
The
Ridge Rambler



SADDLE RIDGE



President's Message

Hello to all and welcome to almost spring, another beautiful season to live in our neighborhood!

This has been a very busy season for the Board. I wish that all of you could see how well this group of people work together, and how dedicated each member is to doing the very best work and making the very best decisions for Saddle Ridge.

One big issue that we've spent a lot of time on is regarding the tractor that we own as a community. Many of you know that the tractor was damaged in October 2021 and has been unusable ever since. Supply chain issues, a very backed-up repair shop, and the cost of the repair all played a part in the length of time it has been out of commission. We have worked with our insurance company, another lengthy process, but thanks especially to our treasurer Sally Whelan, have been able to get a portion of the cost of repair paid by Nationwide. Equipment chair Keith Shuster has also met with the insurance company, along with working with the repair shop, ordering parts, and doing the legwork in keeping the whole process moving forward. The final decision has been made by the board to have the tractor repaired and continue to own and use it for roadwork and other suitable projects to benefit the community. We hope it will be available for that purpose by early June.

In working with our insurance company, we learned a lot about liability and other factors involved with owning a tractor that is being driven and used by volunteers. For that reason, we will enforce the following rules for using the tractor in the future:

The tractor will be used for Saddle Ridge work only. It will not be loaned to residents for personal use. This rule was actually adopted a number of years ago, but was apparently forgotten. It is now reinstated and will be enforced.

All members of the community who are willing to volunteer to drive the tractor for Saddle Ridge roadwork, mowing, or other uses will be trained in both the safe use of the tractor and the best methods for grading or repairing the roads. Lamar Stumpf will conduct the training and certify our volunteers. We are very grateful to our volunteers who in the past have been such a great help to all of us in maintaining our roads, and we are looking forward to having them back. This training will help insure their safety as they work for our benefit.

Volunteer drivers will be asked to sign a release indicating that they have been trained and will follow all safety rules while using the tractor.

The tractor will be parked in the barn at all times when not in use and will need to be checked out by Equipment Chair Keith Shuster.

Road work must be approved by Road Chair Larry Clapp.

A log will be kept of the time the tractor is used and also the fuel use.

I think we can all agree that these simple rules will keep both our tractor and our valuable volunteers safe. I am grateful to the board for the many hours they have spent on this issue and

so many others.

I hope that everyone had a wonderful holiday season. Keep reading this newsletter to learn more about upcoming events, including our reinstated Ladies' Potluck. I look forward to seeing you at both of these events, and out in the neighborhood walking as the weather warms up and the days get longer. Happy Spring to everyone!

—Janet Kolarik, President

Ladies Potluck

It's time for great food, yummy for the tummy, and good fellowship for the ladies of Saddle Ridge. We're trying to re-establish our Pot Luck Supper which was planned to help with cabin fever due to cold weather long ago - Ha! Ha! ?! It was almost 75 degrees Wednesday. Maybe we need a new name.

Anyway March 9 is the date, 6 pm is the time and Judy Pearson is the hostess. We just need you to notify Beth Koella or Judy Pearson that you are attending. Each of us brings a dish – your choice – and if you would like your favorite wine or drink. Tea and lemonade will be provided. As most of you know the Pearson's have limited parking so carpooling or having your husband drop you off would help. We will make sure you get home. We have always had a great time with as many as 22 showing up. Just let us know if you will be attending. Call or email Beth 705-0455 / bethkoella@gmail.com or Judy 982-5729 / jrpearson1942@att.net

—Judy Pearson

—Beth Koella, Chair of Events Committee

Road Report

Road-side trimming is finished! Next year it should be a lot easier, faster, and cheaper.

Road glue follow-up. The fixative I mentioned last quarter turned out to be prohibitively expensive, \$13,000-20,000 per mile, depending on how much we bought at once. (Their primary customers are mining operations, who are not, shall we say, as budget-constrained as we are.) So we won't be doing that. I'm bummed. I had high hopes for that stuff.

