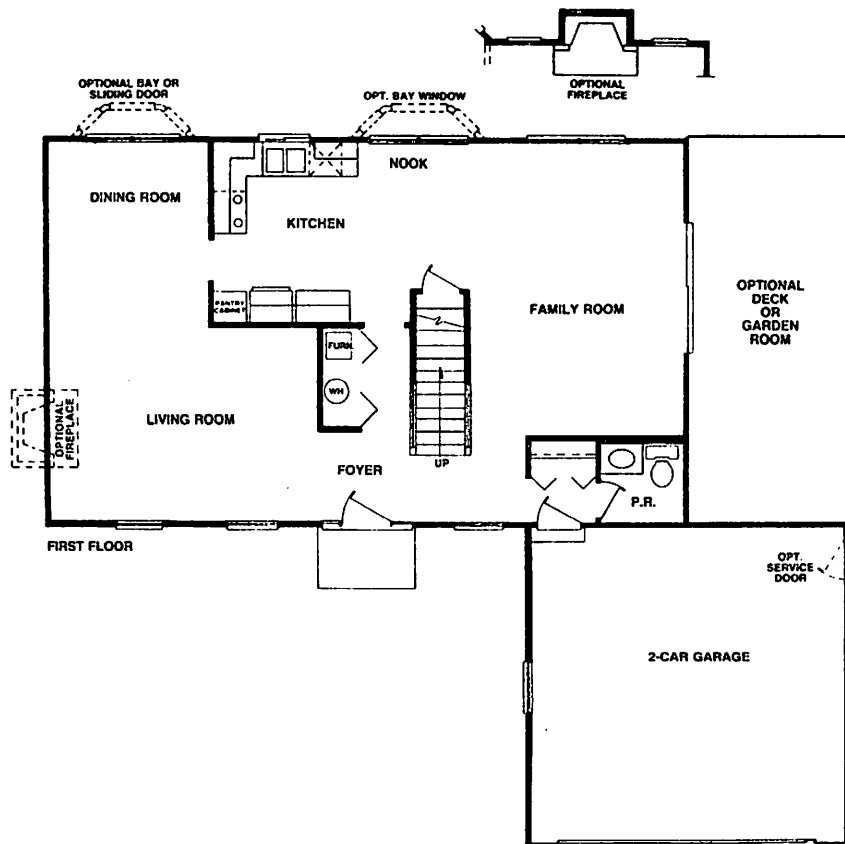
Elevation B



Elevation C



Elevation E



Plan 2080—4 Bedrooms—2½ Baths

Net Worth - As of 10/15/2007

As of 10/15/2007

10/15/2007

Page 1

Account	10/15/2007 Balance
ASSETS	
Cash and Bank Accounts	
90 DAY CD	0.00
CD-Lasalle Bank Feb2007	10,000.00
ROIA CHECKING	15,857.42
TOTAL Cash and Bank Accounts	25,857.42
TOTAL ASSETS	25,857.42
LIABILITIES	
	0.00
OVERALL TOTAL	25,857.42

Budget-curent year - Current Year

3/1/2007 through 2/29/2008 Using Budget 07/08

10/15/2007

Page 1

Category Description	3/1/2007 Actual	- Budget	2/29/2008 Difference
INCOME			
DUES	11,160.00	15,360.00	-4,200.00
TOTAL INCOME	11,160.00	15,360.00	-4,200.00
EXPENSES			
Annual Meeting	0.00	80.00	80.00
Annual Review	0.00	350.00	350.00
Electric	138.61	380.00	241.39
Entertainment	105.55	250.00	144.45
Insurance	1,002.00	1,000.00	-2.00
Landscaping	7,371.00	8,424.00	1,053.00
News Letter	0.00	60.00	60.00
Property Tax	0.00	0.00	0.00
Retaining Wall Fund	0.00	4,696.00	4,696.00
Treasurer	21.48	120.00	98.52
TOTAL EXPENSES	8,638.64	15,360.00	6,721.36
OVERALL TOTAL	2,521.36	0.00	2,521.36

MINUTES OF 8/21/07 MEETING

PRESENT: Robin, Ruth, Pete, Dave, Rick and Linda

Absent: Robert

Meeting called to order at 7:35pm.

Secretary Report: No report as secretary was absent at 7/17/07 meeting

Treasurer Report: 9 Homeowners have not paid for the last quarter of 2006 and 1st quarter of 2007, discussion was held on when to send delinquent letters and when a lien is applicable. Lien generally after 1 full year of no dues paid
Dues on foreclosure house will not be recouped and will have to be written off as bad debt
CD is ready to roll over, motion was made to stay with LaSalle Bank and current interest rate by Linda, Rick seconded, all in favor
Rick will call Marylyn Hayes to get in touch with her sister for a compilation of books
Old records were dropped off at Linda's house will be organized for the future boards

Old Business: Common steps should probably come down as they need repair and it seems the area is starting to be a hang out. Robin is contacting Bob Pepple for a quote to dismantle and haul away. Stabilizing on the embankment with planting is being looked into and the city needs to be contacted for the drain pipe repair.

City Liason: No report

Entertainment: Everything is on track for picnic, short meeting at Linda's on 8/19/07 to go over final details. Moonwalk will be donated by homeowner as budget has been cut
Robin will get flyer (or newsletter) out as a reminder

Newsletter: All is well, more homeowners using for ads and services

Page 2
8/21/07 Minutes

Landscaping: Later this summer in the lower common area will become a loop for the trucks removing the thorium from the river. Mowing will be halved for a time in that area

New Business: Sensors need some repair, Bob Pepple will also be contacted to see if he can look at them

Neighbor Frank Vainisi has volunteered to do planting in the center strip in the front of the subdivision. We will get together with Frank to talk about what types to plant

9:00 pm, closed session, 9:10 regular meeting resumed.

Adjournment 9:15pm
Next meeting 9/18/07 at Linda's house

Respectfully submitted

LINDA SAXTON