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Your Voice in the Village

HOA Voice of the Village

In This Issue	July 2021
<p>Important Dates President's Message June OVM "State of Monroe County" Neighborhood Watch TellicoLife New Membership Categories Advocacy, Is Tellico Village and Oasis or an Island?</p>	<p>July HOA Social & Cocktail of the Month WATeR Needs Our Help State of Loudon County Thanks You The Alcatraz of the South PGA Championship Winners Mini Book Sale</p>

Important Dates
<p>Thur. June 24th, OVM "State of Monroe County", Pg. 4 Tues. July 13th, HOA Social, Pg. 9 Thur. July 15th, HOA Welcome Orientation</p>
<p>Mon. July 4th, Happy Independence Day!</p>

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July President's Message

By Ken Litke



I am pleased to report HOA has made significant progress in the past month with meetings returning to pre-covid operating conditions.

On May 27th we successfully held our first live Open Village Meeting in over a year at the Community Church. It felt good to be back 'home' for this meeting and we appreciate the CCTV to again open

their doors and supporting HOA and our community. The meeting topic was "State of Loudon County" with key County leaders speaking as well as Lowell Russell – our State Representative – providing a State legislature update. For those that missed seeing live, you can still view online as all OVM meetings are recorded by the good people at TVB for later viewing on their TVB YouTube Channel.

On June 8, we held our first live Monthly Social at the Yacht Club without any Covid restrictions being in place including limits on attendance – it was nice that we could finally all gather in one session for our meeting. In addition to a short meeting featuring upcoming social events, attendees were treated to music by local favorite Vocal Point and some great icebreaker/door prizes. If you haven't been to a Social lately, you're really missing a great chance to socialize with your friends, listen (and perhaps dance after the meeting) to some great music and learn about what's coming up at your HOA.

Speaking of what's coming up, our next Open Village Meeting will focus on "State of Monroe County" and will be held Thursday, June 24th @ 4-6pm at the Kahite Community Center

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/Kahite Portico. We're looking forward to a great meeting with our speakers covering topics impacting our Kahite members so not to be missed. We will live stream and record this event from Kahite which will be yet another first for HOA and TVB.

Our next Monthly Social will be July 13 at the Yacht Club where we will again have live music and a great program – be sure to come and socialize plus have the chance to win some great prizes. In addition to the Monthly Socials and this Open Village Meeting, HOA has scheduled other social activities for July and beyond so please watch for and read the HOA Social Invite email. Remember, all new events open up for sign-ups when the Social Invite emails are sent to HOA members – so if you see something you'd like to attend – don't wait as events tend to fill up fast as events are still somewhat limited due to needing more Event Coordinator volunteers.



Fortunately, we've had a number of new people step forward to volunteer, but we can still use more - the old adage is very true, "Many Hands Make Light Work". If you would be willing to take on one of our many event ideas, or perhaps you have an idea for an event you'd like to run, please call or email Jim Barton our VP Event Planning – and he'll answer all your questions and hopefully get you started on the EC Team.

Lastly, we are now in the process of forming the HOA 2022 Nominating Committee to solicitate volunteers willing to serve next year for all positions. If you are interested in serving on the BOD or perhaps even on the Nominating Committee please email me or speak to any BOD member. If you want to learn more about BOD positions and their responsibilities, simply click on this [link](#) to view job specifications.

See you soon at an HOA event! Ken Litke

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Hear the Latest News and Updates about
Monroe County that are Important to the
Residents of Tellico Village!



Featured Speakers & Guests include:

Lowell Russell:	TN State Representative: 21st District
Mitch Ingram:	Monroe County Mayor
Tommy Jones:	Monroe County Sheriff
Paulette Summey:	Commissioner: Fourth District
	<i>And Others</i>

There will be a Q&A Session after the Presentations



Join us for a Meet & Greet with
the presenters after the event.
Light refreshments will be served.



**You can attend the meeting in-person at KCC or
watch live on Tellico Village Broadcasting.**

Social Distancing and Masks are no longer required at Tellico Village events. However, any individual can choose to wear a mask during the event, regardless of their vaccination status, as a personal preference.

This event is brought to you by the HomeOwners Association of Tellico Village, Inc.

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Neighborhood Watch, Contractor Fraud

By: Chris Sanders, Neighborhood Watch Chair
and Jimmy Davis, Loudon County Chief Deputy Sheriff



Contractor Fraud

Many Tellico Villagers are having work done this summer which increases the possibility of Contractor Fraud. We wanted to get this out to all of the villagers to help spot fraud.

Contractor fraud occurs when individual contractors or firms offer services that knowingly mislead the other party, such as performing unsatisfactory repairs or charging more than a job is worth, or in some cases – asking for a large down payment and never returning to do the work.