Waters End is getting a heckuva beating, due to the construction equipment and personnel travelling it daily to Gobbler Ridge and back. Lamar, our road contractor, is doing what he can to maintain the road, especially the "Hood Hill" area, but it's an uphill battle. He can regrade that hill, and it's in bad shape by the end of the day, and you can't tell he did anything by the end of the week. I apologize for the inconvenience, and please use caution on that road. See also Judy Pearson's article below about how best to drive to protect against the washboarding that occurs on our roads in Saddle Ridge.

As usual, let me know if you have any road problems or requests. Text, email, or call. 813-765-5537, larry@theclapp.org.

— Larry Clapp, Chair of Roads Committee

Treasurer's Report

Saddle Ridge Property Owners Association

Budget Variance Analysis

	<u>01/31/23</u>	<u>7 Months YTD</u>	<u>F/Y 2023 BUDGET</u>	<u>OVER/UNDER</u>
Operating Inflows				
SRPOA Assessments				
Current	\$2,100	\$84,669	\$85,200	\$531
In Arrears	0	839		-839
In Advance	0	0		0
Other - Road Fees		1,500		-1,500
Other - Insurance	10,130	10,130		-10,130
Firewise Award		0	4,548	4,548
Total Operating Inflows	<u>\$12,230</u>	<u>\$97,138</u>	<u>\$89,748</u>	<u>-\$7,390</u>
Operating Outflows				
Road Committee				
Road Maintenance	7,918	36,164	51,500	15,336
Gate Operations	61	2,776	1,000	-1,776
Special Projects		0	7,500	7,500
Environment Committee		0		0
Garbage Operations	750	4,500	10,000	5,500
Lawn Mowing		1,550	2,000	450
Special Projects		0	2,000	2,000
Equipment Committee		0		0
Equipment: Fuel and Maintenance		64	10,000	9,936
Purchases		0	3,500	3,500
Events Committee		0		0
Annual Meeting		200	300	100
Other Group Activities		106	300	194
Firewise Expenditures		0	4,548	4,548
Other Non-Committee Outflows		0		0
Legal	50	513	5,000	4,487
Telephone	112	787	1,400	613
Electricity	90	618	1,000	382
Accounting and Reporting		137	500	363
Miscellaneous		217	500	283
Insurance	1,419	1,664	1,650	-14
Property Taxes		397	450	53
Total Operating Outflows	<u>10,399</u>	<u>49,692</u>	<u>103,148</u>	<u>53,456</u>
Net Surplus (Deficit)	<u>\$1,831</u>	<u>\$47,446</u>	<u>-\$13,400</u>	<u>-\$60,846</u>
			<u>7/1/22</u>	<u>01/31/23</u>
Cash	-	-	\$36,612	\$84,061
Certificates of Deposit	-	-	\$32,585	\$32,589
Total Cash Holdings	-	-	<u>\$69,197</u>	<u>\$116,650</u>

— Sally Whelan, Treasurer

Firewise Report

The Saddle Ridge Property Owners Association received a \$4,547 grant from the Tennessee Department of Agriculture's Division of Forestry to support hazard mitigation for wildfires. As you probably know, Saddle Ridge has been designated a Firewise Community for a number of years. The resources we've received over the years have provided for things like signage, purchase of equipment, and payments to contractors to help with removal of brush.

Firewise USA has developed a lot of useful educational materials to help community members reduce the risk of fire. [Click here](#) to see a 13 minute video that provides helpful information on how to protect your home from wildfire.

If you would like more information on how to protect your home from wildfire damage, please contact Beth Rushing, Saddle Ridge's Firewise Coordinator, at beth.rushing@gmail.com.

Fire Safety Tip:

Like many of you, we have a number of rechargeable lithium ion batteries in our household for power tools, bicycles, and such. I'm grateful for their convenience and flexibility. However, rechargeable batteries can be associated with fire risk.

There are two important considerations that can mitigate the hazard from these rechargeable batteries: the quality of the battery and the recharging process. For battery quality, look for the UL certification for the rechargeable batteries you use. Some rechargeable batteries do not have the UL certification, and thus may put you at greater risk for fire. When you recharge your batteries, make sure to use the recharging devices that are designed for the particular battery you are charging. Let the battery cool down before putting it on the charger, and remove the battery from the charger before it reaches its full charge.

