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Your Voice in the Village

HOA Voice of the Village

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Important Dates
Mon. Aug. 2 nd : TVPOA accepting applications for open TVPO Board Positions. Info on POA website
Tues.Aug. 10 th : HOA Social "Yacht Rock". Info on TellicoLife Event Calendar
Fri. Sept. 3 rd : Last day to submit applications for open TVPO Board Positions. Info on POA website
Thur. Sept.16 th : HOA Welcome Orientation. Info on TellicoLife Event Calendar

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August President's Message Ken Litke

I am pleased to report that our Event Coordinators continue to make good progress with offering more social events being available for signup over the next several months.

At our July Monthly Social, over 150 attendees were treated to live music by Frog and Toad, a short presentation by David Berger from the Tellico Fishing Club, Jim Barton VP of Event Planning presented the many new upcoming social events being planned, plus some lucky attendees won some fabulous door prizes.

So, if you haven't been to an HOA Social lately, you're really missing a great chance to socialize with your friends, learn about what's coming up at your HOA, and listen to some great music.

Speaking of an event that should not be missed, HOA's August Monthly Social on Aug 10 has got to be on your calendar. Following a short meeting highlighting upcoming Social Events, we will enjoy an evening of Music, Dancing (and optional Buffet) with some Great prizes for the best dressed Yacht / Island look! Providing live music will be everybody's favorite live band - AM Station!



"YACHT ROCK" SOCIAL

August 10, 2021

@ The Yacht Club of

course!

4:30 – 9:00PM

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We also will have an Italian Buffet for only \$18 which includes meal, tip, and taxes). To enjoy the Buffet, you will need to register (in-advance) on TellicoLife. The Buffet is optional for those that just want to attend the meeting and enjoy the music, but \$18 is a great price for the Buffet so sign up now!

So, round up your island/yacht apparel (or just come as you are) and prepare for an evening of fun!



In addition to the Monthly Socials and this Open Village Meeting, HOA has scheduled other social activities for August 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.

Volunteers Needed!



Lastly, we have formed our HOA 2022 Nominating Committee to solicitate volunteers willing to serve next year for all positions. If you are interested in serving on the BOD please email any member of the Committee: Mark Pantley (Chair), Ken Litke, Joe Bogardus, Bob Flaig, Linda Garza

The Nominating Committee goal is to have a full slate of nominations to present to the HOA Board at their October meeting. If you want to learn more about BOD positions and their responsibilities, simply click on this [link to job specs](#).

See you at an HOA event soon!

Ken Litke

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We would like to thank the following Monroe County and Tennessee State Officials for participating in the HOA State of Monroe County Open Village Meeting on June 24th!



I. to r. Ken Litke, HOA President; Lowell Russell, TN State Rep. 21st District; Mitch Ingram, Monroe County Mayor; Paulette Summey, County Commissioner 4th District and; Tommy Jones, Monroe County Sheriff

You can view this meeting on Tellico Village Broadcasting
<https://tellicovillagebroadcasting.org/>

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Communications-How Tellico Village is Governed

By George Curran, VP of Communications & Marketing

Many of us came to Tellico Village after living in a city or town that was locally governed, but most of us did not experience living in a planned development that is basically self-governed.

Over the last few months, social media has raised several issues concerning some of our amenities, such as how they are operated and who governs them. Now that we are solidly entrenched in the post-Cooper era when Cooper Properties was able to control the course the Village was taking, we are truly self-governed—but what does that mean? In order to try and sort this out, I will be talking to Beth Kuberka, TVPOA Marketing and Communications Director.

I am currently a member of the Communications Advisory Committee, as such, I have the rare opportunity to get an insider's view of what goes on in all of the departments. One of the things I have learned over the last three years on the committee is that there is much more to the daily workings of Tellico Village than meets the eye.

