



Editor's Musings:

August is almost over which means only a few more weeks of summer misery. I have endured all of the bugs and poisonous snakes that I care to for one year.

I have just experienced my second anniversary as a full-time resident of Saddle Ridge. My city friends still think that I joined a cult and was brainwashed into living out here in the "boonies". They can think what they like because I know that I am in good company.

As I write this note I have been trying to think of something funny to put in the Rambler. This is difficult because I am still sad because we lost Liz Hood, one of SR's finest residents recently. Those of us who knew Liz miss her humor and inimitable spirit. I can't drive past her house without picturing her standing outside with a smile on her face no matter what she was doing. I learned a lot about the character of Saddle Ridge residents, past and present, during Liz's illness. Everyone rallied around Bob and will continue to do so. Many neighbors dropped whatever they were doing to drive to Knoxville and visit with Liz. We could have had a mini-property owners' meeting at the hospital. In many ways I am still a city girl and some days I have questioned whether or not I was meant to live in Saddle Ridge. The answer is a resounding "yes". I feel this is my home and I do not want to be anywhere else. We take care of our own in Saddle Ridge.

Saddle Ridge also lost its founder, Jack Davis a few months ago. While I did not personally know Jack I felt that I knew him after Nancy Cain eloquently spoke about him at our annual meeting.

New Saddle Ridge Property Owner: SRPOA



Your Saddle Ridge Property Owner's Association is now the proud owner of Lots 20 & 21 (a little over 10 acres) in Section 2 of Saddle Ridge. These lots are located on Oakwood Road, opposite and just beyond Fox Trail. We bought this property to accomplish several goals. First, we now are able to take legal action as necessary to collect delinquent Association fees, and if and when the "barn" property is no longer available to us for storage of our road equipment, we would be able to build a storage building on our own property. Finally, we will be able to take a stronger stand on adherence to our Codes, Covenants and Restrictions for property owners.

Regarding the terms of purchase, we paid \$68,000 plus closing costs for the property with 50% down and a five year mortgage on the balance.

We believe this is a major step forward for Saddle Ridge by allowing us to maintain the viability of our community and the supporting infrastructure while improving property values.





President's Message

On July 12 we held our Annual Meeting at the Walland Methodist Church meeting room. We had a great turnout and everyone enjoyed the break-fast/brunch that preceded the meeting.

The principal item of business was the election to fill three Board member positions. Alex Wyss and Judy Pearson were elected to their second term. Bill Harriman was elected to his first term.



The remainder of the meeting was dedicated to informational reports on a broad variety of topics. Committee reports follow later in this newsletter. Other items of interest include:

- Several residents complained about the readability of the electronic screen at the gate. The problem will be examined and resolved.
- A survey of regarding opinions on road conditions and the potential for paving at least some of the roads was suggested. The Board will attempt to come up with something suitable.
- Saddle Ridge current statistics: Saddle Ridge has 233 lots – 59 with homes and 1 under construction; 56 lots are owned by DCA with 4 owned separately by Davis family members.
- A discussion on Internet service revealed that Hughes Net is the choice of several SR residents for high speed internet service. Dial-up is the (slow) alternative.
- The Three Sisters development will include road access from East Millers Cove Rd, Loop Rd and Old Walland Highway. Estate tracts will range from 5 to 20 acres and will be very exclusive.
- The Board was asked to revisit the care of our flag at the gate and to place a list of recycling locations at the garbage shed.

Financial Report

The following transactions were reported:

- Closed out SRPOA's checking account and CD's 7469 and 3969 that were at BB&T and deposited the total of \$71,230.61 into a new checking account with Bank East.
- CD 1932 – amount of \$24,410.15 wasn't closed out to avoid a penalty. It matures on 8/27/08.
- Paid \$33,212.02 from the new checking account towards the \$68,000 owed on the purchase of lots 20 and 21 on Oakwood Rd - \$1000.00 had been paid earlier as earnest money.
- Financed the amount left due on the land purchase with payments being \$698.46 a month for 59 months and the remaining amount left to be paid on the 60th month
- CD 1932 will be closed out after 8/27/08 and that amount will be deposited into the SRPOA checking account.
- The Board then will determine a realistic amount to keep in the checking account and the rest will be invested.

