Volume 37 | Number 4 | Dec, 2020 www.OakwoodHA.org

# The Oak Leaf

### Quarterly Newsletter for the Oakwood Homeowners Association

## Oakwood News: President's Message

I don't know how official it is yet, but more and more it looks like "dumpster fire" might be the phrase/image that most of us will associate with the year 2020 for the rest of our lives.

Don't worry... I'm not going to say anything else about everything we've faced this year because we're bombarded with that reality every day far more than any of us care for. Instead I want to focus on some of the good things that we've seen this year here in Oakwood.

First, an enormous THANK YOU to Lynette Tuggle for quarterbacking the establishing of a successful and balanced 2021 budget! This is a big undertaking, and Lynette guided us to a painless consensus (page 7).

The Lake Management Committee and the Landscape Committee (of one) have been very active this year, but I want to focus a big on some of the other areas.

For starters, in 2020 the Oakwood Board gained a new member. After Laura Connolly had to step down, Dave

Szymendera stepped up. Dave has been an active participant already, and also contributes monthly here in the Oak Leaf with his Oakwood Market Outlook (page 8). Dave's a delightful writer, and his articles have been very interesting and relevant.

2020 was also the year for our bi-annual Oakwood Membership Directory. We had record participation this year, and once again got the update out mid-year instead of waiting for winter. The Board implemented a few updates to the Common Area Rules which can be found in the new Directory.

The Oakwood Social committee had their work cut out for them. Restrictions from the State of Illinois put the kibosh on most of our annual events in the way we knew them, but this pushed us to come up with new alternatives, and for both the Egg Hunt and the Halloween event volunteers found a way to help make it special for the kids in Oakwood (see page 5).

The Annual Meeting was also delayed, and remains so at this time. We're working with other associations and organizations and this is still a widespread problem for many. (Continued on page back cover)

#### **HEY! Oakwood Specific News in this Issue!**

- Neighborhood Watch Update
- Westmont's 100th Anniversary Celebration
- 2021 Budget



#### **Sections in this issue:**



Matt Johnson — President	630.455.6022
Jeanie Smith — Vice President	630.921.1493
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David Szymendera — Director	312.371.1519

Board e-mail: info@oakwoodha.org

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## 5

## **Oakwood Community Contribution**

#### **Oakwood Neighborhood Watch**

Several residents of Oakwood have met (via Zoom) to organize (or revive) a Neighborhood Watch program for the Oakwood community. We have researched the National Neighborhood Watch program, spoken with a representative of the Westmont Police Department, and discussed the purpose of a watch group in Oakwood. It is hoped through awareness, education, and communication that we can have the following benefits: Partnerships with Law Enforcement and Neighbors, Reduction in Crime, Improved Communications, and a more United Community.



We have brainstormed about topics such as

- awareness of what is happening in our community and surrounding communities,
- security cameras (e.g. Ring) and their benefits
- prevention information, such as lighting on homes, visible house numbers, vacation watch, etc.
- communication with other residents using tools such as the OHA Directory and Social Media (e.g. Next Door)

Our mission is to promote a sense of community and awareness within Oakwood, while enhancing safety by use of local resources, law enforcement and residents.

At this time, we would like to hear from residents of Oakwood in regard to their interest in an Oakwood Neighborhood Watch, willingness to participate in the organization and management of the group, and any other input or suggestions. You can contact us at oakwoodneighborhoodwatch@gmail.com

We want our residents to be informed as to what's happening in our community. Our first step is the article in this issue of Oak Leaf: "Neighborhood Watch Promotes Awareness and Safety Enhancements!".

Your Neighbors,

John Flood, Carol Johnson, Tom & Margaret Lillie, Dick McNeal, Jeanie Smith





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## **Oakwood Community Contribution**

## NEIGHBORHOOD WATCH PROMOTES AWARENESS AND SAFETY ENHANCEMENTS!

Westmont, along with many Chicagoland suburbs have experienced an increase in stolen autos and auto burglaries in the last few years. The Oakwood subdivision area is no exception, with the most recent case occurring this October when a vehicle was stolen in the early morning hours near Hamilton and Revere. This was the second vehicle stolen in our subdivision within the last year. In both cases, Westmont PD was able to locate and return the car to their owners. Car Jacking's are not farfetched either, as this activity has also seemed to pick up throughout the Chicagoland area. Our own Standard Market was the scene of one of these incidents this summer. Similar activity has impacted surrounding towns.

