

# THE "RIDGE RAMBLER"

## HELLO SPRING!



The weather has been so beautiful and I am finding it harder and harder to stay inside and work on the computer which includes working on the Rambler. I think that I am now truly operating on "Mountain Time".

I am just grateful every day that I get to wake up in such a peaceful and beautiful place.

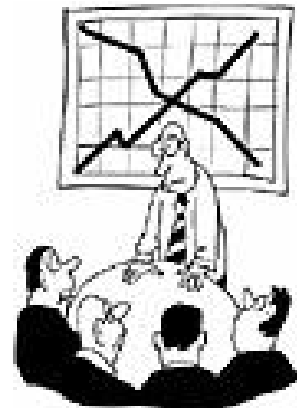
Editor—Melba Harmon

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## Annual Meeting: July 12

Save the date: Saturday, July 12. Our Annual Meeting will be held on this date and we want everyone that owns property in Saddle Ridge to attend. And yes, that does include the out of town property owners—just plan a vacation down here around the 12th and spend some time here in the Smokies.



Although we now have a Nominating Committee to help with the nominations for open Board positions, we also welcome nominations from the floor at the meeting. Please contact the Nominating Committee or any Board member if you have an interest in serving on the Board next year.

We are just beginning to plan the event, so no details yet, except the will be food—there is always food in the south!

Stay tuned—we will send out emails as details are developed.



## **President's Message**

For some time—at least two years that I know of—the Board has had concerns regarding the continued use of “the barn” for equipment storage. This property is not common property to Saddle Ridge. The Davis' (DCA, Inc) own the property and Jack Davis has allowed us to use the property for storage, community gardens, etc. Both of the elder Davis' are having significant health problems and no longer live here in Saddle Ridge. Bottom line: the continued use of “the barn” is uncertain at best. Given the fact that we have two tractors that are used for road maintenance plus associated peripheral equipment, we believe that the prudent course of action is to purchase a small lot in Saddle Ridge and be prepared to move our equipment there if and when that is necessary. (In case you are wondering whether we could buy “the barn” property, that has been proposed in the past and DCA has been unwilling to sell.)

Our approach so far has been to form a Property Purchase Committee to investigate the availability and cost of an appropriate piece of property. Appropriate for us is defined as 1) not too costly, 2) relatively centrally located, 3) good long term value, and 4) enough level land to construct a building to house our equipment, with good access to the road.

We maintain hope that we will be able to continue our use of “the barn” property and that ultimately we will be able to convert the ownership of that land to Saddle Ridge. If and when we have that assurance we would then sell the property that we had acquired for equipment storage. In such an event, with the expected appreciation of that property we should show a positive return on our investment.

Regarding the terms of purchase, we would place a reasonable amount of money down on the property and mortgage the balance. This would allow us to maintain our cash reserves and would spread the majority of the cost of the property over all future property owners.

This is a major financial step forward for Saddle Ridge. However, the Board unanimously believes that this is a step we must take to assure the commitments—short and long term— that we as Board members have to all property owners. Maintaining the viability of our community and the supporting infrastructure is an absolute necessity.

We welcome any and all comments. Please contact any of the Board members; our phone numbers are on the back page of this Rambler.

Jim Harmon, President

## **Financial Report**

As of April 8, 2008 the Saddle Ridge POA had \$19,614.60 in its checking account and had Certificates of Deposit totaling \$61,986.83. The delinquent HOA fees total \$13,180.62.



The SRPOA revenues for the year to date total \$53,207.52. Expenses to date total \$14,705.32.

The preliminary audit has been completed and the necessary information to complete the final audit has been forwarded to our accounting firm. The final, full audit will be completed and available at the Annual Meeting.



## Committee Activities

### Committee Chairs:

Architectural Review Committee	- Phil Spampinato (675-7997) <a href="mailto:rhdt@tds.net">rhdt@tds.net</a>
Beautification Committee	- Martha Frink (984-4873) <a href="mailto:marthafrink@peoplepc.com">marthafrink@peoplepc.com</a>
Communications Committee	- Jim Tedford (670-1304) <a href="mailto:jtedford@alphadogmktg.com">jtedford@alphadogmktg.com</a>
Firewise Committee	- Tim & Sarah Williams (982-5290) <a href="mailto:timsbabe1@msn.com">timsbabe1@msn.com</a>
Nominating Committee	- Nancy Cain (984-7250) <a href="mailto:ncain69665@aol.com">ncain69665@aol.com</a>
Property Purchase Committee	- Alex Wyss (977-1533) <a href="mailto:wagwater@peoplepc.com">wagwater@peoplepc.com</a>
Road Committee	- Bob Hood (681-7623) <a href="mailto:winterhawk6210@yahoo.com">winterhawk6210@yahoo.com</a>
Welcome Committee	- Barb Clinansmith (981-3990) <a href="mailto:bclinansmith@juno.com">bclinansmith@juno.com</a>

## Architectural Review Committee

The letter that we send to property owners that are preparing to build in Saddle Ridge has been expanded and refined. Our intent is to provide information and guidance to our soon to be new neighbors in Saddle Ridge. Please let Phil Spampinato know if you would like a current copy of that letter.