Maintenance fees have been collected for fiscal year 2008/2009 in the amount of \$40,250.90 This figure represents 105 property owners.

A detailed list of delinquent accounts is being developed.



Committee Activities—Annual Meeting Reports

Architectural Review Committee

Phil Spampinato reminded everyone that the guidelines are a living document. The committee plans to add items related to fire safety and will present these items to the Board.

Earl Magri has joined the committee. Considering Earl's experience as a builder, he should be of great assistance.

Beautification Committee

On the Saddle Ridge work day, several of our residents came out & worked long & hard digging holes for 7 trees, 3 new rododendrans, hostas, coral bells, & 6 grasses. It appears that the geese have eaten the grasses. Kent Thomas donated & delivered the mulch that has been put around the tree.

A pump has been purchased for use by volunteers for watering trees & flower beds.

Cleaning & sealing of the Kiosk and painting of the Duck Inn are scheduled.

CC&R Task Force

This is a new group that has been formed to try to improve our Codes, Covenants and Restrictions (CC&R's). Kerry Blackwood and Melba Harmon will be working together to try to find a way to revise our CC&R's in such a way that would enhance our property values but not unduly restrict or impose upon our homeowners.

Communications Committee

Web Site – Jim Tedford informed everyone that Mel Johnson is working to complete the site. Anyone who has ideas, thoughts or photos should pass them on to Jim via e-mail. Mel has already put up a test site and is negotiating with a hosting service to provide the WEB server service.

Melba Harmon has requested that anyone interested in taking over some of the Rambler publishing duties should contact her.

Breaking News: The web site is up: <http://www.saddleridgepoa.com/> Although this is a work-in-progress, this startup looks great. Many, many thanks and all the credit to Mel Johnson. Great job Mel!



Committee Reports — continued

Firewise Committee

Here we are in another drought year! What that means is that in addition to us being careful about our water consumption to conserve our wells, we can expect a worry-some fire season. In another one to two months, the green that we are surrounded with is going to turn to brown. The moisture content of these leaves is already low (due to the drought) and it will get even lower in the months to come. Consequently the danger of wildfire becomes even greater. Do what you can to get this ground fuel away from your homes before the height of the fire season. For ideas and/or help contact Tim and/or Sarah Williams.

Tim recently met with Leon Konz, TN Dept. of Forestry and confirmed that we are well on our way to becoming a certified Firewise community. Remaining tasks include reconvening the Firewise committee, holding a community informational meeting and performing a community-wise assessment. (Individual home assessments will follow certification.) The formal certification is important because it demonstrates our progress and commitment to Firewise practices thereby giving us greater protection against wildfires, and it gives us access to grant funds that can be used to finance relevant purchases such as fire resistant street signs, reduction of fuels along roadways, etc.

We need volunteers to join the Firewise committee! Everyone has a vested interest. Please contact Tim or Sarah Williams (phone: 982-5290; email timwilliams911@msn.com) if you would like to help.

Road Committee

The roads are in pretty good shape especially since we received some much needed rain. The new tile was placed 8/11/08 on Waters End at the lake and is the last big project at this time. The rains have caused the earth to sink in around the new tiles but this is a natural occurrence and will be filled in as soon as possible. The road crew will now concentrate on opening up clogged tiles from the recent storms.

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.



DIRT ROADS - Paul Harvey

What's mainly wrong with society today is that too many Dirt Roads have been paved.

There's not a problem in America today, crime, drugs, education, divorce, delinquency that wouldn't be remedied, if we just had more Dirt Roads, because Dirt Roads give character.

People that live at the end of Dirt Roads learn early on that life is a bumpy ride.