To begin, it is important to know the difference between the POA and the HOA:

POA

As a property owner, we are automatically a member of the POA. Each of us pays a monthly assessment to the POA, which they use to manage and maintain Tellico Village amenities like the golf courses, restaurants, marinas, recreation facilities, Tellico Village Broadcasting, public works, and the Welcome Center. It also plans and implements new amenities. The POA is similar to the municipal government of the cities that most of us came from. It is responsible for the governance of Tellico Village. The POA maintains, improves, and manages the Village's infrastructure, including the facilities, water and sewer systems.

HOA

The HOA is not a governing body, but serves as a homeowner advocate, educator and promoter of the Tellico Village lifestyle. The HOA provides a trusted outlet for homeowner members to engage in a variety of meaningful social programs, participate in HOA informational Open Village Meetings and forums and also offers ways for our members' voices to be heard on issues and concerns affecting our community and lifestyle.

George: Beth, I think maybe the best place to start is: Would you give us a brief outline of how Tellico Village is governed.

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Beth: The Board has only one direct report that they hire, that is the CEO who is currently Winston Blazer. The daily operations are handled by the management team and staff. The Board's responsibilities are to:

Exercise all corporate, fiduciary, and legal powers to manage and direct the affairs of the Village,

- develop strategic direction and follow the Vision, Mission, Core Values and Guiding Principles,
- develop annual goals and objectives and monitor performance,
- hire, direct and review the performance of the Chief Executive Officer,
- finalize and approve Budgets, Five-Year plans, annual assessments, and fees,
- appoint all members of the committees of the POA,
- serve as a "court of appeal" for POA-member disputes and appeals of ACC decisions,
- communicate to all members, and
- instill a culture of continuous improvement throughout the whole structure of Tellico Village.

George: So, the POA staff reports to CEO Winston Blazer, and he reports to the POA Board. How are policies and rules for each department formulated and how are they approved?

Beth: All policies are approved by the Board. They are typically created by management and committee members. Operating procedures are created by management and approved by the CEO.

George: I assume from this that when a property owner deals with any one of the departments, that staff person responsible is guided by a set of rules and regulations, as opposed to formulating their own responses. Is this a good assumption?

Beth: Yes, that is exactly what we try to do.

George: In cases where something occurs where there are no rules or precedents to solve the problem, what happens then? How is a solution found?

Beth: It is always a team effort. Typically, several managers will get together and discuss options. In Tellico Village, we have a lot of overlap between the departments. Once we come up with a potential solution, we will present that to the CEO and COO. Depending on what it is, we would either notify the Board or seek approval from them if necessary.

George: In order to avoid "Trial by Social Media," where should an owner go to address a complaint about a policy or staff member?

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Beth: We have several options. If it is a staff complaint, they should reach out to the manager of the offending staff member. The organizational chart is on the POA website*. The flow would be Staff>Manager>Director>COO & CEO. Truth Be Told is another good avenue to send questions, complaints, or feedback. (www.tellicovillagepoa.org log in, Click in TVPOA header, scroll down and select Staff. For Truth be Told, select TVPOA header, scroll down and select “Truth be Told “.)

George: The budget process is a large part of the responsibility of each department head. How does each department prepare their budget for the final approval by the POA Board?

Beth: The budget process is very long. The budget file is opened in July and rolled forward a year from the current budget and 5-year plan. Management will start updating all the line operating, maintenance items, capital projects and estimate inflation. They will work with committee members as well on the large projects.

Then our CFO will go over where we are to have a balanced budget. We are typically very far apart in the beginning. We start our department presentations to the Finance Advisory Committee in September and then a slew of meetings take place between the FAC and the Board. Many budget meetings are held and they are all open to the public.

This process takes about 3 months, from August to November.

George: I hope that owners see there is a lot of work that goes into keeping the Village running smoothly and anticipating and solving problems. With rule changes, budget considerations and continued efforts to keep each department up to date and running smoothly, it looks like directors and staff members are kept very busy. Now let’s talk about the POA monthly board meetings.

What is required of each month for a Board meeting to go smoothly and fit into the time allotted for the meeting?