— Beth Rushing

Don't Like Driving on Washboard Roads? Then Slow Down!

by Judy Pearson



After a recent Board meeting that included a discussion about the conditions of our roads and severe washboarding – both of which rattle our bones - Larry Clapp and I decided to do some research. We discovered that almost all the complaints about dirt roads involve moderate to severe washboarding, which reduces control of our vehicles.

Researchers have established that lack of moisture, driving habits, and gravel graduation are the three main causes of washboarding. Unlike lack of moisture and gravel graduation, we all have control over own driving habits. Washboarding happens when we drive in a hurry -- accelerating hard, driving fast, and applying our brakes too firmly.

Physicists have learned that any bed of dirt or sand “even a very smooth one” has minuscule irregularities that jog a rolling wheel. A computer simulation showed that every time a wheel hits a bump, it pushes dirt forward enlarging any irregularity. Then as the wheel passes over the top of the bump, the force of its descent pushes dirt forwards into the next bump. Continued repetition of this action creates the washboarding. Even wheels on a train can develop a washboard on train rails. This leads to a sound called “roaring rails”. The rails have to be ground down periodically to eliminate the noise.

Researchers at St. Joseph’s University in Philadelphia found that washboarding can be eliminated entirely on gravel roads only by driving consistently at five miles per hour or less. Now I can imagine you saying, “Judy, you are crazy! I am not slowing down to five miles per hour!” But what if we kept our speed down to the posted speed limit of twenty miles per hour? A steadier slow speed would let us help Lamar and the road crews keep the washboarding down. If we all drove slower, the washboarding would slowly smooth out and be kept to a manageable level with the periodic help of a scraper.

Keith Shuster shared some good advice for keeping a slow steady speed on the hills at our recent Board Meeting. He related that, when he drives on both up and down on hilly stretches of our roads, he shifts from automatic transmission vehicles to second gear manually. By doing this, he is able to maintain a constant speed with less breaking on the downhill and even power on the uphills that alleviates the need to gun the engine to get up the hill. Driving this way helps him drive under 20 mph and at a more constant speed. It also helps save his brakes by letting the engine do the work of fighting acceleration when driving downhill.

A slower speed would keep all of us safer at intersections and on curves and maybe just maybe driving in Saddle Ridge on our dirt roads wouldn’t rattle our bones so much!

Saddle Ridge Trash Barn Rules

Allowed

Only household trash that is bagged and tied. Please place in the back of the trash barn where the floor is painted gray.

Not Allowed in Trash

- Construction waste
- Yard waste
- Large batteries bigger than size D
- Wet paint (even if contained)
- Motor oil
- Household oil-based liquids
- Large electronics or TVs
- Medical waste
- Tires

Recycling:

GLASS IS NO LONGER ALLOWED in recycling

Please place bagged recycling in trash bins at the front of the shed. Plastics, aluminum, cardboard, paper, and tin are all accepted. Make sure all cardboard is collapsed.

PLEASE REMEMBER THE TRASH BARN IS CLOSED UNTIL 1PM ON MONDAYS FOR CLEANING

SR Facebook Group

The Saddle Ridge members [Facebook group page](#) continues to be a great source for information within our community. We regularly post messages, alerts, concerns, and needs to this page. Living in this rural community, we don't often see each other, so the Facebook page is a way to communicate timely news such as power outages, fire alerts, wildlife sightings, events coming up, lost pets, or even suspicious traffic.

Contact Michael Gass at cmichaelgass@gmail.com, to be added to the group. Please remember, this page is strictly for people who own property in Saddle Ridge.

Contact your SRPOA Board

President: Janet Kolarik 865-805-0348

Vice President:

Treasurer: Sally Whelan 508-847-9140

Secretary: Betsy Smith 615-631-1173

Board Members:

Michael Gass 253-651-9943 Communications Committee

Joan Jackson 803-257-2649 Environmental Committee

Judy Pearson 865-982-5729 Architectural Committee

Larry Clapp 813-765-5537 Roads Committee

Beth Koella 865-705-0455 Events/Hospitality Committee

Keith Shuster 609-320-3983 Equipment Committee



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