



Emerald Bay Lamplight



Emerald Bay Homeowners' Association
12796 Emerald Bay Drive
Soddy Daisy, TN 37379
<http://www.ebhoa.org>

January 2017

Welcome 2017 !

I hope everyone has made big plans for keeping those New Year's Resolutions!

Our General Meeting will be Saturday, February 18th, so please mark your calendars to attend. Among the items on the Agenda:

- The Nominating Committee will present nominees for new Board Members for Brooke Stone, Emerald Lake and Emerald Pointe.
- The 2017 Budget will be presented

If you haven't been to the clubhouse lately, the audio/visual equipment that we voted on at the last February General Meeting is in place and fully operational. The new equipment is an added bonus when renting the clubhouse and also for our social events. I am by no means tech savvy, but it is my understanding that we can sign in to our individual subscriptions, whether it be EPB, Comcast, Direct TV, etc., in order to watch ballgames and movies and such. Additionally, the audio portion of the equipment should be compatible with the music on your phone, Ipad or Ipod.

As a reminder, we have a Road Salting Committee in place in the event we have snow or ice. The Committee has done a great job in the past and we can expect the same for 2017 if it becomes necessary.

By the time you receive this newsletter, you may have already received your 2017 HOA Dues invoice. I'm happy to report that they are remaining the same amount as they were for 2016. I encourage all property owners to be diligent in paying these in a timely manner.

In closing, I would like to say that it has been a great pleasure to serve on the EBHOA Board. This will be my last letter as President, as my two-year term is up in February. I have served two consecutive terms and can honestly say that serving on our Board has given me quite a different perspective as to how things are done than I had as just a property owner. Additionally, I've met some great people that I might not have met otherwise. Many thanks to all of you with whom I have served. I appreciate your dedication to our neighborhood!

Looking forward and upward,
-Jim Garrett, EBHOA President

EBHOA Chili Cookoff & Christmas Party ~ Thank you to Charlotte & Lisa!



Charlotte & Bo Shipley



Lisa & Mike Moon



Hughes family



Children making ornaments



Judy & Rick Rudez



Lindsey & Don Friddell



New Neighbors

- Jason & Jennifer Lloyd**
12972 Emerald Bay
Two daughters Taylor (12) & Dylan (7)
- Davy & Ashley Addison**
1151 Cody Lane
Kelsey (14) Ashton (9)
- Bryan & Sarah Myers**
1546 Leighton Drive
One son Easton (7)

Gardening New Year's Resolutions ~ Connie Giles

Before I get started on new year resolutions for gardeners, I want to take a moment to thank a very special person for all of his contributions to our beautiful community. Jim Garrett asked me to help him with the landscaping in the neighborhood, and a friendship was formed right there. He has been so easy to like. I wish I had his leadership skills and abilities. His confidence in me automatically made me want to go above and beyond. That's when you can tell if you are a good leader, when the people you surround yourself with do the best job they can do. Thank you, Jim Garrett, for your friendship and your services to the neighborhood we call home.

Now, I hope you had a good Christmas and New Year. What better way to ring it in is more resolutions. The only problem with my resolutions is they last about a month before I go back to my bad habits. Gardening resolutions, on the other hand, can last all year. Listed are some that you could work on if you have the time.

Read a book on the birds, butterflies and bees. Really think about how you can create more food and water source for these animals. Learn to recognize the different species.

Do you have a bird feeder? Hang one up. You will be surprised at how busy it can be right now.

Your grandparents probably grew a certain heirloom tomato or other vegetables. Find out from relatives what kind they were, order the seed and grow those vegetables. That should bring back good memories.

Create a space now for the family to eat outside this spring and early summer. While you are eating, look around your landscape and decide if you want to change an area you don't like.

Install a rain barrel. The Master Gardeners of Hamilton County have rain barrel classes. You get a rain barrel and hardware to install for \$35.00. We drill the holes and glue the spigot. This is a very good value. Check the website, MGHC.org for the schedule on classes.

