



POA Meetings and Events:

- Dock Captains, 3 p.m. Monday, July 21, POA Conference Room
- POA Board Meeting, 1:30 p.m. Wednesday, July 23, Yacht Club (irregular date)
- Long Range Planning, 10 a.m. Thursday, July 24, POA Conference Room
- Rec 101, 12:30 p.m. Thursday, July 24, Wellness Center

TELLICO VILLAGE POA Tell-E-Gram

Week Ending July 18, 2014

**Tellico Village Property Owners Association
Board Meeting Agenda
1:30 p.m. Wednesday, July 23, 2014
Tellico Village Yacht Club**

<u>Topics</u>	<u>Purpose/ Outcome</u>	<u>Responsible</u>
	Call to Order	Alan Hart
I. Minutes (June 18, 2014)	Approve	Alan Hart
II. Advisory Committee/Liaison Reports		
• HOA		Tom Greene
• Continuous Improvement	2nd Quarter Report	Mitzi Lan
• Yacht Club	2nd Quarter Report	Andy Fox
• Golf	2nd Quarter Report	Jim West
• Marketing	2nd Quarter Report	John Cherry
• Finance	2nd Quarter Report	Parker Owen/ Billy Ridings
III. Toqua Pavilion	Update	Holly Bryant/ Jeff Gagley
IV. Member Comments		

Credit Card SNAFU

Several Villagers may have seen charges pop up on their credit card account this week that don't ring a bell. The charges are for purchases of golf equipment or rounds of golf at Toqua Golf Club Pro Shop only. These charges are legitimate, but they are understandably confusing.

Late last summer, the company who processes credit card payments for Toqua had a software foul up. Batches of charges were not accepted, even though the customers signed the credit card receipts authorizing the charges. The POA Finance Department discovered this during end-of-year reconciliation of accounts. Long story short...after much wrangling with the processing company, they are now reprocessing those charges at no additional cost to the POA. Unfortunately the credit card processing company couldn't advise the POA exactly when these charges would be reprocessed, so the POA was unable to inform the affected customers as to exactly when the charges would appear on their statements.

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How do I know if I am affected?

If you see a charge on your account dated July 15 or 16, 2014, for golf at Toqua and you didn't play at Toqua, you may be one of the customers affected by this situation.

Are the charges legitimate?

Yes. The POA Finance Department has the original, signed receipts in their office for individual customers to see and get a copy of, if requested.

Who do I talk to?

If you would like to determine with more certainty if the charges you see are indeed proper, please call Accounting Manager Billy Ridings at (865) 408-2635.

Your POA sincerely apologizes for any inconvenience or trouble this causes any of our property owners or customers.

*We're starting a new feature in the Tell-E-Gram. Each Friday, we'll publish an item about some aspect of the Village you may not know about. We'll also feature some of our lesser known clubs and activities. Maybe we'll unearth some hidden gems for our readers. We're calling these features: **Vague Village Trivia** and **Topical Tellico Treasures**. I hope you enjoy our new features. - John Cherry*

Vague Village Trivia

Did you know that in 1989 the POA was on the brink of financial disaster? Below is an excerpt from a history of the Village written by Villager Worth Wilkerson. It gives a glimpse into the inner machinations that helped the POA survive and evolve into the strong Association it is today.

Tellico Village grew rapidly during its early years. Three major amenities were completed in less than three years; 3,000 lots were sold in the first four years; new houses sprouting up wherever utilities were available; a community church was formed; and the organizations and social structure needed for a successful community were quickly put into place.

But while the Village was progressing on the outside, POA was hemorrhaging red ink on the inside. By 1989, POA's financial condition had deteriorated to a crisis stage. POA's budgeted loss for 1989 was \$1,036,007; it projected a negative cash flow of \$918,690 for the year; and it was \$2,862,000 in debt to CCI on its \$3 million line of credit. In fact, its line of credit would be exhausted in early 1990 if something wasn't done.

Early in the year, POA appointed a finance committee of non-CCI property owners to help find a solution. The committee was headed by Lee Rhinemiller and was composed of Bill Cherry and Phil Furney, residents, and John Bacon and Don Simpkins, non-residents.

