Saddle Ridge Property Owners' Association



THE RIDGE RAMBLER

Volume 14, Issue 2

Spring, 2007



Spring is Finally Here!

From the Editor-Melba Harmon



What a dirty trick Mother Nature played on us this year! The flowers were blooming and the trees were leafing out before the hard freeze hit. To top it off the spring fire season has been particularly bad this year. This issue of The Rambler has several articles on the dangers we face from wildfires and our efforts to become a Firewise Community. There are also articles addressing items of common interest such as Internet access, emergency egress and septic tank maintenance. Please let us know how we are doing and what you might like to see in upcoming issues. My new e-mail address is melba.harmon@gmail.com.

The next deadline for submission of articles and other news items will be June 29, 2007. The Summer issue will be published following the Annual Meeting.

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Wildfires

We live in a forest. Our homes, our families and our dearest possessions are all here with us. The threat of fire is here with us too. We cannot eliminate that threat, but we can take action to mitigate the threat. That is what the Firewise program is all about.

Firewise is a program that was developed to help homeowners like us make simple changes to our property and our community that would lessen the threat posed by wildfires. During the Spring fire season this year in Blount and Sevier counties, 34 separate wildfires burned 1241 acres and 8 houses at a loss of \$1.400,000 And we still have the remainder of this season plus Summer and Fall to go.

We have already started on our Firewise program. Working with the Tennessee Department of Forestry (TDF) and the Blount Country Fire Protection District, our committee has been educated on the program and has begun to assess some of the homes in Saddle Ridge as well as our community infrastructure—roads, access, water, etc. We are now ready to expand outward and help any homeowner that wishes to participate in the assessment of his or her home and property. The steps are simple. First each and every homeowner will be contacted to see if they are interested. Some people will not be interested and this is their prerogative. For those that are interested, a team of two or three Committee members will come to the home, examine the exterior of the home and the surrounding property and will complete an



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President's Message—Phil Spampinato

I'd like to remind everyone that the Annual Property Owners Meeting is scheduled for July 21; please mark your calendars. We'll be presenting a number of important issues of interest to the community, as well as the annual financial report. In addition, elections will be held to fill the space for several vacating Board seats. This will be an opportunity for "old" and "new" POs to consider "throwing your hats into the ring." The Board, which consists of nine members, will be in need of "new blood" to bring fresh ideas for the benefit of SR, and to complete some of the ongoing projects.

On behalf of the Board Of Directors, we are looking forward to the biggest turnout yet so plan to attend and meet your neighbors and enjoy a potluck dinner on July 21, place and time to be announced.

Wildfires—continued

(Continued from page 1)

assessment form that is provided by TDF. The completed form will then be used to make specific recommendations to the homeowner regarding minimizing risk. There is no obligation on the part of the homeowner to implement any of the recommendations. There is no cost to the homeowner for this assessment. Examples of some of the improvements are clearing ground fuel (leaves, bushes, wood piles, etc.) away from the house, cleaning gutters of leaves and/or installing gutter guards, attaching hoses to all outside water faucets, removing highly combustible bushes and trees from close to the home.

We hope to contact all homeowners and complete all approved assessments as well as the community assessment by June 30. Following that a formalized Community Wildfire Protection Plan will be written that will summarize the results of our assessments and our recommended solutions. This plan will be submitted to the TDF as part of an application to become a State Certified Firewise Community.

Obviously this is a major effort and commitment. However, we do believe that the benefits justify the effort. First and foremost, we will be safer and more protected from fire than we are today. We also believe that everyone will benefit in improved property values and perhaps in lower insurance premiums. In addition we will have access to some modest grant funds through the TDF to help defray some of the community-wide costs of improvement. For example, we do expect reimbursement for the costs of the Dry Hydrant (described later in this newsletter).

We will continue to report of our progress and hope that most if not all homeowners will support this program.

