

TELL-E-GRAM

DECEMBER 4 2018



TELLICO VILLAGE RESERVE FUNDS

One of the strengths of Tellico Village is our financial stability. We have operated for over 30 years with an enviable track record of financial strength that many property owners' associations would love to have. Through good times and bad, TVPOA has built and maintained infrastructure and amenities that are attractive and affordable, while planning for the future and for the unexpected. Each year's budget is subjected to rigorous reviews by staff, the Finance Advisory Committee and the Board of Directors to ensure that we obtain good value for our resources and that we can fund our operations and capital plan within the assessments and user fees that are approved.

One element of the budget that receives extensive review is our plan for reserves funds. There are six reserve funds that are used to accumulate funds for future projects, to provide a financial cushion to absorb the bumps in the road that inevitably occur, and to accumulate funds for the annual TRDA lease payment. Following is a description of each fund, their sources of funding and some of the planned uses in 2019 and beyond.

Repairs and Maintenance Reserve Fund

The R&M Reserve is one of the three largest reserves, along with the Amenity Reserve, and the Water and Sewer Reserve. R&M is funded from the monthly assessment, and in 2018 received 13% of net collectable assessments. This level

A MEETINGS AND EVENTS (RED DENOTES IRREGULARITY OF TIME, DAY, AND/OR LOCATION):

December 5, 9 a.m., Public Services, POA Conference Room December 6, 9 a.m., ACC, POA Conference Room

December 7, 9 a.m., CAC, POA Conference Room

JW Campaign, Accounting Reminder, Oock ShortagePage 3
Shop TVPage 4
Jpcoming Events & MeetingsPages 5-10
TVB, POA 101, New Villagers, First Friday Author, Yacht ClubPage 5
adies Luncheon, Breakfast BudsPage 6
Muddy Boots HikePage 7
Fellico Community Players, TV Community ChurchPage 8
Christmas Eve Worship, Santa's NorkshopPage 9
Rec NewsPages 10,11
lyersPages 12-13

of funding had been adequate for several years, but long-term estimates for road work indicated that this funding level needed to be increased. In 2019 R&M will be funded at 17.25% of net collectable assessments and at 20.75% thereafter. The R&M Reserve had a \$1.15 million balance at the beginning of December. Significant amounts for road work (about \$1 million) and a new dehumidifier and repairs to the Wellness Center (\$570K) will reduce this reserve to about \$262K by year-end 2019 before rebuilding with the increased funding level.

Amenity Reserve Fund

The Amenity Reserve has been funded at a rate of 4.5% of net collectable assessments for several years, and it is used to save up for major new amenities to be added during the Budget and Five-Year Plan. The last major new amenities were completed in 2014, those being the Pickleball courts at the Wellness Center and the Pavilion at Toqua Golf Club. Both of those projects were funded in their entirety from the Amenity Reserve. That reduced the Amenity Reserve temporarily, but we then began building the reserve for future amenity expansions. At the beginning of December, the Amenity Reserve had over \$1.4M and another \$400K will be added over the rest of 2018 and during 2019. We plan to use about \$1.8M of this fund to help pay for the Kahite and Toqua clubhouse expansions. Yes, this will use most of the available Amenity Reserve funds, but we will begin saving again to meet future needs.

After the two clubhouse projects, there are no major new amenities included in the Five-Year Plan. Two smaller projects in 2021 and 2022 can be funded from future additions to the Amenity Reserve. During the 2019 budget process, we recognized that there is an expected shift in our longer-term needs away from more amenities toward repairs and maintenance, especially for road work. So, the staff recommended, and the Board approved, redirecting 3.5% of net collectable assessments away from the Amenity Reserve toward the R&M Reserve. This takes R&M funding from 17.25% up to 20.75%, and the Amenity funding from 4.5% to 1.0% of net collectable assessments beginning in 2020.

Water and Sewer Reserve Fund

The Water and Sewer Reserve is funded from water and sewer connection fees charged on new home construction plus approximately 5% of water and sewer revenues. Funds are used in large part to maintain our water distribution and sewer collection systems and to provide funds for expansion of those systems as the Village grows. There is currently just over \$1 million in the Water and Sewer Reserve. In addition to routine equipment replacements and maintenance projects, there is a new water tank scheduled in the Five-Year Plan for 2020 that will use a significant portion of this reserve before rebuilding over the next several years. One significant difference of the Water and Sewer Reserve is that 100% of the funding comes from water and sewer user fees, not from the monthly assessment. This is only fair in that water and sewer customers pay for the system that they use, while non-resident lot owners do not. If a lot owner decides to build a house on their lot, then the connection fees they pay at that time are deposited to the Water and Sewer Reserve. Our philosophy over the years has been that water and sewer capital and operating costs are paid for by water and sewer customers through their user fees.