The following are common signs of contractor fraud and what you can do to avoid being scammed.

1. Advance Full Payment – If a contractor requires the full payment upfront, you should think twice before hiring them. It is not unusual for a contractor to request some money upfront, but you should not put a significant portion of the job down right away. Other payments should be made according to an agreed upon schedule as certain work is finished. Never pay a contractor in full or sign a completion certificate before the work is done to your satisfaction and you have confirmed it is compliant with local code requirements.
2. Contractor Who Doesn't Pay the Supplier – You find out the contractor did not pay the supplier of the materials after you have paid them in full when the supplier comes after you for the cost of the materials. You can consider seeking a lien waiver from the contractor before the work begins. When the project is complete, both you and the contractor sign off stating that all contract obligations have been met. This includes the contractor making all the payments to the suppliers. If the contractor won't sign off on the lien waiver, you don't have to pay them until they have proven the suppliers have been paid.
3. Full Credit for Your Deductible – It is illegal for a contractor to waive your insurance deductible or help you avoid paying it. One way of doing this is by giving you an estimate that is higher than the actual cost to make the repair. Another way is to offer rebates or credits in the amount of your deductible. Don't do business with a contractor that suggests this. It is fraud against your insurance company.
4. Free Inspections – Most legitimate contractors offer no charge for an estimate, but you should always be wary. During the inspection, be extra attentive to the contractor's assessment and it is always a good idea to get more than one estimate.
5. Out-of-State Contractors – There are contractors who will follow storm events from state to state. Hiring an out-of-state contractor can cause problems down the road. If they did careless work or didn't

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HOA Voice of the Village

complete the job, they will be difficult to track down. Or if a problem comes up later, you may have a difficult time getting them to come make corrections to the work. It is a better idea to go with a local contractor. You can check with the Better Business Bureau or ask within the community for references and recommendations.

6. Poor Workmanship – Some contractors may use cheap materials or inexperienced workers to make a bigger profit. Obtain references and be diligent about researching a reputable contractor. Also try to be knowledgeable about some of the materials they will be working with.
7. Unforeseen Problems – If a contractor reveals an unforeseen problem, be guarded. If a contractor points out a problem that you didn't hire them to fix, be sure to get a second opinion or do some research and make sure the problem needs immediate attention. Both you and the contractor should sign a contract before they begin work on it or charge you any amount of money.
8. Improper Permits - A building permit ensures that your property was reviewed and inspected to meet codes, ordinances and requirements. When a contractor gets a building permit, they are ensuring their work is inspected and up to local code. If they don't have a proper permit, you could be liable for any problems or injuries sustained during the project. Also, if the contractor installs anything improperly and it later needs to be fixed, your insurance may not cover any expenses.
9. Proper Licensing – If your contractor does not have a proper license that meets your state's requirements, you could be held responsible if issues arise during the project. Ask for the contractor's license which you can look up on your city or state's government website. If you work with an unlicensed contractor, you could be responsible for any problems that arise. For example, you could be financially responsible if the contractor or subcontractors cause any damage to your property, or if a worker is injured on your property. You could also be liable if your project does not meet local building codes.
10. Contract Agreements – A reputable contractor should be willing to provide a written contract that has everything you want and agree to. You and your contractor should sign a final contract that is read by both parties.
11. Contractors Soliciting Business – Some contractors may use advertisements like flyers and door hangers to solicit business. This can be an honest, advantageous search for work, but be guarded and ask questions. It is good practice to contact your insurance agent prior to agreeing to work with any contractor in the situation when your insurance is paying for the work to be done.

If you are already a victim of contractor fraud, it may be in your best interest to get an attorney. An experienced real estate or contract attorney are usually your best options to help you. The best way to avoid contractor fraud is by making sure you do diligent research to find a trustworthy source. Trust your intuition and make sure you ask the right questions.

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HOA Voice of the Village



TellicoLife is the place to go for What's Happening in Tellico Village!

Nearly 50 clubs and organizations post their activities on TellicoLife and over 6200 Tellico Village residents make TellicoLife.org their one-stop site to find out What's Happening! in the Village.

TellicoLife is free to our residents. The site is funded through subscriptions paid by participating clubs and organizations who use TellicoLife to get the word out about their organization, its mission, purpose, membership, and activities. By having one electronic hub to connect Villagers with these organizations, participation and membership increases.

To further the goal of providing the best consolidated activities calendar for Tellico Village, the TellicoLife team is revising its subscription levels to make it even easier for clubs and organizations to benefit from TellicoLife.

