## Emerald Bay Lamplight

Daphne Floyd, Editor 423.762.7770 daphnefloyd@epbfi.com



January 2024

THE OFFICIAL QUARTERLY NEWSLETTER OF EMERALD BAY SUBDIVISION
EMERALD BAY HOMEOWNERS' ASSOCIATION
12796 EMERALD BAY DRIVE
SODDY DAISY, TN 37379
https://www.ebhoa.org



Let me begin by saying, Judy and I hope everyone will have a good year in 2024.

Hopefully many of you will be able to attend the Annual Homeowners Meeting on Saturday, February 3, 2024 at 10 a.m. The meeting will address the 2023 budget performance and the planned expenditures for 2024. In addition to the committee reports, we will have the privilege of having our prior President, Dave Fairchild, discuss possible enhancements to our community property. He'll be looking for your input and priorities on capital projects. Put on your thinking caps and let your creative juices flow. Should we expand the parking at the Clubhouse? Are there enhancements needed at the Clubhouse and/or pool? What about a covered pavilion for outdoor cookouts? Part of the dreaming will be a plan for how to best fund any/all of these ideas. Don't be limited by what I have said here. Come with your ideas. Capital expenses can only be funded with an increase in the annual assessment or a special annual assessment of all homeowners until sufficient funds are accumulated to offset the capital expenditure. Bring your ideas on enhancement and the funding how to pay off any improvements.

Let me thank all the homeowners who have stepped up as volunteers and serve on the Board or as Committee Chairs. It's their hard work and dedication that have made this community what it is today. Can you imagine the added cost we would all incur if we had to pay a Management Group to run the day to day activities of our community, as well as manage the budgetary aspects of this community? Incidentally, we have new nominees for Director positions for Emerald Bay and Patten Place that need to be voted upon. In that regard we have several vacancies that need volunteers. Let your director know if you are interested or contact me directly. We have vacancies of Secretary, Social Committee, Neighborhood Watch for Emerald Bay and Emerald Pointe, and Yard Sales Coordinator. Consider the CONSEQUENCES: We will not have any Yard Sales, Social Events, etc. if we don't get volunteers. Respond to me if you have an interest at <a href="mailto:ebhoa.president@gmail.com">ebhoa.president@gmail.com</a>

Looking forward to a very successful 2024.

Rich Rudez
<a href="mailto:ebhoa.president@gmail.com">ebhoa.president@gmail.com</a>
<a href="mailto:ebhoa.emeraldlake@gmail.com">ebhoa.emeraldlake@gmail.com</a>

HAPPY NEW YEAR
SRETNA NOVA GODINA



Be at war with your vises, at peace with your neighbors, and let every New Year find you a better person.

# Meet Your Neighbors

### DIRK & GLENDA KINKLE

Dirk and I Purchased our home in Emerald Bay in Sept 2018. We were moving from Atlanta, GA where we also owned a home. We were able to take our time moving our belongings while we made some improvements to our Emerald Bay home. By December of 2018, we had completely moved and were ready to start our new life here. As many of you have witnessed the improvements haven't stopped. Since we moved in, we have completely remodeled the inside, installed a built-in pool, and painted the exterior.

Dirk has been retired for just over 11 years. He retired as a Detective Sergeant after 35 years with the Madera County Sheriff's Department in Oakhurst, CA. He had a long and exciting career in Patrol, as a K9 officer, Search and Rescue, Narcotics investigations and finally, as a Detective Sergeant, supervising investigations and carrying his own caseload.

I retired last summer after a 42-year career with Wells Fargo Bank. I started in California in branch banking and eventually worked my way up to the training department. For the last 15 years, I was a Learning and Development Manager VP/ Human Resources, overseeing training program creation and training delivery for multiple lines of business within Wells Fargo.

When we are not working around our house or hanging out with our great neighbors, we are most likely traveling. We get away on multiple cruises each year, sprinkled with multiple trips to Disney World. As annual pass holders, we can't get enough of Mickey Mouse.

Dirk is avid about his fitness routine, going to the gym daily, and if the weather permits, you will usually see us out walking our two Australian cattle dogs, Cooper & Kiah. I love to make guilts and many other crafts. One of the first changes we made to this house was to convert most of the basement to Glenda's sewing and guilting studio. We are very involved with our Dallas Bay Church community, serving in Awanas', small groups, and church committees.