## Communications Committee



Our little mountain community is going cyber! Thanks to the design expertise of property owner Mel Johnson, we will soon have a new tool to enhance communication amongst residents and property owners. The Saddle Ridge web site will be up and running within a matter of months. But, we need your help to make the site the best that it can be. We are putting out a call to all property owners to submit ideas for making the web site as useful (and as attractive) as it can be. What would you like to see included on the site? How might it best be used to enhance communication amongst residents and property owners? How might it be used to share our little piece of heaven with the rest of the world?

In addition to your ideas, we also need your photographs. If you are a photographer...or, like me, a wannabe photographer...please submit your favorite Saddle Ridge images for consideration for the web site! We'd like images depicting all aspects of life in and around Saddle Ridge – wildlife, scenery/nature, family life, the changing of seasons, etc. While we cannot guarantee we will be able to use all images, we are hoping to have a "bank" of pictures so we can rotate them on the site.

Send all ideas and photos to Jim Tedford at [jtedford@alphadogmktg.com](mailto:jtedford@alphadogmktg.com) or via snail mail to 1916 Northshore Hills Blvd., Knoxville, TN 37922. Be sure to include the name of the photographer, a brief description, and the names of any people featured in your photos. If you have any questions, call Jim at 865-670-2790.

And watch for an upcoming announcement that our web site has gone LIVE! Thanks.



## COMMITTEE REPORTS — continued

### Firewise Committee

This is the perfect time of the year to be working on our Firewise clean-up. The weather is nice and we are still getting some rain. We need to be concentrating on removing the leaves and fallen debris from the defensible space around our homes. I have discovered that the areas that we worked on last season are showing growth of new plants. These were buried under fallen leaves, trees, branches, etc. I still have a lot more to do around our house but it has been encouraging to know that we are helping to protect our home and it has been fun to see what will poke its head out of the soil.

Please be careful when working around these piles of leaves and underbrush. You can get all sorts of surprises if you are not careful. I have been attacking the area that I am working on with the leaf blower first. This helps to warn any creatures (snakes, scorpions, mice, etc.) that I am about to be in their area before I stick my gloved hand down to pick up sticks or whatever. Plus it is much less work to use the blower than to have to rake and depending on the power of your leaf blower it can also move around some of the smaller sticks and branches. I have also noticed that most of the areas on our property had leaves so deep that the rain was unable to penetrate to get to the soil. Once I got the leaves out of the way the new growth really took off.



Working on our Firewise clean-up benefits all of us and is so important when living in a community such as ours.

### Road Committee

Winter is past and the roads are in very good shape. Good fortune smiled on us this year—there was virtually no damage done by the freeze/thaw cycle that can and has caused great damage in the past.

Now that the weather had warmed up there are several projects in the works. As always, some of our culverts and ditches need attention and probably some new culverts added. We are also going to try to re-route the rain water that runs down the roads past the lake and into the stream below the dam. We believe that this will solve much of the silt runoff problem that is polluting Reed Creek.

### Welcome Committee

If property owners do not have a Welcome Book contact Barbara Clinansmith. Also please inform her if there are any corrections or additions needed. Volunteers are needed as some members are moving and Barbara needs help keeping the book updated.

Note: Everything within the Welcome books is considered private and is not published outside of Saddle Ridge. Never the less, if there are any property owners that do not want their personal information (names, phone numbers, etc.) listed in the property owners directory, please notify Barbara Clinansmith.



## COMMITTEE REPORTS — continued

### **Beautification Committee**

We need volunteers to paint the Duck Inn. Please contact Martha Frink at 984-4873 if you can help.

There will be a "Workday" on Sat. May 24 beginning at 8:30 a.m. We will be planting, mulching, & eliminating invasive plants. Bring gloves and tools and join the fun.



869. *M. virginica*.