One of the first and most obvious recommendations by the watch is to invest in Home Surveillance. You'd be intrigued to see what happens around your house when you're not home! Home surveillance systems, such as RING, have proven to be a valuable tool in identifying criminals involved in motor vehicle theft, their patterns, their methods of transportation and linking victims with suspects. As an example, one of the neighborhood watch

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members encountered a man in their driveway trying to burglarize or steal the cars but the doors were locked, so he moved on. The motion detector awakened the homeowner who called the police. Westmont Police encountered the suspect's moments after, and pursued them out of the area. This video was turned over to Westmont PD for use of evidence.



(January, 2020)

In most cases, car thieves are targeting vehicles parked in the driveway, in hopes of finding them unlocked. They ransack them for valuables and look for keys left within the vehicle to steal. They then take the stolen vehicle, and use it to commit additional crimes on the same night with fraudulent credit card usage, additional car burglaries, car-jackings and other property related crimes. In other cases in DuPage County, suspects have entered unlocked vehicles in the driveway and used a garage door opener within the car, to gain access to the garage.

If you have not already considered investing in home surveillance, we encourage that you do; thereby also supporting our police department by offering additional eyes and digital evidence for them to follow up in their investigations. This is a significant first step and one of our members can help you set these systems up if you need help. We also intend to furnish more information on security camera systems.

How do you prevent victimization? It needs to be a community effort by friends and neighbors. Be diligent in locking your cars, removing your garage door openers and taking your valuables inside. This takes only a few seconds and is 99.9% effective. Don't allow these guys to be successful criminals in our neighborhood, it incentivizes them to return.



### **Oakwood News: Social Committee**

#### When Life Gives You Pumpkins, Make Jack-o-Lanterns!

Covid obviously threw everyone this year, but thanks to the volunteer efforts of Leslie Ott and Andrea Leinweber, a Treat for the kids in Oakwood was still able to be had. While many kids didn't go trick-ortreating on Halloween this year, gift bags were assembled and delivered to the doorsteps of all the kids in the community who had RSVP'd in response to our announcements.

We're very grateful to Leslie and Andrea for taking this on and executing it so beautifully! The social events in 2020 were so heavily

P

HAPPY HALLOWEEN FROM THE OHA

impacted, and we're several months away from the 2021 Egg Hunt, so it's too early to tell what we'll do this coming year, but with wonderful community members willing to go that extra mile, I think 2021 has some very good things in store for us!







## **Oakwood News: Lake Management Committee**

#### **Residents Encouraged to "Salt Smart"**

DuPage County residents are encouraged to reduce the use of deicing salt this winter to decrease chloride concentrations in the County's waterways. Road salts, which are harmful to aquatic life, are carried into storm drains and streams via stormwater runoff. Residents can reduce the use of road salt by following a few simple steps when removing snow and ice.

#### **DuPage County**

For more information go to: <u>DuPage County Stormwater</u> Management News & Updates (govdelivery.com)

#### **Dock and Lock Program**

Oakwood off-lake residents need not lug their boat down to Lake Charles for a day of boating / fishing fun. The Dock and Lock Program was established so off-lake residents could have similar boat accessibility and convenience the same as on-lake residents. The Dock and Lock area is located on the southern end of the Eastern Shoreline Path.

To take part the Dock and Lock Program:

A One Hundred Dollar Refundable Registration Deposit is required to be submitted to the OHA with the Lake Charles Lock and Dock Space Request Form. The Deposit will be returned at the end of the season or when the boat is removed from the OHA Dock and Lock area provided that the owner has followed the OHA Common Area rules that apply to the Dock and Lock program.

For further information and the request form, see the Common Area Rules section 7 found in the 2020 Oakwood Directory or at the OHA web site oakwoodha.org.

Ken Brennan



Gary Armstrong
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#### **Interesting Plants on the Eastern Shoreline**



## SWAMP ROSE MALLOW Swamp Rose Mallow is a perennial of the hibiscus family. The plant grows to a height between 3 - 4 feet. The rose-colored flower

blooms in summer and fall.



#### **SWAMP WHITE OAK**

This slow growing oak tree can grow to over 60 feet in height. Grows near water and prefers clay to loam acidic soils. Can tolerate some drought conditions.