Dirk and I love living in Emerald Bay and are very proud to call this our home. I have been supporting the EBHOA as Social Director since December of 2019, and will be ready to hand that off next year. Dirk has had a lot of fun coming up with creative items of information for your EBHOA Clubhouse sign.







Here's a popular recipe a lot of you might be familiar with, but for those who are not, this is how I make it.



### **INGREDIENTS:**

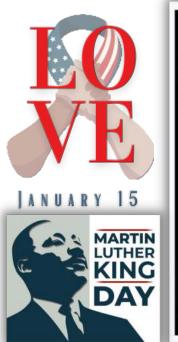
1 pkg. (8 oz.) Philadelphia cream cheese – softened ½ cup Frank's Redhot Original Cayenne Pepper Sauce ½ cup ranch dressing 2 cans (12.5 oz) Swanson white premium chicken breast

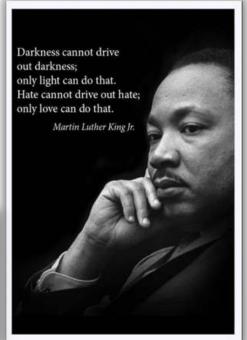
### **DIRECTIONS:**

Preheat oven to 350

1/2 c shredded cheddar cheese

Combine all ingredients in a 1-quart baking dish Bake 20 min., remove from oven and stir Serve with crackers and/or celery sticks





# IMPORTANT

2024 Dues Invoices were mailed out on December 28, 2023, and are due by January 31st to avoid late charges.

Due to the fact that the US Mail has been known recently for delays in delivering mail, if you have not received your invoice, please contact the Treasurer.

ebhoa.treasurer@gmail.com



### EBHOA WINTER PARTY 2024

Sad the holidays have come and gone? Feeling the winter blues? Tired of being cold and lonely?

Great news...

the annual EBHOA Winter Party is coming soon! Mark your calendar and "save the date.

More details and a request to RSVP will come in early February. For now here are a few details you can look forward to;

SATURDAY

FEB. 24

6:00 PM - 8:30 PM

EBHOA CLUBHOUSE ADULTS ONLY

Food - Heavy Appetizers

Fellowship - Catch up with the neighbors you know and meet the newest neighbors Fun - Winter games

Prizes - What's a game without winners?

Keep an eye out for an email invitation to RSVP in early February. If you want to volunteer, make any contributions to our prize selection or have any questions please contact Glenda Kinkel at glendakinkel@gmail.com or 559.642.8491









### Jim Stewart EBHOA Webmaster ebhoa.webmaster@gmail.com

### Why should I visit the EBHOA website?

- For neighborhood information
- You want to rent the Clubhouse
- You need to check the calendar for upcoming events
- You want to get a referral for a tree removal, lawn care, pest control etc...
- You need to contact a Board Member or Committee Member
- You want to subscribe to the EBHOA Newsletter or join the Mass Email list
- Pool Policy
- Local services such as, trash pick-up, schools etc...
- Plus so much more!

### **NEIGHBORHOOD INFORMATION**

Board of Directors, Meeting Minutes, Newsletters, Covenants, Committees & Lots More!

### HOMEOWNER RESPONSIBILITES

to your Neighborhood

### **CALENDAR & CLUBHOUSE RENTAL**

NEW! Check the Calendar & Rent the Clubhouse

### POOL POLICY & AGREEMENT

### **NEIGHBORHOOD REFERRAL LIST**

Tree Removal, Heating & Air, Lawn Care etc...

### **LOCAL SERVICES**

Emergency, Schools, Trash Pick-up, etc...

FAO - Frequently Asked Questions



<u>www.ebhoa.org</u>



### SUBSCRIBE HERE to receive the Newsletter <u>Electronically</u>

(EBHOA Members only, please)

### **SUBSCRIBE HERE to join the Mass Email list**

(EBHOA Members only, please)

### **CONNECT WITH YOUR NEIGHBORS**

Go to NEXTDOOR.COM

NEW! Go to our Members-Only Facebook Group



# Clubhouse Kenting Procedures

THE EBHOA CLUBHOUSE is available for rental by Emerald Bay homeowners in good standing. See the Clubhouse Rental Agreement and the Clubhouse Rental Checklist for all terms and conditions when renting the clubhouse. See the following links .