### **Little River Cleanup – Sarah Williams**

At the last trash pick-up along E. Millers Cove that was conducted by Saddle Ridge is was discovered that someone had dumped several tires with rims into Reed Creek. Martha Frink managed to coordinate with Cathy Rhodes at Little River Watershed to have a group of volunteers from Americorps assist in getting these tires out of the creek. On Saturday, April 19<sup>th</sup>, I met the volunteers at the creek to begin our adventure. Well, it turned out to be myself and two other gentlemen and a rope. The rope I brought turned out to be one of Tim's ropes - OOPS!!! I did not understand the expense of this rope until the guys started commenting on what a great guy my husband must be to sacrifice his rope to a good cause.



We had one person in the creek tying the tires to the rope and myself and another person hoisted them up the side and we piled them at the side of the road. The volunteers that worked the Earth Day event at Maryville College made arrangements for the tires and trash collected to be picked up and hauled off to a facility capable of properly disposing of them. After managing to get all the tires out of the creek we had a total of 36 TIRES WITH RIMS!!!!

The other volunteers got lost in Pigeon Forge but showed up like troopers and helped pile the tires and took off with trash bags and walked E. Millers Cove to look for trash and collected the trash that we had pulled out of the creek. It poured rain the whole time but the act of what we were doing made you feel really good. The creek is just beautiful now with all the tires and trash gone from the dam it had created. Thanks to Martha Frink for taking the time and effort to coordinate this clean-up.

### **Nominating Committee**

Recently the Board established a Nominating committee to provide more formality and standardization for the nomination process. The purpose of the Committee is to develop a list of qualified and interested candidates for the open Board positions that occur annually and that are filled at the Annual Meeting. The Committee also assists the Board by providing a list of qualified candidates for any openings that may arise during the year. The Nominating Committee is appointed by the President with approval by the Board of Directors. It consists of at least three (3) members of the Board of Directors and up to two (2) other Saddle Ridge Property Owners in good standing who are not Board members. The newly appointed Committee members are chairperson Nancy Cain, Barb Clinansmith, Jim Tedford, Rob Carroll and Martha Frink. Please contact any of these people if you have an interest in serving on the Board. They will be happy to explain what is involved and how to proceed.



## **A New Resident's Perspective — Julia Blackwood**

I have offered to help Melba with the Ridge Rambler. My thinking was that my work would involve labels and stamps; not, my writing skills.

First of all, let me say that Kerry and I are from "Off". In 1968, when my eldest sister moved to DeKalb County, Alabama, she learned quickly that anyone who was not from there was from "Off". Therefore, since Kerry and I are not from Blount County, Saddle Ridge, we are from "Off".

From the assortment of accents I hear, I am guessing that we're not the only "Off" people here in the Ridge! Yet, I do think that we make a nice, well-fitted neighborhood.

My efforts for the Rambler will be to highlight our lives here. So, I would like to invite everyone to send me info via the community box or e-mail -- [jonkerry@hughes.net](mailto:jonkerry@hughes.net). My plan to interview one of our families fell apart when I learned that they are out of town this week. Oops!

So far in since we moved into SR we have...  
...greeted a momma bear and two cubs in the backyard (saw the same one twice just last week); ...  
laughed at the antics of Chipper, the chipmunk who

plays on our creek; ...counted the squirrels romping in the backyard; ...come to a gravel-spewing halt just in time to let the deer get across the road; ... been amazed at the flock of turkeys in the trees near Mr. Suggs on Oakwood Road; ...thoroughly enjoyed the ducks and geese at the lake; ...heard about the wild boar, not seen him/her; ...picked up local items of interest at the mailboxes area; ... loved the view of the waterfalls; ...been overwhelmed by the beautiful flowers planted by Kathy & John Wilbanks; ...learned that when people drive down our driveway and ask "Where does this road go?" that they are lost!; ...learned that the gravel roads and hills "scare" people; ...learned that we live in a beautiful spot here on Earth and want to help to keep it that way!



## Real Estate News - Liz Hood

The market has been experiencing a "Perfect Storm" - Mortgage foreclosures, poor economic outlook, and tightened lending guidelines have created a buyers market for the foreseeable future. The National Association of REALTORS expects the real estate market to recover in the second half of 2008. The good news is that fixed mortgage interest rates are affordable.

Currently Saddle Ridge has five homes for sale ranging in price from \$299-799K. The current homes listed range in size from a 1 bedroom with a loft to as large as 4,000 heated and cooled square feet. The most recent home sale was a 4 bedroom/3 bath home that sold for \$485,000 with exceptionally good mountain views.

Lot prices are trending upward for lots with good building sites, utilities to the lot, and good views, and no lot line disputes with the Park Service or Homestead. Few of these lots remain on the market. Another 30 or so lots are for sale that do not meet these criteria.