Emergency Egress



COMMITTEE ACTIVITIES

Committee Chairs:

Architectural Review Committee
Beautification Committee
Communications Committee
Firewise Committee

Road Committee
Welcome Committee

- Phil Spampinato (675-7997) rhd@tds.net

- Martha Frink (984-4873) marthafrink@peoplepc.com

- Jim Tedford (670-1304) jtedford@alphadogmarketing.com

- Jim Harmon)983-7459) jimkharmon@gmail.com- Bob Hood (681-7623) winterhawk6210@yahoo.com

- Barb Clinansmith (981-3990) bclinansmith@juno.com

Architectural Review Committee

The committee presented a revised check list for use when a perspective home owner presents their architectural plans for approval. Input was given and the Committee will continue work on the list.

New Home Construction Letter: The SRPOA wishes to remind property owners who are planning to start construction, that the following list should be reviewed with their contractors:

- Construction is to be completed within one year,
- Fuel storage tanks should be buried per Firewise guidelines,
- Trash containers must be animal-proof,
- Driveway width should be 14-ft (min.) plus 16-inch culverts,
- Adequate turnaround space should be planned for fire trucks (per Firewise),
- A portable toilet facility must be on site during construction,
- · Observe the speed limit in SR,
- Dispose of trash that is generated during construction, responsibly (not in the garbage building), and
- At present, contractor "burn permits" are not being issued by the Tennessee Wildlife Resources Agency for burning in Saddle Ridge.

Beautification Committee

The Saddle Ridge community clean-up of East Millers Cove Road was held in early February—25 bags of trash were collected and disposed of.

Please plan to participate in the upcoming Saddle Ridge Work day on May 12. Meet at 8:30AM at the mail Kiosk. We will be working primarily around the gate and lake area. Bring shovels for mulch & planting plants, paint brushes for sealing the Kiosk, clippers and chain saws for cutting the invasive Autumn Olive, mowers for trimming around existing flower beds & lake area, and weed eaters for general trimming. Call Martha Frink @ 984-4873 with any questions.

Communications Committee

The Communications Committee is working on setting up a website for Saddle Ridge property owners. We hope to have a first draft ready for the Board to consider at its June meeting and would like to go "live" by mid-Summer. If you have expertise and an interest in working on the site, please contact Jim Tedford (670-2790 or jtedford@alphadogmktg.com). It is our desire to put up a web site that will enhance communications between the SRPOA Board and all property owners and will enable members of our community to keep in touch. We have property owners who live all over the country...and even those who live in Saddle Ridge may not bump into one another on a regular basis!



COMMITTEE ACTIVITIES — continued

Firewise Committee

As mentioned on the front page of this issue of the Rambler, Saddle Ridge has gotten fully involved with the pursuit of becoming a Firewise Community. Kathy Wilbanks did us a wonderful service by initiating this program and getting the initial organization going, accomplishing three of the seven steps required prior to turning the chair over to Jim Harmon. Recently, a Dry Hydrant was installed at the lower lake and an emergency egress pathway was cleared at the end of Sky Top Drive (see related articles for details). We are currently in the preparation stage for assessment and evaluation of the community – step 4. This is the largest single area of effort and involves a home assessment for all property owners that are interested and an overall community infrastructure assessment. Following that a formal community plan will be formulated and sent to the State for certification. We also plan to apply to the State for a Hazard Mitigation Grant that will be used to offset some of our costs, including the Dry Hydrant, of becoming a Firewise Community.

We encourage everyone to support this program and help us become a more fire-safe community. Please contact Jim Harmon for any additional details or if you are interested in joining the committee.

Road Committee

As most homeowners are aware, we had a serious problem on Grouse Top road this past February. At the same time that winter frost within the road was thawing, multiple, heavy construction trucks tried to go up Grouse Top to two separate construction sites. The result was an impassable road to anything other than a committed 4WD truck. Within 2 days 12 loads of gravel and a cessation of construction traffic fixed the problem.