- Visit the website <u>www.ebhoa.org</u>
- Select Calendar & Clubhouse Rental (CLUBHOUSE CALENDAR (ebhoa.org)
- Find the date you want to rent the clubhouse (make sure it is not already rented or being used for EBHOA board meetings etc...
- Next, click on the E-mail Rental Reservation Request Form Information for Clubhouse Reservation Request (ebhoa.org)
- Fill out the request form and send it to the Clubhouse Coordinator (Daphne Floyd) Clubhouse Rental Coordinator
- You will have 10 days after you submit your request form to give Daphne the check for rental, deposit check and the Clubhouse Rental Agreement ( Microsoft Word - Clubhouse-Rental-Agreement-20220215.docx (ebhoa.org)





### Dave Fairchild, Tim Rieger & Danny Floyd

### But It Doesn't Say I Can't

by Danny Floyd

If our governing documents don't specifically say I can't do something, how can the architectural review committee or board prevent me from doing it?

Usually, there's general language that says the ARC will look at the request for certain criteria—things like the requested modification must fit with the community—and that gives them the latitude for a proper decision. It's going to be a rare situation where, even if something isn't prohibited, that someone could do something that's outrageously inconsistent with everything else. Owners still must go through the approval process unless the specific item has been excluded from review. It would be nearly impossible to regulate every variable that Owners could or could not do with their property, especially in an established neighborhood such as ours when technology, materials and methods are constantly changing. That's why it is necessary to be the adults that we are and work within the original reasoning established in the Covenants and Restrictions.

Our Covenants and Restrictions do have that general language in Article 4.01, A., stating, "In order to preserve, to the extent possible, the natural beauty of the property and it's setting, to maintain a pleasant and desirable environment, to establish and preserve a harmonious design for the development, and to promote and protect the value of the property, the Developer or the Board shall create a body of rules and regulations covering details of the dwelling units which shall be available to all Owners or prospective Owners of lots."

If you plan on any changes, updates or additions to your property, even if you can't find where your changes are allowed or not, please contact us.

Danny Floyd - <u>dancodeman@aol.com</u> mobile: 423-322-7827 Dave Fairchild - <u>dablj06@aol.com</u> mobile: 423-599-4777 Tim Rieger - <u>timmarie3@epbfi.com</u> mobile: 423-322-7671

Welcome to the Neighborhood



Herbie & Kelsey Hanson

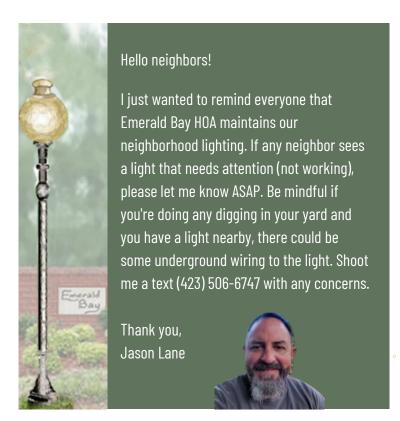


Want to connect with your neighbors? Join the Emerald Bay Facebook page! You will need to get approved by the Facebook Administrator Daphne Floyd. Once she approves your request, you can post on either the residents page or Buy/Sell "Classified" type page. The Emerald Bay residents page is not the official means of communication from the EBHOA. You can sign up for email notifications from the EBHOA through the link on our EBHOA website.

Click the link below.



Emerald Bay Subdivision - Soddy Daisy, TN | Facebook





www.nextdoor.com

We're glad you're here.

We want everyone to feel welcome on Nextdoor, and we have created these Guidelines to define the values of the community we want to build. On Nextdoor, you're connected not by a shared preference, but a shared connection to a place — your neighborhood. Let's build a strong one together.



### 1. Be respectful to your neighbors

You're speaking to your real neighbors. Strong communities are built on strong relationships.

### 2. Do not discriminate

We do not tolerate racism, hateful language, or discrimination of any kind.

### 3. Discuss important topics in the right place

We have policies and dedicated spaces for important non-local topics, such as national politics.

### 4. Use your true identity

Nextdoor is built on trust — we want everyone to know they're communicating with their real neighbor, and therefore require you to use your true identity.