Beth: What a lot of owners do not realize is the amount of time it takes to prepare for a Board meeting. All staff must turn in their presentations the Friday before the Board meeting. This allows the Board several days to review all the data. In my case, I will submit a 26-slide presentation that I will present during the live meeting. I also send them additional background and marketing information that is around 40 slides. I do not present this to the public, but the Board must review it. Imagine that for every meeting, they see 5-6 different managers/committees’ information. It is a lot to go over.

The Board meeting typically starts between 9 and 10am for staff and the Board members, depending on the agenda length. This early session is called the Executive Session. The Board reviews contractual, legal, and

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personal issues during this session. We are in session typically until around 12:30 pm on a good day. We eat lunch at the Yacht Club because we do not have time to leave. The afternoon open session starts at 1:30. To prepare for the live stream, we must be set up ahead of time.

A typical open meeting goes from 1:30 to 3:30 on average. We have been in there until after 5pm in some instances.

After the Board meeting, we typically leave with questions that we must answer for owners and/or the Board, which leads to more meetings.

George: What is required of each of the department heads to prepare for a Board meeting, and are department heads present at each Board meeting?

Beth: We spend, on average, 3-5 hours preparing (pre-meetings, creating slides and presenting them to our committees). Then we have a manager's meeting the day before the Board meeting to review the agenda and review departmental reports. This is around 2 hours. Most managers attend both the executive session and open meeting.

George: Who prepares the agenda for each meeting and what are the time constraints on each meeting?

Beth: The Board creates a schedule at the beginning of the year for department updates, committee updates and organizational updates. The Board President sets the agenda based on the schedule and any new topics or updates that are needed.

The open session always starts at 1:30 pm and unless there is a room reservation after us, we can go until we are done. Sometimes that room is reserved for 5:30 and we have to adjourn.

George: We see from time to time a group of homeowners with an issue they feel is not being handled right and the Board needs to address this. How should those homeowners go about being heard?

Beth: My recommendation is to submit feedback first. We have a form on the website, or they can email the Board directly. Secondly, you may request a meeting with our CEO and a Board member during our "Having Your Say" session*. They will invite other staff members based on the topic. If they still feel they are not being heard, they can address the Board under "other" at the end of the Board meeting. They are held on the third Wednesday of the month on the top floor of the Yacht Club at 1:30 pm. (www.tellicovillagepoa.org log in, go to TVPOA header, scroll down and select Board of Directors. Feedback form is at bottom of page.)

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George: In closing, I would like to thank you for taking the time to explain the ins and outs of Tellico Village governance. I also cannot pass up this opportunity to tell you how impressed I am with the work ethic and dedication of all the directors and staff that I have had the opportunity to observe and deal with in Tellico Village.

Clear Creek Kayak Launch



Kayak Launch - The Soggy Bottom Kayakers are seeking \$16,000 for a 50-foot floating dock with an EZ-Dock floating launch at the Clear Creek Boat Launch.

Having this conveniently located amenity will give kayakers a safer entry and exit process. Staying dry when launching the kayak will also make for more comfortable kayaking well into the winter months.

The kayak launch dock will be separate from the boat launch area, helping ensure the two groups can each operate without affecting the others at Clear Creek.

TVA, TRDA, the Tellico Village POA and Timeless Tellico Foundation are united in making this happen.

In addition to generous gifts from the Timeless Tellico Foundation, Mary Kay Noble (in honor of her husband Dave) and other parties, the Soggy Bottom is looking for \$2,000 in donations from villagers to help reach their goal.

Those willing to help can make out a check to Timeless Tellico Foundation and mail it to PO Box 556, Loudon, TN 37774. Pre-printed donation envelopes are available at the Wellness Center, Chota Center and Kahite. Be sure to highlight the money is for the Kayak Launch.

Tellico Life members can also give via credit card through the Timeless Tellico website at <https://www.tellicolife.org/timeless-tellico-foundation>.

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If God wanted us to vote, he would have given us candidates

Jay Leno once said “if God wanted us to vote, he would have given us candidates”. It’s a clever statement that I think you can take two ways:

1. There are no good candidate’s worth voting for.
2. There are no candidates to vote for.

Mark Pantley, VP of Advocacy

Taken either way, it’s a problem for all of us if the meaning is true. We need candidates to run for every office and we need good ones to run so that we’re well represented. While there are no elections this year for local, state, or federal office that apply to Tellico Village, there are both POA and HOA elections this year that we do need to pay attention to.