#### PICKREL

Pickrel is a native emergent plant with large heart-shaped leaves. Purple flowers can be seen during the summer. Pickerel can be seen in the shallow water of the Eastern shoreline in small to large colonies stabilizing the shoreline.



#### WATER WILLOW

Water Willow is a native emergent plant that grows in shallow water along the Eastern Shoreline. Small white to magenta in color flowers can be seen in mid summer. These plants in the water help to control shoreline erosion.



#### **NORTHERN CATALPA**

Native to midwestern America. Grows to over 50 feet tall. Look for this tree close to the shoreline. Blooms of golden or white flowers among the large leaves.



#### **BIG BLUE STEM**

Big Blue Stem is a tall praire plant that can grow four to six feet tall. This tall praire grass is planted up the hill from the north bench. A purplush bloom can be seen from September to January. Drought tollerent and extensive root system for erosion control.

## Oakwood News: 2021 Budget

	2021 Budget		2021 Budget
ncome		OHA Board	•
601 · Assessments		811 · Mail Box Cost	255.00
6012 · Assessments	57,500.00	813 · Meetings & Events	
6013 · Late Fees	400.00	81301 · Association Annual Meeting	
6014 · Lien File Fee	240.00	813011 · A.M Notification and Com.	375.00
Total 601 · Assessments	58,140.00	813012 · A. M Refreshments	25.00
602 · Uncategorized Income		813013 · A. M Raffle	150.00
County Grant	500.00	Total 81301 · Association Annual Meeting	550.00
Capital Expenditures	2,750.00	81302 · Meeting & Events Other	75.00
6021 · Returned Bad Check Charges	15.00	81362 · Oakwood Annual Garage Sale	85.00
Total 602 · Uncategorized Income	3,265.00		160.00
604 · Advertising			
6041 · Advertising - Oak Leaf	1,120.00	Total 813 · Meetings & Events	710.00
Total 604 · Advertising	1,120.00	823 · Legal Services	
		82311 · Corporate Registered Agent	200.00
603 · Interest on Investments	975.00	82399 · Other Legal Services	300.00
Total Income	63,500.00	Total 823 · Legal Services	500.00
	00,000.00		
_		83302 · General Liability Insurance	6,500.00
Expense		Total OHA Board	7,965.00
Lake Management Committee		Social Committee	
803 · Lake Charles Water Maintenance		81341 · Children's Halloween Party	1,400.00
80302 · Lake Water Testing Program	50.00	81343 · Children's Easter Party	1,225.00
80304 · Fish Restocking Program	4,000.00	81350 . Oaktoberfest	1,100.00
80305 · Fish Feeder	900.00	81370 · Oakwood Fishing Derby	1,500.00
80308 · Aeration Electrical Cost	1,900.00	Total Social Committee	5,225.00
80309 · Algae Control	10,000.00	814 · Communications	
Total 803 · Lake Charles Water Maintenance	16,850.00	8141 · Newsletters	
806 · Eastern Shoreline Maintenance	,	81420 · Newsletter Printing	1,440.00
80601 · Minor Repairs, Clean up	700.00	81430 · Newletter Delivery	650.00
80602 · Mulch for Eastern Shoreline	50.00	Total 8141 · Newsletters	2,090.00
80603 · Emergent Plants - Eastern Shore	2,000.00	Total 0141 Newslotters	2,050.00
80604 Weed Control	600.00	8171 · Welcome New Residents	60.00
80605 Tree Removal	2,750.00	8181 · Web Site	230.00
	6,100.00	otot . Men gife	
Total 806 · Eastern Shoreline Maintenance	6,100.00	Total Communications	290.00
83002 · Lake Management Committee Admin	150.00	Total Communications	2,380.00
830022 . Volunteer Appreciation	150.00	820 · Financial	2 500 00
830023 · Lake Committee Administration	150.00	82101 · Auditing & Accounting	3,500.00
830024 . ILMA Dues	50.00		3,500.00
Total 83002 · Lake Management Committee Admin	350.00	840 · Financial Admin	
Total Lake Management Committee	23,300.00	8401 · Postage	275.00
Landscape Committee	_	8402 · Supplies	390.00
80201 · Beach General Maintenance	500.00	8403 · Bank Charges/Lien Fees	180.00
80202 Common Area Mainatenance	500.00	8404 · Printing/Folding	70.00
80203 · General Landscape Maintenance	13,050.00	8405. Bank Service Charge	15.00
80204. Cul-de-Sac Improvements	1,400.00	Total 840 · Financial Admin	930.00
	15,450.00	Total Financial	4,430.00
20521 - Irrigation - Entrances		Total Expense	63,500.00
80521 · Irrigation - Entrances	E00.00	. ota: =/poiloo	00,000.00
805211 · Irrigation Water - North Ent.	500.00		
805212 · Irrigation water - South Ent.	500.00		
805213 · Irrigation system maintenance	500.00		
Total 80521 · Irrigation - Entrances	1,500.00		
80522 · Entrance Maintenance	<b>3</b> 00 00		
80520 · Annual Plants	700.00		
805221 · North Entrance Maintenance	500.00		
805222 · South Entrance Maintenance	-		
805223 · Christmas Lights	2,000.00		
Total 80522 · Entrance Maintenance	3,200.00		
	50.00		
80523 · Landscape Administration			