### 5. Do not engage in harmful activity

We prohibit any activity that could hurt someone, from physical harm to scams.

You, our neighbors who make up Nextdoor, play a key role in neighborhood <u>moderation</u> by reporting content or neighbors that violate these Guidelines. Please remember that disagreeing with a post is not a reason to report it. This slows down our ability to remove content that is truly abusive and to create a platform where everyone feels welcome.

Connect with your neighbors!



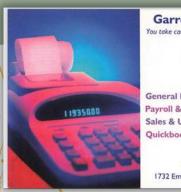


### Neighbor-to-Neighbor

Classified Ads

**CONTENT RESPONSIBILITY OF ADVERTISER** 





**Garrett Bookkeeping Svcs** 

You take care of your business, I'll take care of your book

**Christina Garrett** (229) 942-3647

General Bookkeeping Payroll & Quarterly Reports Sales & Use Tax Ouickbooks

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Christina@GarrettBookkeeping.com 1732 Emerald Pointe Drive, Soddy Daisy, TN 37379



### REALTOR®

423.637.9560 cell 423.664.1600 office

Email: JaniceXavier@kw.com Website: JaniceXavier.kw.com

KELLER WILLIAMS REALTY



Keller Williams Greater Chattanooga (kw.com)

### SUMERLIN LAWN CARE Serving Hamilton and Rhea Counties micahpsumerlin@gmail.com

micahpsumerlin@gmail.com

### TWYLA HENNESSEY

Travel Advisor

Mobile: (423) 664-2487

Email: twyla@mptravelco.com

Web: www.magnoliapalmtravel.com



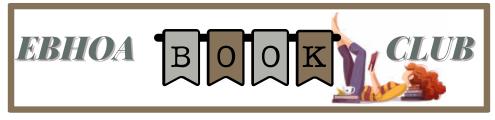
I help clients with travel planning and research to various destinations including Disney, Universal, all major cruise lines , all inclusive vacations, guided tours, and international travel. Twyla Hennessey

www.magnoliapalmtravel.com



http://www.gingersumerlinphotography.com.

THE EMERALD BAY LAMPLIGHT IS PUBLISHED OUARTERLY. THE BOARD OF DIRECTORS APPROVED (MARCH 10, 2022) "NEIGHBOR-TO-NEIGHBOR" CLASSIFIED ADVERTISING FOR YOUR BUSINESS. IF YOU ARE INTERESTED IN SUBMITTING A BUSINESS CARD OR A BRIEF DETAIL OF WHAT YOUR BUSINESS OFFERS. PLEASE EMAIL ME AT DAPHNEFLOYD@EPBFI.COM AND I WILL ADD IT TO THE DESIGNATED PAGE IN THE LAMPLIGHT. THIS IS FOR EMERALD BAY RESIDENTS ONLY, FREE OF CHARGE (MUST RESIDE IN EMERALD BAY NOT FOR FAMILY MEMBERS/FRIENDS NOT RESIDING IN EMERALD BAY).





When: January 16 (Tuesday) @6:30 p.m.

Where: Kim Beckett, 1782 Emerald Pointe Drive, kimdbeckett@gmail.com

What to Bring: A savory or sweet snack Discussion leader: Karen Whelchel

Book: One Woman's War

From the author of Sisters of the Resistance comes the story of WWII British Naval Intelligence officer Victoire Bennett, the real-life inspiration for the James Bond character Miss Moneypenny, whose international covert operation is put in jeopardy when a volatile socialite and Austrian double agent threatens to expose the mission to German High Command.

World War II London: When Victoire "Paddy" Bennett first walks into the Admiralty's Room 39, home to the Intelligence Division, all the bright and lively young woman expects is a secretarial position to the charismatic Commander Ian Fleming. But soon her job is so much more, and when Fleming proposes a daring plot to deceive the Germans about Allied invasion plans, he requests the newlywed Paddy's help. She jumps at the chance to work as an agent in the field, even after the operation begins to affect her marriage. But could doing her duty for King and country come at too great a cost?

Socialite Friedl Stöttinger is a beautiful Austrian double agent determined to survive in wartime England, which means working for MI-5, investigating fifth column activity among the British elite at parties and nightclubs. But Friedl has a secret—some years before, she agreed to work for German Intelligence and spy on the British.

