

Happy New Year!

Greetings From the Editor—Melba Harmon

I am a fairly new resident to Saddle Ridge. My husband Jim and our dogs have settled into our home and love every day we are here. I feel that I have come full circle: having grown up in a very small town in West TN. For many years I tried to put as much distance as I could from small town life and lived in some of the most beautiful cities in the country including Honolulu, HI. Most of us discover wisdom as we age and I have come to realize that I am really a "small town girl" at heart.



2007 has begun and I am already behind on my New Year's Resolutions. I intended to get the Rambler out by the

first of the year but succumbed to the other temptations of the holiday season.

I have been the editor for various newsletters and will use the "KISS" approach for "Keep It Simple Stupid". This is especially challenging for a legal person who makes her living using fancy words.

I am always open to suggestions on how to make the Rambler better. I would also welcome help from any budding Jimmy Olsen's or Lois Lane's out there.

The Rambler will come out in the first month of every quarter, beginning with April. The next deadline for submission of articles and other news items will be March 25, 2007.

INSIDE THIS ISSUE:

<i>Committee Reports</i>	2-4
<i>Financials</i>	5
<i>Fee Increase</i>	6
<i>Milestones</i>	7
<i>Opinions</i>	8
<i>Wildlife</i>	9,10
<i>Board Information</i>	10

President's Mid-Year Update — Phil Spampinato

It has been six months since we had our annual SRPOA meeting and I would like to provide an update on what we have accomplished. For some, this will be a recap of the bi-monthly Board Meeting minutes that we have been e-mailing to approximately 50 Property Owners whose email addresses are in the Saddle Ridge database. For openers, many of you have mentioned that the roads are in the best condition they've ever been. Other highlights include updated Welcome books, initial development of a Firewise community plan, preparations for setting up a Saddle Ridge web site, and purchasing liability insurance to cover SRPOA activities and equipment as mandated in the Saddle Ridge By-Laws.

The Board is also working to obtain a lot for the SRPOA for the purpose of equipment storage, and getting legal advice about how to gain control of the Covenants & Restrictions (C&R's) that are in place for Saddle Ridge. Please refer to the various Committee reports within this Newsletter for details on these and other SRPOA activities.

Looking at our finances, I'm pleased to report that the SRPOA is currently on sound financial footing, as demon-

(Continued on page 4.)



COMMITTEE ACTIVITIES

Committee Chairs:

Architectural Review Committee	- Phil Spampinato (675-7997) rhd@tds.net
Beautification Committee	- Martha Frink (984-4873) marthafrink@bellsouth.net
Communications Committee	- Jim Tedford (670-1304) jtedford@alphadogmarketing.com
Firewise Committee	- Kathy Wilbanks (Outgoing— (982-2466) wilbanks2@bellsouth.net
Legal/Insurance Committee	- Jim and Melba Harmon (983-7459) jimandmelba@yahoo.com
Road Committee	- Bob Hood (681-7623) winterhaw@bellsouth.net
Welcome Committee	- Barb Clinansmith (981-3990) bclinansmith@juno.com

Architectural Review Committee

Shannon Tipton of the Kinzel Springs development in Townsend is being contacted to discuss the Kinzel Springs Architectural Committee building requirements. Their specifications may provide ideas to enhance the Saddle Ridge list of building guidelines.

Beautification Committee

East Miller's Cove cleanup is scheduled for Feb. 10 at 8:30 A.M. An alternate date is Feb. 17th at 8:30 A.M. Bring gloves, tongs, and trash picks. Come meet your neighbors and help us preserve the pristine nature of upper East Millers Cove road. Also keep a watch on the bulletin board at the kiosk by the gate for other announcements as spring approaches.

Communications Committee

Jim Tedford met with Mr. David Harry (Rockwell Farms Subdivision in Farragut) regarding details about setting up a SR web site. The software that Mr. Harry used is available free, and is user friendly. It allows building a site with various levels of security access, and items such as the Newsletter, the C&R's, Board meeting minutes, and a host of other information can be posted. Eventually, even the Welcome Book could be replaced with an electronic version. Jim is experimenting with the Rockwell site to learn about the software, and Mr. Harry has kindly offered to help us get a web site up and running. Lastly, Jim has reserved a domain name saddleridgepoa.com initially for three years for a cost of \$21.75. The web site should be up and running by April.