That it can jar you right down to your teeth sometimes, but it's worth it, if at the end is home...a loving spouse, happy kids and a dog.

We wouldn't have near the trouble with our educational system if our kids got their exercise walking a Dirt Road with other kids, from whom they learn how to get along.

There was less crime in our streets before they were paved.

Criminals didn't walk two dusty miles to rob or rape, if they knew they'd be welcomed by 5 barking dogs and a double barrel shotgun.

And there were no drive by shootings.

Our values were better when our roads were worse!

People did not worship their cars more than their kids, and motorists were more courteous, they didn't tailgate by riding the bumper or the guy in front would choke you with dust & bust your windshield with rocks.

Dirt Roads taught patience.

Dirt Roads were environmentally friendly, you didn't hop in your car for a quart of milk you walked to the barn for your milk.

For your mail, you walked to the mail box.

What if it rained and the Dirt Road got washed out? That was the best part, then you stayed home and had some family time, roasted marshmallows and popped popcorn and pony rode on Daddy's shoulders and learned how to make prettier quilts than anybody.

At the end of Dirt Roads, you soon learned that bad words tasted like soap.

Most paved roads lead to trouble, Dirt Roads more likely lead to a fishing creek or a swimming hole.

At the end of a Dirt Road, the only time we even locked our car was in August, because if we didn't some neighbor would fill it with too much zucchini.

At the end of a Dirt Road, there was always extra springtime income, from when city dudes would get stuck, you'd have to hitch up a team and pull them out.

Usually you got a dollar...always you got a new friend...at the end of a Dirt Road!

(Editor's Note: The above was sent in by an SR resident. It offers an interesting perspective.)



Water Conservation – A Good Idea For Everyone

Moderate to severe drought conditions are a fact of life in more than half the nation, according to the U.S. Geological Survey. Many areas face serious regional water shortages because water is being used faster than it can be replenished naturally.

Our Saddle Ridge wells tap into the groundwater, also called the aquifer, which is recharged by precipitation. During prolonged droughts, groundwater levels decrease and our water supply is threatened.

Use Water Wisely

The average home in the U.S. consumes about 69.3 gallons of water per person per day, according to a 1999 survey of 1,200 homes by the American Water Works Association. Nearly 14 percent of that water is wasted. A leaky faucet can waste 20 gallons or more; a leaky toilet can waste hundreds of gallons a day.

Typical Household Water Consumption – No Conservation Measures

| | |
|---------------------------|-----------------------------------|
| Faucet | 3 - 5 gallons per minute |
| Toilet Flush | 5 - 7 gallons |
| Unrestricted Showerhead | 5 - 10 gallons per minute |
| Dishwasher | 15 gallons |
| Bathtub (1/2 full) | 50 gallons |
| Clothes Washer | 50 gallons |
| Shower (10 minutes) | 50 - 100 gallons |
| Running Hose (15 minutes) | 100 gallons |
| Watering Lawn (1 inch) | 660 gallons per 1,000 square feet |

Steps to Conserve Water

Most water conservation techniques are common sense. Never let water run continuously while washing dishes or brushing teeth. Wash only full loads of laundry and dishes. Collect rainwater and use it to water your garden. Other suggestions:

- Repair faucets to eliminate leaks in kitchen and bathrooms.
- Attach aerators to all your taps to reduce water consumption by 25%.
- Install a low-flow showerhead to reduce the amount of water your family uses by 20-30%.
- Repair toilets to eliminate leaks.
- Toilets consume 30% of the household water usage. Replace old toilets with new low volume toilets or install water displacement devices in old toilet tanks to reduce flow.
- When replacing your clothes washer, consider a front loading washer - they use 40% less water than top loading.
- Install a water efficient dishwasher (average six to seven gallons per load).