Key features of the new subscription levels are:

- Blue: \$30/year for up to two calendar entries.
- Bronze: \$60/year for a club home page and up to three calendar entries.
- Silver: \$120/year for a club home page and up to 24 calendar entries.
- Gold: \$300/year for multiple club pages and up to 48 calendar entries.
- Platinum: \$600/year for unlimited use of TellicoLife

Organizations and clubs can subscribe to TellicoLife by sending an email to clubs@tellicolife.org. For a complete list of the services included in each subscription level, please visit us at tellicolife.org/club-org-subscription-info.

Residents are invited to visit TellicoLife at TellicoLife.org to see What's Happening!

To give us your feedback on the site, how you use it or what you would like to see added to or changed on the site, contact us at info@tellicolife.org.

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Your Voice in the Village

HOA Voice of the Village



Advocacy, Is Tellico Village an oasis or an island?

By Mark Pantley, VP of Advocacy

An “oasis” is defined as “a pleasant or peaceful area or period in the midst of a difficult, troubled, or hectic place or situation.” I often think of Tellico Village as being such a place. The natural beauty, pleasant climate, low cost, and low crime rate combine together to make living in Tellico Village a very pleasant place.

Unfortunately, the world around us, even in Monroe and Loudon counties, is often a very troubled place, which makes the impression of Tellico Village being an oasis in the midst of trouble even more apparent.

Of course, what you define as your oasis may differ from how your neighbors define it. It may be just your house and yard, or your neighborhood, or it could be all of Tellico Village. It might even be the county you live in – Loudon or Monroe – or all of East Tennessee. Some may even say the USA is an oasis in a very troubled world. The point here is that we’re all alike in desiring to live in a space that makes us happy, yet we all define this differently.

In contrast, it seems that some people would prefer to act as if they were on an island – defined as “...being isolated or having little or no direct communication with others”. I struggle with understanding this approach. It seems like a very lonely place to be and it reminds me of the old saying that “no one on their deathbed says that they wish they had spent more time at work”. My point being that it’s not the work we do, but the people we impact that is most important. I think we all want to be remembered for helping to make the lives of people around us a little better. This means staying connected to others – whether they be your immediate neighbors, other residents in Tellico Village, or people who live outside the village.

To their credit, many residents of Tellico Village spend a lot of time working to improve the lives of those around them. Whether that be the neighbors down the street, a special interest group here in the village, or helping to solve a need in the wider community - the list is long and varied. Taken from the perspective of living in an oasis, the service of these dedicated individuals demonstrates their willingness to share their good fortune with those who live around them. Sometimes this is sharing of a skill or ability, and sometimes it is to help the less fortunate. Their contribution helps to increase the quality and livability of Tellico Village.

We are all very fortunate to live in such a beautiful place with so much abundance. While living on an island may be safe and secure – particularly in the short term - it leads to isolation and an increasing lack of relevancy. I doubt that any of us want to be considered as irrelevant. Instead, we want to be valued and recognized as a person who counts. This means recognizing that we’re living in an oasis, not on an island, and being willing to help those around us. While that may sound simple, it’s not. We all have different views as to how to solve problems both in the village and outside. Having problems isn’t the problem – that’s a natural part of all of us living together. The real problem is not being able to resolve them. It is important to approach how we solve issues by being open, transparent, and committed to finding common ground together. Only then will Tellico Village continue to be the great place to live that it is.

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HOA Social

July 13, 2021
Yacht Club
4:30 – 6:00 pm

Frog and Toad will provide live music.

Enjoy the music, socialize with your friends, participate in the 50/50 raffle and fingers crossed to win a fabulous door prize.

Sign up at the registration table at the social if you plan to eat upstairs at the Blue Heron after the social and receive 10% off dinner.

Cocktail of the Month



Tellico Village Broadcasting partners with the Yacht Club and HOA for a Special “Cocktail of the Month” promotion.

This month’s featured special cocktail is a **Coconut Blackberry Mojito**, a refreshing summer drink. Watch Yacht Club Bar Manager, Amanda Rayl, as she uses her muddler, jigger, and a small number of ingredients to make this delicious cocktail.

https://youtu.be/iRHJJuE5d_E

Order this mojito at the Yacht Club and ask how you can get 20% off your meal. Offer good until end of June.

Subscribe to TVB YouTube channel and sign up for notifications about what’s new.

Also, go to the TVB website at www.TellicoVillageBroacasting.org to see this and other programming of interest to Tellico Village and surrounding areas.

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HOA Voice of the Village

WATeR Needs Our Help

HOA is supporting WATeR to help bring attention to the important work they do and to provide you with important information about how you can help protect our beautiful waterways. The following is an appeal for help. If you have any of these qualifications WATeR would like to hear from you.