When her handler at MI-5 proposes that she work with Serbian agent, Duško Popov, Friedl falls hopelessly in love with the dashing spy. And when her intelligence work becomes fraught with danger, she must choose whether to remain loyal to the British and risk torture and execution by the Nazis, or betray thousands of men to their deaths.

Soon, the lives of these two extraordinarily brave women will collide, as each travels down a road of deception and danger leading to one of the greatest battles of World War II.

### If you hear the sirens:



Check it out—it could be only a test. Siren tests last for approximately three minutes and occur in your area on the first Wednesday of each month at noon. If there is severe weather in the area at the time of a scheduled test, the sirens may not be tested.

Remember: Hearing a siren or tone-alert radio does not mean you should evacuate. It means turn on your radio or television and listen for instructions. Tune to your local radio or television station and listen for details. WUSY-FM (100.7) in Chattanooga is the primary EAS station in the area and is monitored by other stations.

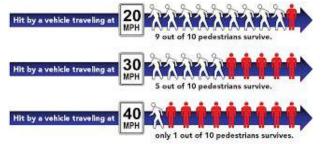
Most radio and television stations in the area participate in the EAS and will be making announcements. NOAA weather radio (162.55 MHz) will instruct listeners to tune to one of these stations.

Check on your neighbors. Do not use the phone unless absolutely necessary. The phone lines need to be open for emergency workers. Do not call 911 for information if you hear the sirens.

If the warning involves an incident at Sequoyah, you might be advised to go indoors and close all windows, doors and other sources of outside air. You may be advised to monitor and prepare or you may be advised to leave (evacuate) your area.

### STOP NEIGHBORHOOD SPEEDING

### A LITTLE EXTRA SPEED MAKES A BIG IMPACT.



### **EMERALD BAY SPEED LIMIT**

### 911/Dispatch

3404 Amnicola Highway Chattanooga, TN 37406 Phone: (423) 622-0022

Fax: (423) 495-1773







WATCH



9

### **Home Security Checklist**

Use this as a guide as you check your home for safety measures. Boxes marked "no" indicate areas where you could take action to improve your home's security. These are just some of the steps you can take to decrease the likelihood that you or your home is targeted.

Exterior Doors	Yes	No	
All doors are locked at night and every time we leave the house—even if it's just for a few minutes.			
Doors are solid hardwood or metal-clad.			
Doors feature wide-angle peepholes at heights everyone can use.			
If there are glass panels in or near our doors, they are reinforced in some way so that they cannot be shattered.			
All entryways have a working, keyed entry lock and sturdy deadbolt lock installed into the frame of the door.			
Spare keys are kept with a trusted neighbor, not under a doormat or planter, on a ledge, or in the mailbox.			
Garage and Sliding Door Security			
The door leading from the attached garage to the house is solid wood or metal-clad and protected with a quality keyed door lock and deadbolt.			
The overhead garage door has a lock so that we do not rely solely on the automatic door opener to provide security.			
Garage doors are all locked when leaving the house.			
The sliding glass door has a strong, working key locks.			
A dowel or a pin to secure a glass door has been installed to prevent the door from being shoved aside or lifted off the track.			
The sliding door is locked every night and each time we leave the house.			
Protecting Windows			
Every window in the house has a working key lock or is securely pinned.			
Windows are always locked, even when they are opened a few inches for ventilation.			
Outdoor Security	?		
Shrubs and bushes are trimmed so there is no place for someone to hide.			
There are no dark areas around our house, garage, or yard at night that would hide prowlers.			
Every outside door has a bright, working light to illuminate visitors.			