Use Water Wisely

By using more efficient fixtures, well owners can cut their water use by more than 34 percent, for an average of 45.2 gallons of water per person per day. That's a savings of nearly 9,000 gallons per person per year, or more than 35,000 gallons per year for a family of four! For well owners, efforts to reduce water consumption make sense. If you have a low yielding well (less than 5-10 gallons a minute), you should be especially careful of how much demand you place on the well. Reducing consumption will ensure an adequate water supply.



Wild Hogs

We have wild hogs in Saddle Ridge. This is a problem!

Feral or “wild” hogs generally involve a combination of bloodlines that include Russian or Eurasian Wild Boar (razorbacks) and an assortment of domestic varieties. Feral hogs will eat anything they can find, including deer fawns, and can grow to 450-500 pounds. They are most active at night but can be found during the day loafing in clear-cuts and brushy areas. They require abundant water and spend considerable time near seeps, ponds, and streams.



Hog Problems — Disease

Wild hogs have the potential to spread diseases that affect people, pets and livestock. Currently, the diseases of most concern are trichinosis, leptospirosis, swine brucellosis and pseudo-rabies.

Rooting, Wallowing and Feeding

Feral hogs eat plants, roots, acorns, and earthworms. In pursuit of food they will substantially damage forest land and wildlife food plots, and contribute to soil erosion and stream siltation. Hogs spend a majority of their time in riparian areas near water. Their rooting and wallowing in these areas can completely destroy small communities like ferns and increase siltation that degrades streams and affects all aquatic life.

Predation

Best classed as omnivores, feral hogs eat about anything they find, including sheep and goats. They also eat turkey and quail eggs, and they devour reptiles and amphibians that they uncover. On the other hand, feral hogs have few natural predators.

Competition with Wildlife

Feral hogs compete with native wildlife for food items, especially acorns. They consume roots, berries, fruits, acorns, and other nuts with such efficiency that native species may be left short. Studies have shown that turkeys lay small clutches or failed to nest at all in the year after failed acorn production. Acorns consumed by feral hogs are at the expense of native deer, turkey, and other wildlife.

We will probably have to bring in outside help to try to eliminate this problem—we will provide adequate notice before taking any action.

What's Up in Saddle Ridge?

Welcome new SR homeowners and property owners. Please contact Melba Harmon if you would like to be included in the next Rambler.



A Newcomer's Perspective— from Rose Magri

After over 35 years of owning a Building & Developing Company, and other diversified businesses, we retired and built our dream home on the Gulf Coast in Bay St. Louis, MS. It sat right on the Bay and was wonderful. A late life career change in 1993 opened us up to an exciting new adventure. Since that date we both have had small parts in over 60 movies, TV series and commercials filmed in New Orleans. Things were going great until Aug. 29, 2005 when hurricane Katrina slammed into the Gulf Coast and altered our lives forever. We evacuated to Gatlinburg and sat glued to the TV news channels and watched in horror as New Orleans turned to complete lawlessness after the levees broke. We learned our Bay St. Louis home was gone, but it didn't quite sink in. Earl and I were both in a daze.

New Orleans was in lock down and it was almost 3 weeks before we were allowed to return. We packed as much food as possible, knowing all the grocery stores were closed and headed back. After entering Louisiana the real nightmare began. Most gas stations were closed and the few open allowed only a few gallons. Lines were long and tempers short. The interstate 10 bridge to New Orleans had washed out making a much longer route necessary and a 10 hour trip became 17 hours. Driving without A/C to save gas the heat became unbearable. Thousands jammed the roads trying to get home. Check points had been set up allowing only residents to reenter making the trip even longer. When we finally reached home there were National Guardsmen with assault rifles on each corner and Black Hawk helicopters overhead.

A very large tree had fallen on our New Orleans home and parts of the roof were missing. Electricity had been off for weeks and all the food in the fridge had spoiled. Communications were limited but at least we had electricity. We rolled up our sleeves, cleaned up the mess and Earl temporarily repaired the roof.