After lengthy discussion the Board took the following action to try to manage any future damage to any/all of our roads:

- SRPOA will charge a non-refundable road impact fee of \$500 to future home owners and to current home owners who decide to have any major home repair, remodeling or additions that would require heavy construction equipment.
- Heavy construction equipment traffic will be prohibited during those periods when the roads are
 particularly vulnerable to damage. Note that we anticipate there will be muddy and mushy roads
 whenever we have a thawing of frozen roads as each winter is winding down. That is when we
 must keep heavy vehicles off our roads.
- The cost of any excessive and unreasonable damage done to the roads by heavy construction equipment will be charged back to the responsible contractor.
- The Board will continue to examine other possible actions that might help the situation.

Welcome Committee

Hugh Pearson presented a large copy of the revised Saddle Ridge map. This map shows more detail and is more suitable to be given to emergency services.

Mr. Pearson also presented a revised map for the Welcome Book showing house locations and a list tying these locations with homeowner names.



Care And Feeding Of Your Septic Tank

Although everyone in Saddle Ridge has a septic system, I suspect that not everyone fully understands how they work and how to care for them. For my own benefit as well for those of you that might be interested, I recently did some Internet searches to see what I could find. Here are some of the highlights — Google 'Septic Systems' for more detail.

Standard septic tank systems consist of two parts: an underground tank and a set of perforated pipes in a leach field. The septic tank itself is usually made of concrete, and typically holds 1000 gallons. Household wastes flow into the tank, where anaerobic bacteria break them down into simpler chemical compounds. Heavier solids drop to the bottom of the tank as sludge; lighter solids float to the surface as scum. Everything else flows out through a pipe into the perforated pipes in the leach field, an area frequently filled with 1-inch (25 mm) gravel. The liquid flows out through the perforations into the gravel area, and from there out into the un-disturbed surrounding soil.

Every few years you need to have the septic tank "pumped," which removes all the scum, liquid and sludge. If you delay pumping the septic tank too long, the sludge level may build up so much that sludge particles flow out into the leach field and clog the pores of the undisturbed soil. When this happens the soil can no longer carry liquid away, and you begin to experience moist ground, unpleasant odors and drains in the house that no longer work. Then rather than pumping the tank for about \$150-\$200, you will need the drain field replaced for many thousands of dollars.

Do's and Don'ts:

Don't Overload the Septic Tank and Drain field

- · Check faucets and toilets for leaks; make repairs if necessary.
- · Use less water install aerators on faucets and flow reducer nozzles on showers
- Reduce water levels for small loads of laundry.
- Wait until the dishwasher is full to run it.
- Use a displacer to reduce the amount of water needed to flush the toilet.

Take care with what is introduced to the Septic System

- Never flush cat litter, disposable diapers, sanitary napkins, tampons, paper towels, facial tissues, coffee grounds, or cigarette butts and filters.
- A garbage disposal can double the amount of solids added to a septic tank. If you do have one, use it carefully and choose a top-line disposal that grinds food into tiny particles that are easier for a system to digest
- · Grease can clog the septic drain field, making it impossible for soil to absorb liquids.
- Varnish, paint thinners, motor oils, gasoline and other similar chemicals can ruin your system and are a hazard to groundwater. Dispose of them properly.

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Miscellaneous

- Tree Care: SR Property owner Curtis Casciano is a professional arborist in Knoxville and would be happy to advise SR property owners regarding native trees, landscaping, and the hemlock wooly adelgid problem. He may be reached at curtis_tree@yahoo.com.
- Comments about those wishing to board horses, or otherwise use the barn area should be informed that that area is not "common" property. It belongs to DCA and they should be contacted directly.
- Saddle Ridge Statistics: We believe there were originally 220 lots in SR. We currently have 58 homes in SR (at least one still under construction). There are 112 lots privately owned with 17 owners who own more than one lot
- The Legal/Insurance Committee has been eliminated as the purpose of this committee has been fulfilled.
- A light at the garbage shed has been discussed in the past. Bob Hood has agreed to install a motion detector light inside the building where people need it the most.
- Please note that the phone number for Jim and Melba Harmon is listed incorrectly in the Welcome Book. The correct phone number is 865-973-7459.