COMMITTEE ACTIVITIES — continued

Firewise Committee

For those that are not aware, Firewise is a program that has been developed to help homeowners living in rural forested areas to understand the dangers posed by wildfires and to learn how to lessen the threat of wildfires to their homes.

Kathy Wilbanks will continue to chair in the Firewise program for the first few months of 2007, but suggested that additional committee members are needed as well as a committee chair. Tim Williams, Bob and Martha Frink, Jim Harmon, Hugh Pearson, and Janelee Mongin have agreed to participate in the Firewise Program. Anyone else wishing to volunteer should contact any of the above individuals.

A dry hydrant installation is being planned to allow fire department equipment to use the water in the large pond if/when needed. The cost of the material for a single dry hydrant located at the large pond across from the garbage building is \$1000-1500. (That location is the tentative choice because it's where the pond is deepest and most easily accessible by fire trucks.) The suction end of the hydrant will be 3-ft. below the pond surface; a 5-in. line capable of delivering a 1000 gpm is the usual pipe size. Final details for the equipment will be established by the Blount County Fire Dept. to ensure that the dry hydrant properly interfaces with their pump truck equipment. (The cost of installation is presently assumed to be done by Saddle Ridge volunteers using the SRPOA equipment for digging.)

Since the pond area is the property of DCA (the developer of Saddle Ridge), permission will be sought from the Davis family before proceeding further. However, Tim will contact the fire department to obtain specs and to ask the fire department to look over the likely location.

Regarding emergency egress from Saddle Ridge in case of a major fire, only the Skytop Road location affords reasonable access to the Foothills Parkway. The Skytop location allows driving a vehicle to the ridge above the Parkway, but then for about two hundred yards, travel on foot or possibly 4-wheel drive vehicles will provide access to the Parkway. Needless to say, we cannot make any alterations/installations to the environment on Foothills Parkway property—that is part of the Park. In addition, the possibility of a second emergency egress from Gobblers Ridge onto East Millers Cove Rd. is being examined.

Legal Committee/Insurance

Homeowners Association insurance has been obtained for SROPA. Four bids were solicited and reviewed, and Nationwide Insurance was chosen as the insurer. In general, this insurance will protect the assets and the Board members of SROPA through general liability, errors and omissions, and property damage coverages.

Melba Harmon met with the SRPOA's attorneys, Kizer and Black, regarding updating and modification of the covenants and restrictions for the benefit of the property owners. Melba will make a presentation to the Board regarding the Kizer & Black meeting at the next Board meeting on February 6, 2007. A summary of the meeting will be included in the next issue of the Rambler. Note: before any change can be made to the C&R's, the Property Owners must vote to approve those changes.



COMMITTEE ACTIVITIES — continued

Road Committee

The road work for the year is virtually finished, except routine grading activities to maintain road surfaces. All the drain tile installations and drainage tasks that were planned for in 2006 are complete.

In a separate but related matter to roads, a GPS map of Saddle Ridge was completed with great effort by Hugh and Judy Pearson. It includes GPS locations at the road intersection for each Property Owner's driveway, as well as GPS locations at the intersections of all Saddle Ridge roads. The map information will be given to the various Blount County emergency service organizations that could have a need to enter Saddle Ridge. The Board thanks the Pearsons for this major contribution to the community. The map and the listing by Property Owners will be an update to the Welcome Book.

Welcome Committee

With great effort, the Welcome Books have been completed and delivered. Additional books are available for distribution to anyone who did not receive one and for new Property Owners. The preferred method for distribution is by handing out since mailing costs are \$4.50-6.50 depending on destination.

Mid-Year Update *(Continued from page 1)*

strated in the enclosed mid-year financial summary. In consideration of our future needs, the Board did increase the annual maintenance fee for Property Owners and Home Owners for the next five-years, as prescribed in the C&R's. (see the related article elsewhere in the newsletter.)

When I accepted the position of President last July, I knew the job would require a fair amount of effort and be somewhat time-consuming. Now, after six months I realize how wrong I was; it requires a considerable effort and is very time-consuming. So, I would like to express my thanks and gratitude on behalf of the SRPOA and the Property Owners, to our previous president, Bob Frink for all his hard work, and to the Board members and Committee members, past and current. Without their efforts, virtually nothing would have been accomplished.