## **Oakwood News: Quarterly Market Outlook**



Hello Oakwood,

Happy Holidays to all and to all a great 2021! We deserve it!

Let me start by saying that I am excited to now officially be on the Oakwood Board of Directors. My family and I have lived in Oakwood for almost 7 years and it's great to have the opportunity to contribute and give back to our awesome community. I have been married to Gwen, my lifelong partner in crime, for 18 years and we have two boys, Joe (sophmore at WHS) and Max (5th grade at Manning). We live on Revere Ave. so if you ever need help or have a question

feel free to stop by and say hello. I look forward to catching up or meeting you at one of our great Oakwood events, hopefully coming up in the New Year!

## Real Estate Review and Why Pricing Your House Right Matters

It was the best of times, it was the worst of times. The real estate market has seen both of these times in the last year alone. The year 2020 started off strong but took a sharp downward tumble when the pandemic hit full swing. March, April, and May were sluggish to say the least, and rightfully so with health and safety superceding all other concerns, not to mention panic and fear. The national market corrected to record numbers in the 3rd quarter and has actually remained relatively stable the past few months. That said, there is still a significant shortage of homes on the market, specifically in our area, which continues to put sellers at a distinct advantage. Through November, Oakwood has only had a total of 17 new listings on the market in 2020 which is 50% less than the same time last year. There continues to be more demand than homes on the market, however this alone does not ensure a quick sale. The key to selling quickly and at top dollar still comes down to pricing your home properly from the start.

#### **OAKWOOD**

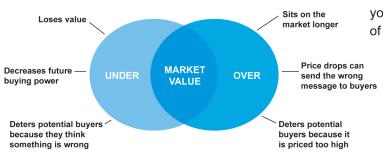
New Listings By Month

Month	2018	2019	202
Jan	0	1	0
Feb	0	4	1
Mar	4	5	2
Apr	2	6	1
May	5	2	2
Jun	5	4	3
Jul	1	0	1
Aug	3	5	1
Sep	2	8	3
Oct	4	0	3
Nov	2	0	0
Dec	2	0	-
Total	30	35	17

New listings in 2020 are down over 50% compared to 2019

The ultimate goal is to increase your homes visibility and drive more buyers your way. Even with so few houses for sale, an overpriced property is more likely to sit on the market longer, requiring price drops which deter potential buyers from ever making an offer. Pricing to sell immediately will ensure your house is seen by the most buyers, giving you the best chance to maximize your exposure and your return.

#### **Why Pricing Your House Right Matters**



#### **Bottom Line**

If you're thinking about listing your home, let's connect and develop a pricing strategy that gives you the best chance to sell for the most amount of money in the shortest amount of time.

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## Westmont News: From the Village Board



Hello neighbors! I hope everyone is making the best of this holiday season. Please stay safe and continue to visit all of our businesses in town. Here are a few updates...

#### **COVID-19 Village Impact Update**

As I did last quarter, let's start with a quick Village financial update. Check out the charts highlighting the impacts to the major revenue streams. You can see, the actual overall loss since May is significantly less than anticipated. The same trends continue into 2021. Sales tax and income tax remain in line with 2019 and are both trending in the right direction.

Unfortunately,
Hotel/Motel
revenues are going
the opposite
direction. This
industry continues
to get crushed
nationally.