Care And Feeding Of Your Septic Tank—continued

(Continued from page 5)

 Using too much soap or detergent can cause problems with the septic system. If there are lots of suds in your laundry tub when the washer discharges, cut back on the amount of detergent for the next similar load.

Perform Regular Maintenance

- Solids must eventually be pumped from the tank. Many experts advise a family of four with a 1,000 gallon septic tank to have the tank pumped after 3-5 years of full time use. Other experts say you can go much longer between pumping operations.
- Many people use an additive such as Ridex to enhance the bacterial action. Others suggest pouring a quart of buttermilk down the drain monthly. The "experts" are mixed on the effectiveness of these actions.

King Septic has been used by several of the Saddle Ridge residents to pump their tanks.

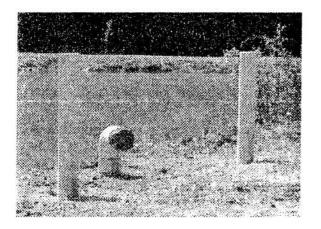


Milestones

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

- Patsy Suggs has been ill and needs to be included in our thoughts and prayers.
- Goodybye John and Kathy Wilbanks, Part II. John and Kathy are really leaving us this time.
- Welcome new SR homeowners and property owners, Bill and Pamela Harriman, Michael and Janet Kolerik, John and Joyce McJenkin, Thomas and Janice Swenarton, Pravin and Sabrina Vazirani, Ken and Cheryl LaValley and Bob and Sally Spista.
- Condolences to Camille Spampinato on the recent loss of her sister, Jean Liebertz.

Dry Hydrant



A completed component of our Firewise program is the installation of a Dry Hydrant at the lake, seen above. This provides the Fire Department to draw water out of the lake as necessary for use in fighting fires. Thanks go to our Road Committee of Bob Hood, Jim Clinansmith and Bob Frink for their hard work

Blount County Fire Protection District Subscription

The Blount County Fire Protection District is the organization that provides fire fighting services to the entire county, outside city limits. They have seven stations with 24 trucks stationed around the county, and are manned by 15 full time and 40 part time/volunteer firefighters.

This is a non profit, public Utility District that is practically fully funded by subscription. The annual subscription fee for a home is \$110.

We strongly recommend that all Saddle Ridge homeowners subscribe to this organization. Although they will fight any home fire in the county, if that homeowner has not subscribed to the service, the cost of fighting the fire will be billed to the homeowner. You may contact any of the Board members or the Fire District directly with any questions.



Opinion Section



his 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 <u>melba.harmon@gmail.com</u> no later than 6/29/07.

Garbage

We are still having problems with homeowners dropping off inappropriate items at the garbage building. Homeowners are being warned that we could lose our garbage pickup if we continue to place improper trash items at the garbage shed. If this happens then each of us would have to carry our trash to the dump.

Come on folks—how hard can this be???? ALL GARBAGE AND ANY OTHER TRASH MUST BE BAGGED AND TIED. CARDBOARD BOXES MUST BE BROKEN DOWN. MISCELLANEOUS JUNK CANNOT JUST BE TOSSED INTO THE SHED FOR "SOMEONE ELSE" TO TALK CARE OF! We are the "someone else"! Please help with this.

Also with an increase in homeowners we are out-growing our shed. The Board is investigating the cost for a second pick-up day.

Cell Phone Service in Saddle Ridge

"Which cell phone service provider gives the best coverage in Saddle Ridge?" This is a question that is often asked, but that doesn't have a simple answer. The three providers that we are aware of that do have some coverage (depending upon you location and elevation) are Cellular One, Verizon and Sprint. Our advice: try before you buy! Your neighbors can help (if you ask) by bringing their cell phone to your home and seeing how many "bars" they have.

E-Mail Addresses

Property Owners—help us be more effective with our communications—give us your email address.

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.