We finally got the courage to go to Bay St. Louis. New Orleans was a disaster but Mississippi was another story. A storm surge in excess of 30 feet left a contaminated sludge over the land and it looked like a bombed out war zone. Everything was gone, it was hard to find where our house once stood. Even though we knew it was gone it was devastating to finally see it. After much deliberation we decided not to rebuild.

After 2 years searching East TN for a new home Earl found Sky Top in Saddle Ridge on the Internet and called our realtor. I must admit I was somewhat apprehensive the first time we drove E. Millers Cove Rd., but as soon as the gate to Saddle Ridge opened we knew we were home.

Last November, shortly after our 50th Anniversary we took title to 2120 Sky Top. The tragedy that was Katrina brought us to Saddle Ridge. We love the privacy, beauty and peace of this mountain community.

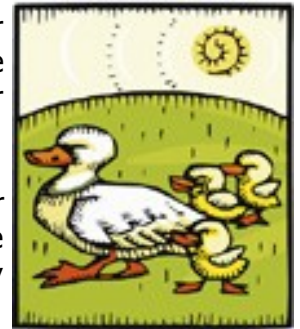
We still grieve for our family members and friends who perished under the strain of Katrina, but we have our lives, our children and we have Saddle Ridge, and when you think about it, that's a lot.



Greetings From The Duck Inn

Thanks to all of you that contributed to the Wildlife Fund at the annual meeting. For those that couldn't make the meeting, contributions are always welcome. Due to the spike in corn prices I am paying nearly \$15 a bag for scratch which is nearly a \$5 per bag increase.

Make checks payable to Melba Harmon with a note designating your contribution for "Wildlife food" to 2047 Dogwood Trail, Walland, TN 37886 or drop in the Saddle Ridge black internal mailbox at the kiosk. Financial support is voluntary. If you enjoy watching the ducks and geese, please consider helping.



As some of you know, I am a certified paralegal and have helped several of our residents with their wills and medical directives, including health-care powers-of-attorney, etc. Since this is a subject that has been brought to mind by recent events, I thought I could provide a service to our residents as well as add to the wildlife fund. Anyone that would like some assistance in creating simple wills, advance directives and/or healthcare powers-of-attorney, please contact me. Any contribution amount is acceptable. Please note that I am not an attorney but I use approved forms prepared by a highly regarded law firm. I can help you with simple wills that do not have irrevocable trusts attached to them—anything else should go to an attorney with estate planning knowledge and experience. - Melba Harmon

Random Issues, Complaints and Requests

Security: We have had complaints from residents about missing newspapers and occasionally a missing package in the Fed-Ex and UPS shed.

Recycle: There is now a notice at the garbage shed about recycling.

Board Members

| | | | |
|---------------------------------|------------|------------------|------------|
| Jim Harmon, President | (983-7459) | Barb Clinansmith | (981-3990) |
| Kerry Blackwood, Vice President | (681-7104) | Bill Harriman | (681-3437) |
| Kerry Blackwood, Treasurer | (681-7104) | Bob Hood | (681-7623) |
| Judy Pearson, Secretary | (982-5729) | Jim Tedford | (670-1304) |
| Sarah Williams | (982-5290) | Alex Wyss | (977-1533) |

Committee Chairs

| | |
|--------------------------------|---|
| Architectural Review Committee | - Phil Spampinato (675-7997) rhd@tds.net |
| Beautification Committee | - Martha Frink (984-4873) marthafrink@peoplepc.com |
| CC&R Task Force | - Melba Harmon (983-7459) melba.harmon@gmail.com |
| Communications Committee | - Jim Tedford (670-1304) jtedford@alphadogmktg.com |
| Firewise Committee | - Tim & Sarah Williams (982-5290) timsbabe1@msn.com |
| Road Committee | - Bob Hood (681-7623) winterhawk6210@yahoo.com |
| Welcome Committee | - Barb Clinansmith (981-3990) bclinansmith@juno.com |

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. 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 darin-suggs@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.