SRPOA Mid-Year Cash Balance, Income and Expenditures

			As of 12/31/2006
Beginning Checking Account Balance	8,864.36		8,864.36
* CD Balance (CD - 8 mo at 5.11%)	32,753.61		32,753.61
** CD Balance (CD - 7 mo at 5.19%)	15,319.71		15,319.71
Beginning Cash and Investment Balance	56,937.68		56,937.68
			Year to
			Date
General Operating Account:	Budget	Actual	Total
	2006/07	Jan-07	
Income:			
Maintenance Fees	\$45,910		45,318.17
Checking Account Interest	\$20		7.31
CD Interest	2,000		319.59
Savings Account Interest	0		0.00
Reimbursed - hemlock trmnt	2,000		0.00
Miscellaneous	0		3.25
Total Income	\$49,930	\$0	45,648.32
Expenses:			
Maintenance			0.00
Supplies-rock, fuel,tile,etc.	18,000		5,089.08
Labor	6,000		3,008.00
Gate work	1,000		0.00
Tractor maintenance	660		1,027.82
Major road repair	11,000		12,841.58
Other maintenance	1,500		1,756.47
Postage, office supplies, misc	1,000		1,666.89
Garbage Pickup	5280		2,640.00
Bank Fees	0		0.00
Utilities	1000		428.65
Phone service	800		357.11
Property Tax	120		
Emergency Fund	-1430		0.00
Equipment replacement	0		0.00
Beautification Project	1,000		321.71
Legal/Attorney Fees	2000		400.00
Wooley Adelgid eqpt/chemical	2000		0.00
Total Expenses	\$49,930	\$0	\$29,537
Accululative receipts less expenses		15,791.42	
Ending Cash and Investment Balance		56,937.68	
* 8 month CD matures 1/19/07	CD does not allow withdrawal without some loss of interest		
** 7 month CD matures 5/30/07	Treasury CD allows one withdrawal per month with no penalty.		



Miscellaneous

- The Board again discussed whether to have a semi-annual meeting, and again, decided not to unless there is a demonstrated interest on the part of a large number of Property Owners. It takes considerable effort to organize a meeting of this type, which for all intent and purpose is an information meeting. The Board believes the information that would be presented at a mid-year meeting is being disseminated to the Property Owners in a timely fashion by means of summary minutes that are now being sent to Property Owner's every two months. However, if a sufficient number of Property Owners or residents want a semi-annual meeting, the Board would be happy approve such a measure. Please contact any member of the Board by phone or email to let us know your wishes.
- Gate Codes – Personal gate codes should not be given out; a temporary code number can be obtained from Bob Frink or Jim Clinansmith for time-limited use by non-Property Owners; monthly codes should only be given to known vendors/contractors in lieu of time-limited codes if they are working in Saddle Ridge for an extended period.

SRPOA Fee Increase

Saddle Ridge Covenants & Restrictions (C&R's) mandate that maintenance fees can only be changed every five years. Since the last change was 5 years past (2002), the Board was obligated to review our needs for the next 5 year period and determine whether our current fee structure would be adequate. A planning activity was undertaken that looked at a comprehensive listing of current and historical expense items for Saddle Ridge plus a listing of anticipated needs. Based on having a cash equity reserve five years from now that is approximately the same as the current reserve, and projecting increases in maintenance costs and other future costs, the Board agreed that the maintenance fees need to be increased by \$30 per year for Property Owners, and \$60 per year for Home Owners. The increase will be effective for 2007/2008 through 2011/2012. This is a 13.6% increase, which is 2.7% annualized. Without this increase the cash reserve would be reduced to a dangerously low level within five years.

In addition to the effect of inflation on our future expenses, the other two primary drivers for the increase are (1) an assumed cost for purchasing a lot on behalf of the SRPOA, and (2) the cost for constructing an equipment storage pavilion. It should be noted that the previous increase for Property Owners was from \$195 to \$220 (a rate of 12.8%) that occurred in 2002/03.

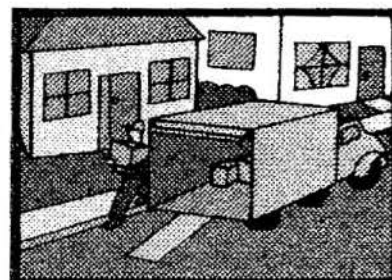


Milestones

This space is reserved for information concerning new residents, birthdays, birth announcements, etc.