By way of introduction to those who do not recognize the name, WATeR, it is the acronym for the Watershed Association of the Tellico Reservoir. WATeR is twenty-one years old and its mission is to preserve the pristine quality of Tellico Lake and Reservoir and the natural habitat so that we all can play, live and work in harmony with native plants and animals as well as with each other. The water quality of the lake corresponds directly to the economic viability of our area and the value of our homes.

WATeR needs your help. Many of you are environmentally aware and are looking for an opportunity to share the wealth and knowledge of your work and education. If you have any background or experience in the disciplines below, or if you have a passion related to the stewardship of plants, animals and water, we highly encourage you to consider contributing your time and talents to our programs which are: water quality improvement, East Lakeshore Trails, watershed clean-up and education.

- *sales and marketing with an emphasis on advertising*
- *grants management;*
- *community organizing and/or the ability to organize and coordinate;*
- *engineering (fluid mechanics, wastewater, chemical, civil, environmental and water resources);*
- *dairy, cattle or crop farming knowledge or experience;*
- *youth experience or leadership of 4-H, FFA and Girl Scout clubs;*
- *certification/education as a naturalist, master gardener, or horticulturalist;*
- *environmental and biological sciences;*
- *technical skills in water research and sampling;*
- *solid waste and/or landfill management/administration;*
- *attorney with environmental experience;*
- *general business administration/management;*
- *persons with a commitment to the preservation of the environment; and*
- *persons with energy, time and the ability to manage change.*

At your convenience, contact Marilyn Morete, President, WATeR Board of Directors at: tellicowater@aol.com. Thank you for your consideration and generous support.

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We would like to thank the following Loudon County and Tennessee State Officials for participating in the HOA State of Loudon County Open Village Meeting on May 27th!



State Rep. Lowell Russell
21st District



Mayor Buddy Bradshaw



Sheriff Tim Guider



Commissioner Henry Cullen
7th District



Commissioner Kelly Ann Brewster
1st District



Commissioner David Meers
1st District



Property Assessor Mike Campbell



Chief Deputy Sheriff Jimmy Davis

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The Alcatraz of the South Historic Brushy Mountain State Penitentiary

Opened from 1896 to 2009, Brushy Mountain State Penitentiary is located in nearby Petros, TN. It was Tennessee's First Maximum Security Prison and was the last stop for many violent criminals. It wasn't just a penitentiary, for decades it was a coal mine for the State of Tennessee. Now that Brushy Mountain State Pen is closed you can tour it and learn its history, sample it's moonshine, enjoy its food and check out upcoming musical events on the grounds. For more information click on the following link: <https://tourbrushy.com/>



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PGA Golf Championship 21st Century Champions

<u>Year</u>	<u>Name</u>	<u>Country</u>	<u>Course</u>
2001	David Toms	USA	Atlanta Athletic Club, Highlands Course
2002	Rich Beem	USA	Hazeltine National
2003	Shaun Michael	USA	Oak Hill, East Course
2004	VJ Singh	Fiji	Whistling Straits, Straits Course
2005	Phil Mickelson	USA	Baltusrol Golf Club, Lower Course
2006	Tiger Woods	USA	Medinah Country, Club Course 3
2007	Tiger Woods	USA	Southern Hills
2008	Padraig Harrington	Rep. of Ireland	Oakland Hills, South Course
2009	Yang Yong-eun	South Korea	Hazeltine National
2010	Martin Kaymer	Germany	Whistling Straits, Straits Course
2011	Keegan Bradley	USA	Atlanta Athletic Club, Highlands Course
2012	Rory McIlroy	Northern Ireland	Kiawah Island Golf Resort, Ocean Course
2013	Jason Dufner	USA	Oak Hills, East Course
2014	Rory McIlroy	Northern Ireland	Valhalla Golf Club
2015	Jason Day	Australia	Whistling Straits, Strait Course
2016	Jimmy Walker	USA	Baltusrol Golf Course, Lower Course
2017	Justin Thomas	USA	Quail Hollow Club
2018	Brooks Koepka	USA	Bellerive Country Club
2019	Brooks Koepka	USA	Bethpage Black Course
2020	Collin Morikawa	USA	TPC Harding Park
2021	Phil Mickelson	USA	Kiawah Island Golf Resort, The Ocean Course

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The Public Library at Tellico Village

MINI BOOKSALE

SATURDAY, JULY 31ST 9 A.M. - 12 NOON

"History Repeats Itself"

CDs/DVDs

★ HISTORY

GOVERNMENT & POLITICS

GENERAL NON-FICTION

SELF-HELP & HEALTH



****\$1.00 MYSTERIES****

** ALL MYSTERIES ARE PRICED JUST \$1.00

OTHER BOOKS PRICED \$1-\$4, CASH OR CHECK

THE LIBRARY COURTYARD

300 IRENE LANE, TELLICO VILLAGE/ WWW.TVLIBRARY.ORG