Dock Reserve Fund

The Dock Reserve is funded from dock and PWC rental fees. Currently 16.25% of dock rentals fees and 8.25% of PWC rentals are contributed to the Docks Reserve. The funds are used for capital and major maintenance projects. There is currently about \$110K in the Dock Reserve.

Safety Reserve Fund

The Safety Reserve is a carryover from our past practice of building up funds to pay for major capital projects of the Tellico Village Volunteer Fire Department. The expansion of the Fire Hall in 2012 was the last major project funded from this reserve. TVVFD is now responsible for funding their own capital projects out of their service contract with TVPOA and from their own fundraising programs. The Safety Reserve has a current balance of about \$76K but no new funding is being added. It is available for funding any safety related project within Tellico Village.

TRDA Reserve Fund

Each year TVPOA makes a lease payment to the Tellico Reservoir Development Agency for the common property land and some of the buildings within Tellico Village. This lease was renegotiated in 2016 and changed from an operating lease (rent) to a capital lease (purchase) at a fixed rate of \$400K per year through 2043. Each month we deposit one twelfth of the annual lease payment so that we have built up the full amount when it is due in December.

Conclusion

In summary, we manage our reserves funding and uses as an integral part of the overall budgeting and planning process. We make changes to the funding levels as our current and anticipated needs require. We are conservative in our expansion plans and attempt to pay a large portion of the cost of new amenities from saved up reserves, using debt only for those long-lived projects that are too big to fund entirely from cash. That was our practice when the Wellness Center was built in 2006 and continues to this day as we will pay about 62% of the capital cost of the two clubhouses from cash and finance about 38% with bank financing. While we will be using most of our Amenity Reserves in 2019, the remaining reserve accounts will remain robust enough to meet current projected requirements.

UNITED WAY CAMPAIGN — PROGRESSING ALL TOO SLOWLY

We are well along in the campaign, but progress seems to be slowing. We thus far have donations of \$65,812, which is 65% of the \$100,000 goal. What is significant is that this amount has been donated by only 284 donors; this represents only 7% of the total families in the village. And of these donors many have given well over the \$250 threshold; this means a small cohort of your neighbors are doing the bulk of the heavy lifting. The need in Loudon County is great inasmuch as many of our neighbors in the county need help in living satisfactory lives. So please, in this season of giving, if you have not already done so, please make your donation now. Your check can be mailed to Judy Gibbons, 216 Talah Way, Loudon, TN 37774.

Every dollar counts so please DONATE NOW!

ACCOUNTING REMINDER

2018 is coming to an end soon and many of us are beginning to prepare for the new year ahead. Don't forget though if you haven't already paid for the month of December to get that taken care of before the new year rolls around. Also keep an eye out for your 2019 assessment coupons and auto draft letters in the mail as they will be mailed out soon!

BOAT DOCK SHORTAGE

The community docks in the Loudon County portion of Tellico Village are all full and only a handful of slips are open in the Kahite neighborhood.

Building a new dock takes 5-6 months from the time that the POA Board gives project approval to the date when slips are ready to be occupied. So, if you want a slip in May/June, now is the time to act.

POA Board will not move forward with the project without first securing a sufficient number of commitments. Therefore, if this project is to happen, you need to act now.

If you don't already lease a slip from the POA, but you will need one in 2019, we ask you to contact Karen Davis at the POA offices (865-458-5408 extension 4117, email: kdavis@tvpoa.org) and submit your application together with a \$250.00 deposit as soon as possible. She will then place you on the wait list for a slip in the community docks either at the Yacht Club or in the Tanasi Basin. If there are sufficient number of applications then we'll take the project request to the Board, otherwise it could be another year before building additional docks could be considered. Don't delay, act now!