- **Welcome Wren Mariette Wyss**, born 9/28/06 to Alex and Alane Wyss. Wren is the first baby born to SR residents.
- **Goodbye Kathy and John Wilbanks.** Saddle Ridge is losing two of its' most active and prominent residents. Maryville's gain is our loss. Thank you Kathy and John for everything you have done. You are leaving big shoes to fill.
- **Welcome back Jack and Juanita Davis!** Jack and Juanita are back home and recovering after a brief hospital stay.
- **Janie and Doug Shaffer** held a wedding for their daughter Stephanie to Michael Martinez on October 28, 2006. Congratulations and best wishes to Stephanie and Michael!
- **Welcome new homeowners**, Bill Madore, Carol and Don Jackson, Bill Winter and Dave & Sandy Harbin
- **Welcome new property owners**, Curtis & Heather Casciano, Dan & Katherine Deford, Ken & Cheryl LaValley, Wayne & Linda Milewiski, Scott & Theresa Schehr, Thomas & Valerie Siebold, Norman Strand, Tammie Taylor, Michael & Janice Threlkeld, and Shannon Tipton & Steve Guilliams



Speeding In Saddle Ridge

For everyone's sake please don't speed! The speed limit on all roads in Saddle Ridge is 20 miles per hour, which is pretty fast for our gravel roads.

Our road committee does an excellent job of grading the roads and would appreciate it if everyone observes the speed limit. All of the animals in Saddle Ridge—2-legged and 4-legged—will also appreciate lower speeds.





What is a Homeowners' Association?



"To many people its Shangri-La. Heaven. Paradise.

Everybody's lawn is manicured. No one's gone to an electric chertreuse and fuchsia color scheme. No one's got her granny panties – or thongs, for that matter – flapping on a clothesline. No junk cars in the side yard. No sofas on the front porch.

Everything looks wonderful.

To others, it's sheer Hell. Hades. Purgatory."

Written by Paul Bannister and reprinted with permission.

Here is the Question: What kind of identity do we want for Saddle Ridge?

Opinion Section



This space will be reserved for opinion columns from SR property owners and/or residents as space permits. Any columns should be succinct and to be used for informational and/or notification purposes and not as a soapbox for "rants". The Rambler reserves the right to

edit these columns, if necessary.

Please submit all opinions to Melba Harmon jimandmelba@yahoo.com no later than 3/25/07.

E-Mail Addresses

The Board Minutes are being sent to all those who have provided their E-mail addresses for our data base. For those of you who have not provided your E-mail address, please do so if you would like to receive Board Meeting minutes and any other Saddle Ridge E-mail notifications. You may provide your E-mail address to any of the Board members for inclusion in the Saddle Ridge data base. Note that these addresses are completely confidential and will not be used for other than Saddle Ridge related matters.



Bear Facts

Most black bears in this area entered their dens between the last week in December and the first week in January. Although some might stir and leave the den briefly on a warm day, most will emerge between the last week in March and the first week in April. After several months burning calories while in hibernation, they emerge very hungry.

Feeding bears in Saddle Ridge whether by accident or on purpose is not good for us or the bears. Lack of fear causes nuisance bears to be more unpredictable and dangerous when they encounter humans. Black bears live on average 13 to 15 years. But those that lose their fear of humans from access to food around homes, have a life expectancy of only half that time. Studies have shown many are hit by cars or become easy targets for poachers. Bears also can die from ingesting food packaging. Relocation is not desirable since wildlife managers cannot send them to places without humans. Relocated bears also travel long distances, putting them and motorists at risk of collisions on roads.

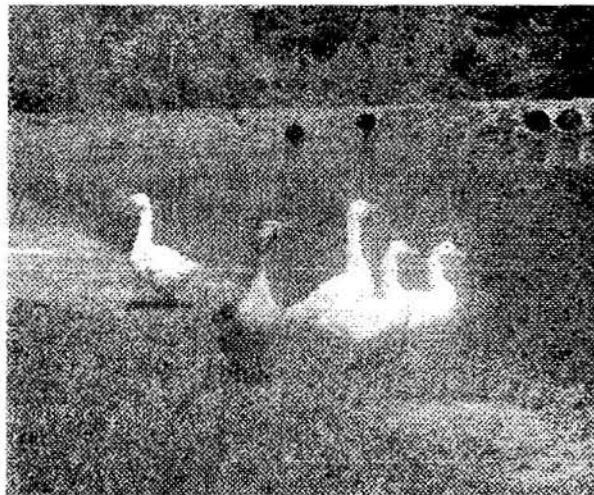
It is important to break the pattern of black bears coming to houses for food. This is not hard to do, it just requires a little vigilance. What can we do about it? Keep all garbage, dog food, barbecues and other food sources in doors. Avoid using bird feeders. If you do feed birds stop before bears emerge from hibernation.