Floodlights are used appropriately to ensure effective illumination.		
Outdoor lights are on in the evening—whether someone is at home or not or a photocell or motion-sensitive lighting system has been installed.		
Our house number is clearly displayed so police and other emergency vehicles can find the house quickly.		
Security When Away From Home	Yes	No
At least two light timers have been set to turn the lights on and off in a logical sequence, when we are away from home for an extended time period.		
The motion detector or other alarm system (if we have one) has been activated when we leave home.		
Mail and newspaper deliveries have been stopped or arrangements for a neighbor/friend to pick them up have been made when we go away from home for a period of time.		
A neighbor has been asked to tend the yard and watch our home when we are away.		
Outdoor Valuables and Personal Property	Yes	No
Gate latches, garage doors, and shed doors are all locked with high-security, laminated padlocks.		
Gate latches, garage doors, and shed doors are locked after every use.		
Grills, lawn mowers, and other valuables are stored in a locked garage or shed, or if left out in the open, are hidden from view with a tarp and securely locked to a stationary point.		
Every bicycle is secured with a U-bar lock or quality padlock and chain.		
Bikes are always locked, even if we leave them for just a minute.		
Firearms are stored unloaded and locked in storage boxes and secured with trigger guard locks.		
Valuable items, such as television, stereos, and computers have been inscribed with identifying number approved by local police.		
Our home inventory is up-to-date and includes pictures. A complete copy is kept somewhere out of the house.		



### 2024 Board Officers - 1 Year Term

### Chairman of the Board & President

Richard Rudez <u>ebhoa.president@gmail.com</u>

### **Vice-President**

Ron Rogers <u>ebhoa.emeraldpointe@gmail.com</u>

### Secretary

Beverly Smith ebhoa.secretary@gmail.com

### Treasurer

Christina Garrett ebhoa.treasurer@gmail.com

### **2024 Board of Directors**

### **2024 Board Members - 2 Year Term**

### Emerald Bay To be voted upon at the EBHOA FEB MEETING

### Patton Place TO BE VOTED UPON AT THE EBHOA FEB MEETING

### **Brooke Stone**

Tammy Judd (2023-2024) <a href="mailto:ebhoa.brookestone@gmail.com">ebhoa.brookestone@gmail.com</a>

### **Emerald Lake**

Richard Rudez (2023-2024) ebhoa.emeraldlake@gmail.com

### **Emerald Pointe**

Ron Rogers (2023-2024) <u>ebhoa.emeraldpointe@gmail.com</u>

### **Grievance Committee**

Emerald Bay - Janice Xavier - janicexavier22@gmail.com
Emerald Pointe - Jerry Corbin - jjcorbin@comcast.net
Emerald Lake - Ray Joyner - rayjoyner@gmail.com
Patten Place - Ginger Sumerlin - the sumerlins@bellsouth.net
Brooke Stone - Doug Jones - jonesdldk@gmail.com

### **COMMITTEES & VOLUNTEERS**

### **Architectural Review Committee**

Danny Floyd - <u>Chairman dancodeman@aol.com</u> Tim Rieger - <u>timmarie3@epbfi.com</u> Dave Fairchild - <u>dablj06@aol.com</u>

### **Pool Maintenance & Pool Fob Access**

Ray Joyner - Chairman rayjoyner@gmail.com

### **Clubhouse Rental Coordinator**

Daphne Floyd- <a href="mailto:ebhoa.clubhouse@gmail.com">ebhoa.clubhouse@gmail.com</a>

### Landscaping

Jim Garrett - ebhoa.landscape@gmail.com

### Lighting

Jason Lane - mjasonlane@gmail.com

#### Star Yard

Ashley Addison - addisondavy@protonmail.com

### **Welcome Baskets**

Daphne Floyd - daphnefloyd@epbfi.com

### Clubhouse Sign

Dirk Kinkel

### **Yard Sale Coordinator**

Vacant

### **Webmaster Jim Stewart**

ebhoa.webmaster@gmail.com

### **Communications Committee**

Newsletter Editor & Publisher, Mass Emails, Facebook - Daphne Floyd - daphnefloyd@epbfi.com

### **Social Committee**

Glenda Kinkel - glendakinkel@gmail.com Judy Rudez - <u>tenecqtpie@yahoo.com</u>

### **Holiday Decorating Committee**

Judy Rudez - <u>tenecqtpie@yahoo.com</u> Daphne Floyd - <u>daphnefloyd@epbfi.com</u>

### **Neighborhood Watch & Security Cameras**

Rob Crowe - ebhoa.neighborhoodwatch@gmail.com

### **Neighborhood Watch Committee**

Emerald Bay - Vacant

Fmerald Pointe - Vacant

Emerald Lake - Jaclyn Nasoni

Patten Place - Bob Koscinski

Brooke Stone - Krissy Blumeyer