SHOP TV



The highly-trained staff of Select Physical Therapy will design a specialized plan of care that is just right for you. Through experience, advanced clinical training, and clear communication with our patients, their therapy team will give you the advantage in recovery. Select Physical Therapy has served the community for over 20 years and is located at 101 Cherokee Place, Suite 107. To schedule an appointment, call 865-408-9344.



Melissa Hardy Manager

Summit Physical Therapy Services

7744 Conner Rd. Knoxville, TN 37849 Phone (865) 470-2696 Fax (865) 330-7748 mhardy@summithealthcare.com

Summit Medical Group at Tellico Village is located at 202 Dohi Drive, right next to the Wellness Center. Physical therapy is one of the many services offered at Summit. Opened in 2017, Summit Medical Group accepts most insurance plans and is accepting new patients. For more information or to schedule an appointment, call 865-205-3025.

UPCOMING EVENTS AND MEETINGS

TVB

TVB is presenting at the Computer User's Club on Dec. 4 at 7:00 PM. The topic will be TVB, and the reason TVB viewership has dramatically increased from the hundreds to the thousands.

Some of these same reasons for the increase in viewership have changed the definition of TV and reduced productions costs dramatically. You will learn how that impacts not only TVB, but you, and Tellico Village.

The presentation will also include our staff volunteers for TVB, a brief look at the studio, and TVB's future.

TVB meets at 9 a.m. on Tuesdays in our studio which is located above the fire station. All are invited. There will be no more once-a-month general meetings until next year.

POA 101

The next POA 101 is rapidly approaching and will take place tomorrow December 5th at 2 p.m. in the Yacht Club. The deadline to register is today Tuesday the 4th by 5 p.m. so make sure to call 865-458-5408 ex. 4115 or email us at jmiles@tvpoa.org to RSVP. We look forward to seeing you there.

NEW VILLAGERS

The New Villagers Club holds a Social 4:30-6:30pm on the first Thursday of every month at the Tellico Yacht Club. The next Social will be 4:30pm, Thursday December 6th at the Yacht Club. New members should arrive promptly by 4:30pm. Please note that no event signups will be accepted before 4:30pm. Visit the New Villagers Club website for more information. www.telliconewvillagers.com

FIRST FRIDAY AUTHOR

Friday, December 7, 2018, 10 a.m. - 12 p.m., Bill Colle, retired minister (42 years), he has spent the last 14 years as hospice chaplain. He has seen first-hand, the pain families endure when there is no preparation for death. His book, "Everybody Wants to go to Heaven, but Nobody Wants to Die," tells stories of hospice death experiences. He hopes this book will help people face the reality of death and help them with making spiritual and physical preparations. Bill and his wife of 60 years, Karen, live in Tellico Village.

YACHT CLUB CLOSED

The Yacht Club will be closed December 8th all day!

LADIES LUNCHEON



Tellico Village Ladies Luncheon

When:

Wednesday, December 5, 2018 10 AM to 1 PM

Where:

The Yacht Club 100 Sequoyah Rd, Loudon, TN 37774

865-458-4363

Guest Charity Baker:

The December desserts are provided by the Volunteers of the Good Samaritan Center of Loudon County and are \$3.00 each. Proceeds from the sale will benefit GSC serving those in critical need.

December Ladies Luncheon and



Join us as we enjoy the Holidays and declare "Fashion to be a must"!

Fashions: Presented by Stein Mart.

December Vendors: Sharing Joy Gifts, Glass Creations, Bling on the Bangle, Joy of Fabric, C.H. Interiors & Gifts and Starforest Quilts.

Table Centerpieces: Sharing Joy Gifts

Music: Provided by Linda Schuessler.

December Menu: Mixed Fruit, Chicken Salad and Tuna Salad in three separate scoops.

No Substitutions Please.

Buy Tickets: \$15.00 paid reservations can be made at the Yacht Club by the Deadline of Wednesday, November 28, 2018. You may also buy tickets at the preceding HOA or New Villagers Socials

BREAKFAST BUDS



Christmas Holiday Breakfast for Buds

Sharing Memories and Memorbilia

In Koudon, Tennessee

For Active Duty Military and Veterans

8:30 AM to 10 AM December 8th, 2018

At Mama's Grits-Classico Restaurant Military Memorabilia Welcome

Buffet Style Breakfast

Driving Instructions Take Hwy. 321 or 72 to 444. At the only stop light on 444. Turn and go west to the first drive past the Marathon and turn right. You will see the restraurant.