Hopefully, we see a turn in early 2021.
On the other hand, I am surprised how places for eating revenues continue to beat projections.
This shows some hope among the hardest hit local businesses.



Given the Village's financial position, we have been able to provide some relief to local businesses. In addition. the Village received \$1.2M allotment from the County CARES funds. This

covered all COVID



Monthly Places for Eating



and is detailed in the charts above.

expenses

#### **DuPage County & Westmont Business Support**

The Village and the County continue to introduce new stimulus initiatives for businesses. Here are a few recent items the Village Board implemented:

#### **2020 BUSINESS LICENSE REFUND**

All businesses opened by March 1, 2020 will receive a refund of the full amount they paid for their 2020 Westmont Business License. Refund checks are expected to be delivered in December 2020.

#### **2020 LIQUOR LICENSE 50% REFUND**

All businesses with a class 2, 3, 4, 8, or 14 liquor license will receive a 50% refund of the amount they paid for their 2020 Liquor License. The license classifications are generally businesses where the primary business is that of a restaurant or bar. Refund checks are expected to be delivered in December 2020.

#### PLACES FOR EATING TAX UPDATE

All businesses that pay the Places for Eating Tax (PFET), and are in good standing with the Village, will receive a refund of up to \$1,000.

#### Village Stimulus Programs

- \$17,600 Outdoor Seating Grant
- \$ 8,300 Sales Tax Business Grants
- \$ 5,000 Service Grants
- \$65,000 Business License Refund
- \$40,000 Liquor License Partial Refund
- \$80,000 Restaurant Payments

#### **County CARES**

#### \$1.2 Million Allotment

- \$ 91,000 Parking Permit / Late Penalties
- \$114,000 Purchases (March October)
- \$216,000 Local Stimulus
- \$780,000 Offset Millions in Payroll Costs

#### **Village Board Vacancy**

Mayor Gunter recently appointed Oakwood Resident Frank Brady to fill a vacancy on the Village Board. Frank has been a resident of Oakwood since 1996 and very active in our community. Frank brings a strong business and military background to the board and has already

(Continued on next page)

related

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## Westmont News: From the Village Board

jumped right in. I have no doubt Frank will be an excellent board member. Congratulations Frank and welcome to the team!

#### **Westmont Citizen of the Year**

Oakwood resident Jim Long was named the 2020 Westmont Citizen of the year! Jim is the current President of the Park Board and has served the community for 40+ years! He's a true asset to the Village. Congrats Jim, well deserved!

#### **New Public Works Facility**

On November 10th, the Village conducted two limitedattendance dedication and ribbon cutting events for the new Public Works Facility. If you haven't seen it yet, take a ride by and check it out. It was long over due and took a large investment to complete. Now our Public Works department has a consolidated up to date facility that can ensure services are top notch year round.

The new Public Works building will achieve a Village Strategic Plan Goal of having all divisions of Public Works operating within the same building. Additionally, the facility will include vehicle garages that will allow for expanded maintenance and storage, offices, weather command center, training rooms, and more.

Public Works staff will transition into the new building over the next several months and is expected to be completely moved in by Spring of 2021.



#### **Westmont Police Earn Accreditation**

At the November 19th Village Board Meeting, Mayor Gunter recognized Police Chief Gunther and the Police Department for achieving accreditation with the Illinois Law Enforcement Accreditation Program (ILEAP). Westmont is one of only 38 communities in the State of Illinois to receive this status. The Westmont Police Department participated in the ILEAP Tier II program, which is their most rigorous and challenging assessment consisting of 180 standards. The assessment included department tours, vehicle inspections, ride alongs with staff, various interviews, and community feedback participation. The Westmont Police Department received a perfect score.



The accreditation is valid for four years providing that the Department prepares an annual report to ILEAP. The criteria & standards are policy development guidelines that represent a level of quality service delivery. The standards are divided into four general subject areas: Administration, Operations, Personnel, and Training. Great work to our Police Chief, Sergeant Gomorczak, and the entire Westmont Police Department on this out standing achievement.

#### Ways to Connect with the Village

- Sign up for Notify Me community alerts <u>http://www.westmont.illinois.gov/list.aspx</u>
- Join the Village of Westmont Facebook page https://www.facebook.com/westmontilgov
- The Westmont Village Board meets every other Thursday at 6:00pm in the Village Hall. If you cannot make the meeting, they are televised and available on our YouTube channel.