Protecting Water Quality

From the cascading falls near the gate to quiet streams in the hollers, flowing waters are some of the more attractive features of our Saddle Ridge community. Unfortunately, muddy waters from sedimentation is not only unattractive but sediments and other pollutants that enter these streams from various land uses harms aquatic life. It's important that we protect our water quality, not only in Saddle Ridge, but also because these streams flow downstream into Reed Creek and the Little River, which remain some of the best streams in Tennessee for their diversity of fish and other aquatic life. Recently, the Little River Watershed Association and TVA have approached Saddle Ridge seeking our participation in watershed protection. Saddle Ridge residents interested in learning more about this opportunity and what we can do to improve and protect our water quality should contact Martha Frink (marthafrink@peoplepc.com) or Alex Wyss (wagwater@peoplepc.com).

Financial Report

SRPOA has spent approximately \$40,000 through April showing our budget is on target. New dues have been established to start charging in the next fiscal year, 2007 -2008.

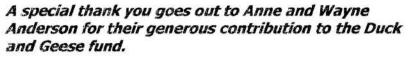
A yearly audit is needed as required by SR by-laws. Treasurer Rob Carroll advised that it needs to be done by an independent auditor. A search will be initiated and the audit scheduled.

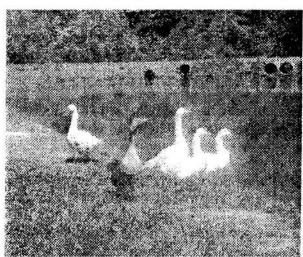
Greetings From The Duck Inn

This message is brought to you by our waddling roving reporter "Sam the Duck" as told to Melba Harmon.

My fellow feathered friends and I enjoy your company and especially the treats you bring us such as lettuce and soft bread. Some nice people bring us corn and grain every day of the week so we will not go hungry. Please do not leave apple cores, vegetables and other garbage because it attracts predators. We truly are "sitting ducks" out here. Thank you from all of us. Sam.

P.S. We have 4 new baby geese and approximately 10 new baby ducks in the pond.





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. If you have questions or suggestions, please contact Melba at 865-983-7459 or e-mail: melba.harmon@gmail.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)

Internet Options in Saddle Ridge

This is a subject that has been discussed and agonized over by those of us that rely on Internet access for email, work, research and recreation, not to mention shopping. Recently we (Jim & Melba Harmon) investigated Internet options and thought others might be interested in our findings:

Cable — Cable TV and Internet (Comcast) is currently installed and available only partway up East Millers Cove Road. We don't know of any plans to extend that service.

DSL – Nothing new. The phone lines for Saddle Ridge are DSL capable up to the gate, but another piece of equipment is required at the gate to be able to extend DSL on up to our homes. That equipment is expensive – estimated to be about \$40,000 - and we have not been able to get any additional information from Bell South/AT&T on when or even whether they will install the additional equipment. We believe that this option will become available sometime in the future, but are not sure when. Everyone in Saddle Ridge is encouraged to call and/or write to express our strong interest in DSL. When available, this will clearly be the preferred option for both cost and speed.

Satellite Service – Several residents are currently using HughesNet (formerly DirectWay). Basic service is about \$450 w/tax (after \$100 rebate) up front and \$60/month for a 15 month contract. The speed is not as fast as Cable or DSL, but is still good (and the best you will get up here).

Satellite Service – Wild Blue is the only other Satellite Internet service available. Their cost is somewhat less – About \$340 w/tax up front and \$50/month for an 18 month contract. The speed is slightly less than HughesNet but still in the good range.

Cell Phone Broadband Service – Several of the Cell Phone providers (Verizon, Sprint, Cingular, others?) offer Broadband Service. We did try the Verizon service, but decided against it. The speed was just OK, had intermittent stoppages, and Verizon required a 24 month contract at \$60/month plus all of the FCC charges. The broadband card was about \$110 after the rebate. We were able to return the card and revoke the service within a 15 day trial window.

Dial Up — I assume there is no need to go into detail on this option. A modem is required, the ISP service will cost \$10 to \$20/month and the speed is agonizingly slow.

These choices all have their good and bad points. We decided to go with HughesNet. We like the speed and tolerate the cost. Ledbetter Electronics in Maryville did a good job of sales and installation. Hope this helps.