Show your children how to plant sunflowers. I don't know how to myself, but I am going to learn. Your bird feeder will have some sunflowers sprouting underneath in the spring if you don't pull them.

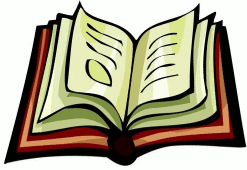
You can transform a patio with container gardens. Start looking around on the internet for ideas.

Try to learn and recognize the "good" bugs from the "bad" bugs. That way, you can cut down on pesticides.

Plant some garlic. It doesn't take much room and is beautiful in bloom. Just one plant will work.

I hope you decide to instill in your children the importance of gardening, whether it be vegetables, herbs, bulbs, trees or shrubs. Try to leave them your love of nature in their spirits and memories.

Emerald Bay Ladies Book Club ~ Patti Smith



Our book Choice: *The Pecan Man* by Cassie Dandridge Selleck

When: [Thursday, January 5 @ 7 p.m.](#)

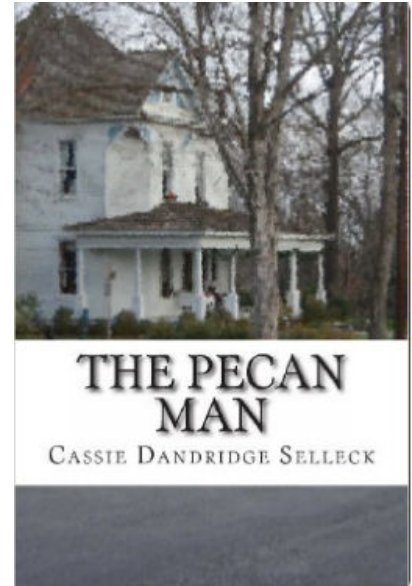
Where: Patti Smith's house, 1979 Emerald Pointe Drive

What to Bring: A savory or sweet snack and/or a beverage to share

RSVP to Patti: 423-332-6368 or Patti@epbf.com

Discussion leader: Sue Dempsey

The Pecan Man is a work of Southern fiction whose first chapter was the First Place winner of the 2006 CNW/FFWA Florida State Writing Competition in the Unpublished Novel category. In the summer of 1976, recently widowed and childless, Ora Lee Beckworth hires a homeless old black man to mow her lawn. The neighborhood children call him the Pecan Man; their mothers call them inside whenever he appears. When the police chief's son is found stabbed to death near his camp, the man Ora knows as Eddie is arrested and charged with murder. Twenty-five years later, Ora sets out to tell the truth about the Pecan Man. In narrating her story, Ora discovers more truth about herself than she could ever have imagined. This novel has been described as *To Kill a Mockingbird* meets *The Help*.



Rated 4.6 stars out of 5
Kindle Edition, 146 pages
Published January 3rd 2012



ANNUAL MEETING



Mark your calendar!

***EBHOA Annual Meeting
Saturday, February 18, 2017
10 a.m. at the Clubhouse***

A Little Senior Humor

When I went to lunch today, I noticed an old man sitting on a park bench sobbing his eyes out. I stopped and asked him what was wrong. He told me, "I have a 22-year-old wife at home. She rubs my back every morning and then gets up and makes me pancakes, sausage, fresh fruit and freshly ground coffee." I continued, "Well, then why are you crying?" He added, "She makes me homemade soup for lunch and my favorite biscuits, cleans the house and then watches sports TV with me for the rest of the afternoon." I said, "Well, why are you crying?" He said, "For dinner she makes me a gourmet meal with wine and my favorite dessert and then we cuddle until the small hours." I inquired, "Well then, why in the world would you be crying?" He replied, "I can't remember where I live."

Neighborhood Watch ~ by Steve Wortham

The tree and decorations are back in the attic and life can get back to normal. Like many folks, I usually do most of my shopping online. It saves time, I find more selections, it is more convenient and often the prices are better. There are, however, dangers to using the Internet. We have mentioned a few in past issues, but considering the recent headlines about vulnerabilities to unwanted intrusions – even to our own government databases, I think I will use this issue to point out a few safeguards.