After what Rhinemiller later described as "four months of tough negotiations" with CCI, the committee presented its proposed solution in October. The plan called for an increase in monthly assessments from \$27.50 to \$45, institution of the first user fee at the golf course, and an advance of \$4.5 million from CCI. In return for the advance, POA would award certificates to CCI that the developer would use in a strong marketing program, seeking to bring in 3,000 additional assessments. CCI guests could use the certificates during their sales visits to purchase rounds of golf, work out at the Rec Center, eat at the Yacht Club, or purchase merchandise at the pro shop.

The \$4.5-million advance would repay POA's \$2.8 million debt to CCI and establish a cash reserve. With strong management, the assessment increase, golf fees, and additional assessments from lot sales would provide POA

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with adequate operating funds. As part of the solution, Ben Simpson was removed as general manager, and Gene Atkins was promoted to general manager from finance director.

The solution, because it involved an assessment increase greater than the allowed five percent, required approval by a two-thirds vote of all property owners. An intensive information campaign was launched to inform property owners. A mass meeting attended by some 350 property owners was held at Loudon High School on Nov. 8, 1989, at which CCI President John Cooper, Jr. spoke. Smaller breakout sessions and a toll-free hot line, along with individual mailings, were used. Property owners approved the assessment increase by the required two-thirds margin in December—the only time property owners have been asked to vote on an issue.

The impact was felt immediately. POA ended 1989 with a loss of “only” \$573,000, a vast improvement over its projected \$1,036,000 loss. By 1990, it was able to report a year-end surplus of \$592,000—a \$1.1-million turnaround. Member equity went from a minus \$2.2 million in 1989 to positive figures in 1994—signaling a full financial recovery. POA has experienced a healthy year-end surplus every year since.

POA’s financial crisis ended quickly, but one element of the solution lingers 10 years after the turnaround—an element that provides the single most significant point of contention between POA and CCI. This is a \$1.8 million balance remaining from CCI’s \$4.5 million advance in 1989.

To read Worth Wilkerson's article in its entirety, [click here](#).

Frequently Asked Question: Where to Recycle and Dispose of Paint, Chemicals

As a reminder batteries, oil, antifreeze, florescent bulbs and electronics are collected year around at:

- Loudon Convenience and Recycling Center, 300 Rock Quarry Road, 865-458-8536, 7 a.m.-6 p.m. Monday-Saturday.
- Lenoir City Convenience and Recycling Center, 500 Halls Ferry Road, 865-988-7558, 7 a.m.-6 p.m. Monday-Saturday.
- Greenback Convenience and Recycling Center, 3840 Hwy. 95 South, 865-856-2010, 7 a.m.-6 p.m. Monday, Wednesday, Friday, Saturday.

Oil and latex paints are collected on 9 a.m.-2 p.m. Saturdays at the Lenoir City Center.

Appliances and other materials are accepted. Call for any details or questions or visit www.loudoncounty.com/lccc/.

Village’s No Solicitors Policy with Added Clarification

Solicitors seem to follow stormy weather as rainbows do rain. In Tellico Village, there is a policy against door-to-door solicitations (signs are posted throughout the Village) and it is considered trespassing; Village roads are private property. Only Village property owners and their guests have permission to use the roads. If you see anyone soliciting, contact Public Works as soon as possible by calling 865-458-4522 or call the police.

The policy does not apply to political candidates. The policy does apply to commercial solicitation.

As a reminder, the ACC Blue Book prohibits the display of political signs in Tellico Village.

Some Other Stuff You Need to Know...

Tiki Bar Schedule

Tiki Bar at the Yacht Club will be held 7-10 p.m. on these Fridays:

- July 25, Southern Star Band
- Aug. 1, Steve Rutledge Band
- Aug. 8, DJ Lou
- Aug. 22, Kudzu Band
- Aug. 29, Jus Teezin, on the dock
- Sept. 12, DJ Lou
- Sept. 19, Southern Star Band, on the dock
- Sept. 26, DJ Lou
- Oct. 17, Kudzu Band
- Oct. 24, Steve Rutledge Band, on the dock

For more information, call 865-458-4363.

U.S. Coast Guard Auxiliary Offers “GPS for the Tennessee Boater” July 23-25

The U.S. Coast Guard Auxiliary will present “GPS for the Tennessee Boater” 2-5 p.m. Wednesday-Friday, July 23-25, in the Tellico Village Yacht Club – top floor meeting room.