Hosted by Tellico Village VFW Post 12135

MUDDY BOOTS HIKE

Date: Monday, December 10, 2018 Destination: Abrams Falls Trail

Distance: 5 miles Elevation Gain: 675 feet Rating: Moderate Time: 9:00 AM

Location: Car-pooling from Chota Center parking lot across from the village gas station.

Drive Time/Distance: Approximately 1 ½ hours, 60 miles

Hike Leader: Tom Gibbons

Hike Description: The Abrams Falls Trail has long been one of the most popular hikes in the Smokies. The trailhead is located off the Cades Cove 11-mile one-way scenic loop drive. Cades Cove is a picturesque valley surrounded by mountain peaks, which are snow covered at this time of year. There are usually deer and wild turkeys grazing in the meadow, along with an occasional bear. The trail follows Abrams Creek through pine and oak forest along ridge tops until it descends to the falls. At the falls, the water drops only 20 feet but is voluminous. The trail path is relatively wide and easily traversed, and the hiking is moderate in intensity. We will be hiking the trail in the off-season, so we can enjoy Cades Cove and hike to the falls without the crowds. Bring water and a trail lunch. We will eat at the falls. Hiking boots and poles are recommended.

Driving directions: Head North on Tellico Pkwy (TN-444) and take US- 321 towards Maryville. Continue on US-321/TN-73 through Maryville and through Townsend and then continue straight on TN-73 towards the park. At the fork, turn slightly right onto Old State Hwy 73 Scenic, which turns into Laurel Creek Road, and continue straight onto Cades Cove Loop Road. A little less than half way around the loop, look for signage for the Abrams Falls Trail, and turn right onto Abrams Falls Road. This gravel road leads to the trailhead parking area.

Restrooms: As you enter the Cades Cove area, before the road becomes one-way there is a picnic and campground area. The restrooms in the picnic area are open. The restrooms adjacent to the campground store are closed. There is also a restroom at the trailhead parking lot without running water.

In the event of a situation requiring medical intervention during a hike, we suggest that each participant wear their Name Tag & bring a Photo ID (generally driver's license) & Medical Information cards (Health Insurance Card or Medicare + supplemental Health Insurance (cards)

Cost: Passengers are asked to contribute \$6 to the driver to help cover gas

TELLICO COMMUNITY PLAYERS

Tickets on sale for Tellico Players December romantic comedy, Parfumerie

Reserved seats at \$21 for the Tellico Community Players romantic comedy Parfumerie are on sale on the Players website www.TellicoCommunityPlayhouse.org. (Click on tickets to purchase.)

Play dates are Thursday-Saturday, December 6-8 and Thursday-Sunday, December 13-16. Len Willis is directing and Tony Licata is producing Parfumerie. Longtime Tellico Community Players members Perry and Rose Sylvester are graciously sponsoring the production.

"Parfumerie" is a warm and gentle comedy that follows the tangled tale of Parfumerie employee George Horvath. Just days before Christmas, George's boss fires him after mistakenly suspecting him to be the lover of his unfaithful wife. Meanwhile, George's own love life goes awry when he discovers that the stranger he has fallen in love with through a secret correspondence is none other than Amalia Balash, a co-worker with whom he constantly feuds. For the employee of Parfumerie, only the truth can lead to a happy resolution in this old-fashioned, romantic Christmas tale.

Written originally by the renowned Hungarian playwright, Miklos Laszlo, and translated and adapted to English by his nephew, E.P. Dowdall, Parfumerie has inspired several movies. They include The Shop around the Corner starring James Stewart and Margaret Sullavan in 1940 and more recently in 1998, You've Got Mail starring Tom Hanks and Meg Ryan. "The play is a richer story than the ones in the movies and has a rich brew of characterizations," says Willis.

TELLICO VILLAGE COMMUNITY CHURCH

The magic of Christmas Eve: Candle Light services will be held on December 24th at 4:30 and 7:00 PM.

Additional information may be obtained by calling/emailing the number below.

Church Location:130 Chota Center, Loudon, TN Church office phone number: 865 458 1516 Web site: http://www.tellicochurch.com

CHRISTMAS EVE WORSHIP WITH HOLY COMMUNION

Monday, December 24 at 4 pm: Christmas Eve Worhsip

Find quiet in the midst of this busy season - Shepherd of the Lake Lutheran Church invites you to join together on Wednesday evenings during Advent as we gather in the sanctuary by candlelight for a contemplative service of prayer, readings and song. Worship is at 5 pm followed by a simple meal of soup, bread and dessert at 5:45pm.