Increased real estate activity is expected as warmer weather, tourists, and the summer buying season arrive.

## E-mail Addresses

Although we have email addresses for many of the Saddle Ridge property owners, there are several that we don't have. We would like to have your email address. We promise not to sell or otherwise misuse your email address in any way, shape or form. Having those email addresses (and phone numbers for that matter) allow us to contact you in a variety of ways depending upon the need and reason. For example, Annual Meeting details will be distributed via email. In case you are wondering why we don't just use the U.S. Mail service, we avoid that whenever possible due to the labor and cost involved. So, just give it up—it won't hurt you. Just send me a quick email and the deed will be done. [Jimkharmon@gmail.com](mailto:Jimkharmon@gmail.com)





## One Homeowner's Experience With Hemlock Wooly Adelgids – Phil Spampinato

Last fall I treated every hemlock that I could find on my property with "dormant" oil. This treatment was suggested to me by property owner Curtis Casciano and also by an old friend who told me about dormant oil years ago for treating fruit trees before their buds open in the spring. Dormant oil is miscible with water and costs less than one dollar per ounce. It is environmentally safe and works by smothering small pests by coating them with this extremely fine oil.

I mixed 1-tablespoon per gallon of water in my (hand pressurized) pump sprayer and simply sprayed the hemlocks. My pump sprayer will spray up to about 10-feet high, so any adelgids above that height will continue to thrive. But, I did observe that the wooly nests seem to start at the bottom of the trees so spraying lower branches (as high as the spray reaches) probably will save the larger trees unless they are already infected above the spray height limit. This is a time-consuming operation that took me about six hours to complete, but since it was an opportunity to walk on virtually my entire 5-acres it was worth the effort to explore the grounds. At a minimum, this should be done in spring and fall.

## Random Issues, Complaints and Requests

Speeding: This is still an ongoing problem. We have had two complaints from residents of SR about other residents driving too fast on our gravel roads.

Security: No security issues have been brought up recently.

Garbage: It has been reported that we have a large male bear running around SR. Residents seem to be doing a pretty good job of keeping the garbage shed a "no bear" zone.

Recycle: Did you know that there is a dumpster for cardboard recycling behind the Walland post office? I still see a lot of cardboard boxes in the trash building (including ones that aren't broken down....!), and maybe people just can't be bothered to take them down the road, but if people would recycle it would be a good thing for the planet and it would reduce the amount of garbage we have to pay to get hauled away.....? And the signs that say do not enter are for cars, not people, the dumpster can be used by everybody.







## Greetings From The Duck Inn

There are a few of you out there who make regular contributions to the Wildlife Fund. Your generosity is appreciated. The cost of grain, like everything else has gone up. The fund is down to \$40.00 which won't last a long time. I will be asking for donations at the annual meeting.



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, Walland, TN 37886 or drop in the Saddle Ridge black internal mailbox at the kiosk.

## Resident Services

Starting with this issue the Rambler will list those services that are offered by Saddle Ridge homeowners. Please submit a brief description of services that you have to offer such as electrical, handyman, etc. to Melba Harmon at [melba.harmon@gmail.com](mailto:melba.harmon@gmail.com). Notices are subject to space limitations. There is no charge to SR property/homeowners.

- Electrical, plumbing & Heating & A/C work. Licensed and insured. Contact Darin Suggs at 982-8466 (evenings) or 804-6449 (cell) or [darinsuggs@turbousa.com](mailto:darinsuggs@turbousa.com).
- Mowing and light landscaping services. Contact Tim Williams at 982-5290
- Alex Wyss is offering "tree felling" services. Contact Alex at 977-1533.
- General electrical work. Contact Bob Hood at 681-7623.
- The Barn Event Center of the Smokies is a full-service event center for parties, business meetings, weddings, etc. Offsite catering is offered as well. Contact Richard or Debbie Way at 448-9378 or [www.barneventcenterofthesmokies.com](http://www.barneventcenterofthesmokies.com).



### Board Members

Jim Harmon, President	(983-7459)	Barb Clinansmith	(981-3990)
Nancy Cain, Vice President	(984-7250)	Bob Hood	(681-7623)
Kerry Blackwood, Treasurer	(681-7104)	Jim Tedford	(670-1304)
Judy Pearson, Secretary	(982-5729)	Alex Wyss	(977-1533)

Note that Shannon Tipton has notified the Board of her resignation effective immediately. Due to the demands of her job as a realtor she has been unable to be as active with the Board as she had planned. Shannon's position is temporarily open and an appointment to fill that position will be made by the Board as prescribed in the By-Laws.



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