Care of Ducks And Geese

Feeding of the ducks and geese at the lake is managed by three volunteer families here at Saddle Ridge: Suggs, Harmon, and Wyss. They feed most days year round.

Our ducks and geese are free-range birds in that they are allowed to forage off the land. They obtain a great deal of their feed requirements naturally. However, we do augment their diet with scratch which is a combination of cracked corn, wheat, oats etc, an assortment of greens (leaf lettuces), and bread when available.

We encourage you to stop and visit with our fine feathered friends. If you decide to spoil them with a food treat, remember, ducks and geese eat grains, lettuces, and bread crumbs and feed in moderation. Too much food attracts unwanted critters such as rats, bears, raccoons, fox and all if given the opportunity will kill and eat our ducks and geese.



The food fund for the ducks and geese is near depletion. Financial support is voluntary. If you enjoy watching the ducks and geese, please consider contributing to the "Wildlife" fund. Make checks payable to Melba Harmon with a note designating your contribution for "Wildlife food"; 2047 Dogwood Trail, Wal-land, TN 37886 or drop in the Saddle Ridge black internal mailbox at the kiosk. If you have questions or suggestions, please contact Melba at 865-983-7459 or e-mail: jjmandmelba@yahoo.com.

Board Members

Phil Spampinato, President	(675-7997)	Nancy Cain	(984-7250)
Jim Clinansmith, Vice President	(981-3990)	Jim Harmon	(983-7459)
Rob Carroll, Treasurer	(977-8940)	Bob Hood	(681-7623)
Judy Pearson, Secretary	(982-5729)	Jim Tedford	(670-1304)
		Alex Wyss	(977-1533)

Hemlock Woolly Adelgid Problem

Hugh Pearson would like everyone to be aware that only a small number of trees have been treated vs. the number of hemlocks present here at Saddle Ridge. He would like for SR property owners to understand the importance of treating the trees in order to curb this infestation. Below are facts about the Hemlock Woolly Adelgid.

The hemlock trees in Saddle Ridge are infested with a tiny insect, native to Asia, that was first discovered in the eastern United States in the early 1950's, the Hemlock Woolly Adelgid. The insect feeds at the base of hemlock needles, disrupting nutrient flow and eventually causing the tree to starve to death. Infested trees generally die within three to 10 years. Hemlocks both young and old are attacked by the insect and no natural resistance among trees has been discovered.

If nothing is done, all the hemlock trees will be destroyed. The Saddle Ridge Property Owners' Association Inc. (SRPOA) formed a committee to look into the problem and determine what could be done. There are several remedies, foliar spraying of the trees with 100 percent coverage of an insecticide or insecticidal soap, injecting the trees with nicotine based insecticide, saturating the soil around the tree with the same

type of insecticide or introducing an imported beetle that feeds only on the Hemlock Woolly Adelgids. Foliar spray is only effective for small trees, saturating the soil with a poison is only safe and effective in certain situations and the beetles are very expensive and not available to the general public at this time.

The committee recommended that the tree injection method be used for treating the hemlocks. This will keep the poison out of the streams, our wells, and not affect other wildlife. The injection method requires special pressurized equipment and is not practical for a single property owner. Therefore, the committee recommended that the SRPOA buy the equipment and a supply of the nicotine based insecticide. This is used to treat some of the trees along the road right of way and to treat property owners' trees with the property owners reimbursing the SRPOA for the cost of the chemicals. SRPOA approved the purchase and we have the equipment and insecticide on hand.



Anyone needing additional information, having trees treated, or is interested in volunteering to help with treatment should contact either:

Hugh Pearson at hspearson@att.net (982 5729) or Bob Hood at winterhaw@bellsouth.net (681 7263)