Steve T. Nero

Westmont Village Trustee & Oakwood Resident

M: (630) 776-8302

E: snero@westmont.il.gov

## Westmont News: From the Village Communications Dept.

Communication is important to the Village of Westmont. We encourage citizens to visit our Village of Westmont website at westmont.illinois.gov for the most accurate and up-to-date information. Following are some of the current headlines and links to the full story.

The links below are accessible through the PDF version of this newsletter at <a href="www.oakwoodha.org/oakwood-news.html">www.oakwoodha.org/oakwood-news.html</a>, or by typing in the URL address for each one.

- 100th Anniversary Scavenger Hunt <a href="https://westmont.illinois.gov/CivicAlerts.aspx?AID=1300">https://westmont.illinois.gov/CivicAlerts.aspx?AID=1300</a>
- Holly Days Events https://westmont.illinois.gov/CivicAlerts.aspx?AID=1299
- Shop and Dine Westmont Challenge <a href="https://westmont.illinois.gov/CivicAlerts.aspx?AID=1298">https://westmont.illinois.gov/CivicAlerts.aspx?AID=1298</a>
- Holiday Fire Safety https://westmont.illinois.gov/CivicAlerts.aspx?AID=1301
- Holiday Lights Recycling <a href="https://westmont.illinois.gov/CivicAlerts.aspx?AID=1275">https://westmont.illinois.gov/CivicAlerts.aspx?AID=1275</a>

#### Christmas Tree Pick-up -

Per the Village contract with Waste Management, Christmas trees will be picked up in Westmont during the first two full weeks of the new year, January 4 to 15, 2021. All trees picked up during this timeframe will be composted.

Trees should be put out with your other recycling and waste on your typical pickup day. Trees MUST be free of decorations, tinsel, and lights to be picked up and composted. Also, trees should NOT be placed in garbage bags or liners of any sort. Trees taller than 6' should be cut in half for easier disposal.

Trees put out after the first two full weeks of the year will be considered garbage and may be subject to a fine. For more information, please contact Waste Management at <a href="https://www.wm.com/">https://www.wm.com/</a> or 800-964-8988.

Thanks,
Larry McIntyre
Village of Westmont
Communications Director
Public Information Officer
Imcintyre@westmont.il.gov
630-417-0280 - Cell













The OHA is on Facebook. Follow us at

http://www.facebook.com/OakwoodHomeownersAssociation

to stay up to date with notices on events and relevant news for our neighborhood.

## Westmont News: President's Message (continued)

Given the restriction on gatherings, there are potential options with electronic solutions we could pursue, but our biggest limitation is funding. We continue to work on this and will you once we have a plan.

One VERY exciting development that I'm really looking forward to is Westmont's 100th Anniversary celebration. Larry McIntyre, the Village of Westmont's Communications Director and Public Information Officer is now working to make regular contributions to this newsletter (page 11). More information on the Celebration, which kicks off on JANUARY 1st, can be found in the links on page 11, along with information about Christmas Tree disposal and light recycling. Definitely check out these contributions!

I also continue to be grateful for the contributions that Steve Nero makes in this newsletter each quarter (page 9), as well as the efforts he makes on behalf of this community whenever there is something we need help with. Steve is quick to get on it and collect answers and feedback for us, and his help has been invaluable and tremendously appreciated!

Oakwood's Neighborhood Watch committee is moving forward. This group is not part of the OHA, but has come together for our community, and the OHA

certainly supports and wants to help communicate their efforts to all of you. We have a couple contributions from them in this issue (pages 3 and 4).

We miss the Planning and Zoning, CUSD 201, and Westmont Business Community contributions we used to enjoy here. While I often got good feedback on them and I think people enjoyed them, these groups have not been able to meet the deadlines we need to get these newsletters to print, and quite honestly I myself lack the time to follow up routinely to push for them. Hopefully they'll return in future issues.

So, there's a lot of good stuff going on here. Sadly, I did get my hopes up once the lockdowns started as there was something of an initiative to switch everything to metric while everyone was distracted with Covid-19 matters, but I don't think that ended up being successful. A bit of trivia: the United States, Liberia, and Myanmar are the only three countries in the WORLD that don't use the metric system. #sigh Someday.

Stay well, Oakwood!

Matt "bring on 2021!" Johnson
President, Oakwood Homeowners Association