Learn about how a GPS will add value to your Tennessee River boating experience. This is a fully updated class addressing the latest technology including smart phones, tablets (pad computers) and high-end color chart plotters. Two, three-hour sessions cover how a GPS works, how to find your position and the position where you want to go, waypoint and route setup and use, practical navigation tips and purchase considerations. The course is interactive; the student works simple navigational problems using one chart (supplied) of a portion of the TN and Little TN Rivers while instructors lend a helping hand as needed. Students are

encouraged to bring a portable GPS and a chart of Tellico Lake. It will not be possible to provide detailed instruction for every possible GPS model. The course is based upon a generic GPS; a student is usually able to work the classroom problems using their own equipment which prepares them to take what they learn in class and immediately use it on their own boat.

For more details go to <http://www.flotilla-12-2-tellico-village.blogspot.com> Class fee is \$35. Seating is limited please register early by calling Tom Murphy at 865-320-3788.

Hike Charlie's Bunion July 23

(Note change in time and destination from annual schedule.) The Tellico Village Hiking Club will depart 7:30 a.m. Wednesday, July 23, from Chota Center, to hike:

- Charlie's Bunion (shuttle)
- Distance: Approximately 9.8 miles
- Elevation Change: Gain of 1,100 feet in first 4 miles to Charlie's Bunion, loss of 3,000 feet after leaving the Bunion to US 441.
- Rating: Moderate
- Driving Time: 2 hours plus car shuttle time
- Leader: John Winn, 895-675-6272 or john.winn@gmail.com

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This is a one way hike from Newfound Gap to Charlie's Bunion, then down Dry Sluice Gap, Grassy Branch and Kephart Prong Trails to US 441. Charlie's Bunion is one of the most visited destinations in the Smokies for moderate to serious hikers. On a clear day, the views are spectacular. From Charlie's Bunion, the remaining 6 miles are easy because the trail is all downhill. We will hike on a very pretty but less used route that will take us from the alpine forests of the high peaks down into heavily forested slopes in North Carolina. Near the end of the hike we will pass signs of an old CCC camp. Because of the length of the drive to Newfound Gap and the car shuttle, we will leave earlier than usual at 7:30 a.m.

Hiking boots and hiking sticks are recommended. Driving directions will be provided the morning of the hike. Bring water and a trail lunch. Carpooling is recommended, passengers are asked to contribute \$6 to the driver to help cover gas, etc. Check out the website www.tvhikers.com.

Tellico Village Author to Speak July 24

The Vonore Community Book Club has chosen Saying Goodbye to the Iris Lady as their selection for discussion 7 p.m. Thursday, July 24, in the Vonore Public Library. The local author, Marilyn Smith Neilans, will be present to give insight into her true life novel. All are welcome. Extra copies of this thoughtful book are available for check-out at the library. For more information, contact Winnie Okumura, 423-884-6691.

iPad Pages Class July 25

The Public Library at Tellico Village will host an iPad Pages Class 2:30-4:30 p.m. Friday, July 25, with instructor Curt LaVine. Students must have "Pages" loaded on their iPad to attend the class. Pages is a word processing app and is free on the newer iPads but must be purchased on the older iPads. This is a reminder that all classes and lectures at the Library need preregistration due to limited space. The iPad classes are \$10 per class, please see the website at www.tvlibrary.org or call the Library at 865-458-5199 for times, class details and size limitation. The lecture series are free but limited to 35 attendees. Thanks for preregistering, it helps us to better serve you!

Upcoming Golf Tournaments

Kiwanis Charity Golf Outing Sept. 6 at Toqua.

The Kiwanis will hold a golf outing Saturday, Sept. 6, 9 a.m. shotgun start, at Toqua. "The Kiwanis Charity golf outing this year will be at the Toqua golf course," said Rick Bailey of the Kiwanis Club of Tellico Village, director of the event. "As always there will be numerous prizes, food and fun for everyone. Our mission is to serve the children of the world," said Rick "and the charity golf outing accounts for nearly one half of our income. So please mark your calendars and save the date."

Submitted by Ray Scott

TV Kahite Women's Organization Celebrity Pro-Am Sept. 13 at Kahite

Please save the date for Sept. 13 for the Tellico Village Kahite Women's Organization Celebrity Pro-Am to be held at the Links at Kahite with a shotgun start at 9 a.m. This is a charity event that benefits many of the agencies of Monroe County. Registrations forms will be available on-line and at each of the Tellico Village Pro Shops toward the beginning of August.



For more information, contact Joan Taylor at 423-884-6066.

Submitted by Kathie Trocolla