- **Never** buy anything via the Internet or engage in any business/banking unless you are running a strong anti-virus and anti-malware program on your computer. Free antivirus software is not sufficient. Kaspersky is considered one of the stronger programs and if you are using EPB internet service, you can get it for free. Otherwise, consider buying it from Staples or direct from Kaspersky's web site.
- Avoid using "convenient" hyperlinks in ads. Type in the company's internet address in the address bar and go direct. You never know the validity of an ad or where the hyperlink is actually sending you.
- Change passwords to important services (banks, brokerage firms, etc.) every six months and **NEVER** use the same password for all accounts. Also avoid using the same password for social email that you use for important services.
- Develop strong passwords. An easy way is to use three unrelated or nonsensical words such as top, leaf, donut and make a few of the letters uppercase and add in two or three numbers and you have an almost unbreakable password.
- When forwarding an email, delete all the addresses in the headers. This prevents a spammer or mal from harvesting the addresses of you and your friends to use in fake emails, spam or malware.
- Do not approve for any online business to keep your credit card number on file. Businesses such as Amazon, LL Bean, hotels, etc. frequently ask for permission. It makes your future ordering easier, but places your card number, credit and your identity at risk if their network is breached by a hacker.
- **NEVER** open an email from an unknown sender and **NEVER** open an attachment or hyperlink unless you are absolutely confident of the sender's identity and their ability to make their emails or attachments secure. **NEVER** answer a survey or questionnaire online.
- **NEVER** pay for an online order with a debit card. Also, if using a debit card at a local store, do not enter your PIN number. Choose CREDIT on the scanner and have the card run through as a credit card. Despite their claims of security, most stores do not encrypt the data from scanners and your PIN may be compromised.
- Set up a "dummy" or extra free email address (Yahoo, Gmail, AOL, Hotmail, etc.) to use when a service or vendor requires an email. This keeps the clutter, spam, and unwanted ads out of your regular email box. Reserve your regular email address for family, friends and important services.
- Avoid using public Wi-Fi. If using your smart phone away from home to access the Internet or email, use your carrier's line access only. Also, if your home router is not encrypted, stop using it, enter an encryption code or buy a new one.

Emerald Bay Homeowners' Association
12796 Emerald Bay Drive
Soddy Daisy, TN 37379
<http://www.ebhoa.org>

Address Service Requested



Directors & Officers

Jim Garrett (2015-2016)
Board Member, Emerald Pointe
President
(229) 942-2628

Joe Giles (2015-2016)
Board Member, Brooke Stone
Vice-President
(423) 298-1672

Dacia Burkett (2015-2016)
Board Member, Emerald Lake
(423) 309-4636

Chester Black
Board Member, Patten Place
(423) 521-4527

Monika Prestwood (2016-2017)
Board Member, Emerald Bay
(423) 508-2033

Ron Kohlin
Secretary & Webmaster
(423) 243-3760

Pamela Evans, Treasurer
(423) 332-0773

Committees & Volunteers

Pool Maintenance & Pool Fob Access

Phillip Evans (423) 332-0773

Clubhouse Rentals & Maintenance

Daphne Floyd

Neighborhood Watch & Security Camera

Fred Rhodes (423) 290-1453

Landscaping & Lighting

Jim Garrett (229) 942-2628

Social Committee

Charlotte Shipley

Lisa Moon

Star Yard

Connie Giles

Clubhouse Sign

Dacia Burkett (423) 309-4636

Yard Sale Volunteers

Monica Prestwood

Dacia Burkett

Welcome Baskets

Anita Kohlin (423) 243-3760

Grievance Committee

Emerald Bay, Volunteer needed

Emerald Pointe, Jerry Corbin (423) 903-3689

Emerald Lake, Volunteer needed

Patten Place, Vacancy Volunteer needed

Brooke Stone, Mike Sharp (423) 400-4046

Communications Committee

Newsletter Editor, Mass E-mails, & Nextdoor

Anita Kohlin (423) 243-3760

Copying Services Cyndie Rogers (423) 332-5476