SANTA'S WORKSHOP



For children up to 11 years old. Starts at 2:00 and runs through 3:30 p.m. Supplies will be furnished for more information callor email to, 423-884-6729, and vonorepubliclibrary@yahoo.com

REC NEWS



Memberships Go On Sale December 1st

2019 memberships go on sale beginning December 1st at both the Wellness Center and the Chota Rec Center. As always, there is no need to purchase a 2019 membership until your current 2018 membership is about to expire. All auto drafted memberships will automatically renew on January 1st. January billing rates will reflect the updated 2019 prices. Should you wish to cancel your auto drafted membership before the rates change, you must submit a written request to management by December 15th. Members will be presented with a complimentary guest pass upon purchase of their 2019 membership. Please time your visits accordingly as this is a busy time of year, full of guest usage and membership renewals, so you should expect gym congestion and possible delays in service.

			12 month Auto drafted	6 Month Paid in Full	6 Month Paid in Full	Rarity Bay 12 month	Rarity Bay 12 month	, .,	Rarity Bay 6 month
	Cash/Check	Credit Card	Monthly	Cash/Check	Credit Card	Cash/Check	Credit Card	Cash/Check	Credit Card
Family	\$ 561.00	\$ 578.00	\$ 50.50	\$ 366.00	\$ 377.00	\$ 867.00	\$ 893.00	\$ 577.00	\$ 594.00
Individua	\$ 361.00	\$ 372.00	\$ 32.00	\$ 240.00	\$ 247.00	\$ 576.00	\$ 593.00	\$ 369.00	\$ 380.00

Christmas Hours of Operation

The hours for the Recreation Department during the Christmas holiday are as follows:

Monday, December 24th – Wellness Center open 6 am to 12 pm, Chota Rec Center CLOSED

Tuesday, December 25th – Wellness Center and Chota Rec Center CLOSED

New Year's Hours of Operation

The hours for the Recreation Department during the New Year's holiday are as follows:

Monday, December 31st – Wellness Center and Chota Rec Center close at 5 pm

Tuesday, January 1st- Wellness Center and Chota Rec Center CLOSED

All fitness classes will be cancelled on both Christmas Eve and Christmas day, as well as New Year's Day. Other class cancellations include those affected by limited New Year's Eve hours. Any additional closures will be posted at the Wellness Center or Chota Rec Center.

Weight Equipment Orientations

Orientations on the proper use of the cardiovascular and weight equipment will be provided @ 2pm on December 4th, December 12th, December 20th.

Mitten Tree

The Mitten Trees are up and will continue until December 21st. You may place your mittens, scarves, hats and socks on the trees during this time at the Wellness Center or Chota Rec Center.

Donations can also be made to the Community Church Wishing Well.

Tennessee Orthopedic Clinic

TOC offers a FREE onsite injury assessment and home exercise instruction every Wednesday from 10am-noon at the Wellness Center. Please come by and see how TOC can partner with you for increased health and wellness.

Line Dancing

Regular Line Dancing classes will be on holiday vacation beginning Monday, December 24th. Classes will resume on Thursday, January 3rd. An all NEW Intro to Line Dancing will begin on January 7th at the Wellness Center. This class will meet on Mondays from 2:15 - 3:15 pm & Thursdays from 12:15 - 1 pm. There is an additional \$3 fee for all Line Dance classes, which is paid directly to the instructor. Please call the Wellness Center at 458-7070 to sign up.

Pavilion Reservations

Are you interested in booking the Kahite or Tugaloo Beach? Contact Larissa Lownsdale at the Chota Rec Center, 458-6779, to book your event today. Reservations for 2018 are now available.

HIKES

For upcoming Hike information, please check the hiking website at www.tvhikers.com.

BenchMark Physical Therapy

As many of you may already know, a new BenchMark Physical Therapy clinic has opened in our neighborhood and we are excited to invite them into the Wellness Center. Join one of their Board Certified Orthopedic Specialists on Tuesdays from 10 am to 12 pm, beginning December 11th, for FREE onsite injury assessments.

Upcoming Pool Dehumidification Replacement



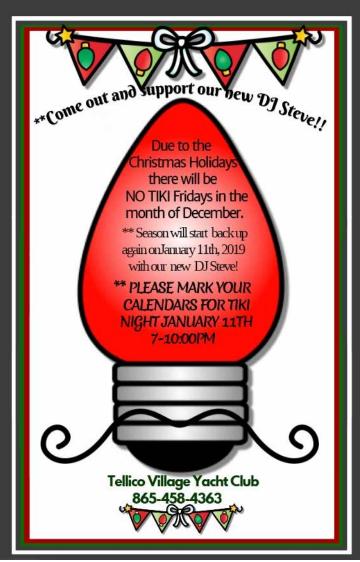
Yes the rumors are true. Its almost time to replace our dehumidification unit in the Wellness Center pool area. This does mean that a temporary pool closure is eminent. We are TENTATIVELY expecting work to begin in early January and last ROUGHLY 6 weeks. During this time, any member who would like to swim or take classes will be able to use the Farragut YMCA or Springbrook Wellness Center at no cost to the member. We will have more detailed information regarding closure dates and procedures during the month of December.













Tiki Friday – Winter Blues Beach Party

January 11th, 2019 at Tellico Village Yacht Club

Debut of DJ Steve (Steve Bartolone)

Music – Dancing - Fun

Bring a camera/phone and take your picture in the life size Beach Cut Out!



The Yacht Club is turning up the heat (literally), so come dressed for a Beach Party!



That's right, on January 11th, winter time, Tiki Bar is having a Beach Party!

You don't need to go to Florida to get warm this winter! (Trip to Florida, VERY PRICEY) (Trip to Tiki Bar, PRICELESS)



PET OF THE WEEK: KARMA, SACHO, KIMBERLI

Karma (2 ½ year old -split-face tortie) and Sacho (2-year-old Gray Tabby) came in from the same household due to an allergy issue (human). Both are very nice, indoor only, well socialized cats. Sacho is outgoing and bounds out of the condo in search of adventure and affection. He loves to be petted and scratched. Karma is a bit more reserved but loves to be held in your lap and stroked and cuddled. Nothing but calm, sweet, and friendly behavior.

Daisy (Kimberli) was returned because her adopters are moving to a new facility that does not allow pets. They also surrendered a 4 lb. Chihuahua. She is an inside only kitty and is still sweet and reserved. It takes her a few minutes to warm up, but last adopters treated her well and it shows. She likes chin scratches and head rubs. She is fine with small dogs (has not been exposed to larger dogs). Very quiet, a bit shy, and will blossom in a calm, less active household. She would do best in a home without small children.

Come in and meet these cats plus Dahlia, Teri, Cabaret, Dorie, Chloe 2, Jinkies, Casey, Vols and a "clowder" of adorable kittens!

Cat Tidbit: Researchers used owner surveys and an experiment to determine if cats might be left-pawed or right-pawed. For the survey, owners tracked which paw their cats used when stepping into a litter box or taking the first step down stairs. They also put treats inside a container and recorded which paw each cat used to get the treats. Although the results showed that cats overall aren't biased toward one paw, they did have preferences (73% used one paw more to reach for the treats, and 70% showed paw preference when taking the first step on stairs).

All animals adopted are spayed or neutered, have age appropriate vaccinations and testing, and are microchipped with registration. Cats are litter box trained. \$40 adoption fee over 2 years old, \$50 under 2 years old.

Shelter Statistics for last week: Intakes-36; Shelter Adoptions-10; Returned dogs to their owner-1 and Transferred to Rescue-22.

The Shelter operates a monthly food pantry. Supplies are low, and we are reaching out to the community to help. (Due to holiday December's date has be moved up one week to 12/18). Any donations of canned or dry puppy and dog and kitten and cat food are needed and will be appreciated. Donations can be dropped off at the Shelter. Or, Food City in Vonore has a donation barrel by the customer service desk if you want to buy some food and just leave it right in the store. We thank you for your kindness and support."

The Monroe County Animal Shelter is located at 170 Kefauver Lane in Madisonville (behind Wal-Mart) and is open Tuesday-Friday from 11-4:30 and Saturdays from 11-2. Call 423-442-1015 for more information and check out all available pets on our website at www.monroecountyfriendsofanimals.org. The official Facebook page is "TN Monroe County Animal Shelter." Adoption Gift Certificates are available all year.