In 2021 the POA will be electing two positions to the Board of Directors for a 3-year term (the seven Board positions rotate with every year electing 2 or 3). Information on the responsibilities, voting schedule, and application process can be found at [Board of Directors - Tellico Village POA](#)

The HOA elects their Board of Directors on an annual basis, so all positions are open for 2022. Information on each of the roles can be found at [Board of Directors – Tellico Village HomeOwners Association \(hoatellivillage.com\)](#). The HOA Nominating Committee for 2022 was recently formed, including Ken Litke, Mark Pantley, Linda Garza, Joe Bogardus, and Bob Flaig. If you’re interested in becoming an HOA Board member, please contact one of the HOA Nominating Committee members to get more information and to apply.

An unfilled POA or HOA Board position is a huge gap in fulfilling our ability to operate a successful village. Having the wrong person in the role might be even worse. Either way, we need lots of candidates for every position to provide choices to voters when it’s time for voting. Please consider running for either a POA or HOA Board position. We need your talents, ideas, and energy to ensure that Tellico Village continues to be a great place to live!

Please feel free to send me a note or talk to me at the monthly HOA Socials if you have any issues or concerns that I might be able to help with. I look forward to hearing from you.

Mark Pantley
HOA VP of Advocacy
mark.pantley@gmail.com
(832) 654-1272 (text ok)

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Neighborhood Watch, Contractor Fraud

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



Personal Cybersecurity Tips



With the increase of cyber events over the last 4 months and after discussion with Chief Deputy James Davis of the Loudon County Sheriff's Office, we believe that the following information will be helpful to all of you. However, if you feel like you have been a victim of Cyber Crime, please contact law enforcement to report it. Please see below for a short definition and cyber security tips.

First, what is cybersecurity? It is the act of protecting digital systems and digital assets. It entails the use of methods and techniques that can protect important assets and systems and networks that transport and store the assets. Cybersecurity is meant to protect against unauthorized access. It also protects digital assets from loss, damage, or destruction. That is referred to as Data Loss Protection (DLP).

Personal Cybersecurity addresses the self-needs of an individual. It is applied whether you are at work or at home, or anywhere in between. It involves the protection of personal information, personal devices and our Personal Area Network (PAN). Effective personal cybersecurity practices require a personal awareness of the environment we are in. By possessing the knowledge and having the necessary resources we can protect our personal devices, our sensitive information, and our livelihood.

10 Personal Cyber Security Tips

- 1) Use Anti-Virus Protection & Firewall - An antivirus is used to spot and eliminate an assortment of malware from your computer, and a firewall protects it from interference and malicious threats. A firewall permits the entry of good packets into your system and negates the entry of bad packets.
- 2) Keep Your Software Up to Date - Updates contain important changes to improve the performance, stability and security of the applications that run on your computer. Installing them ensures that your software continues to run safely and efficiently. Keep in mind that many web exploits look for outdated software with unpatched security flaws.

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- 3) Use Multi-Factor Authentication - Multi-factor authentication (MFA) is used to ensure that digital users are who they say they are by requiring that they provide at least two pieces of evidence to prove their identity. Each piece of evidence must come from a different category: something they know, something they have or something they are.
- 4) Use a Password Manager - A password manager is a computer program that allows users to store, generate, and manage their passwords for local applications and online services. A password manager assists in generating and retrieving complex passwords, storing such passwords in an encrypted database, or calculating them on demand.
- 5) Protect your Personal Information - Individuals who have accessed your personal data can retrieve your login information for various websites or commit cybercrimes such as tax fraud, all while posing as you. Identity theft is the type of crime that can have long-lasting repercussions for both your digital privacy and your online reputation.
- 6) Watch out for Phishing Scams - According to the Federal Trade Commission (FTC), three of the most common ploys used in phishing scams include emails or texts with the following messages:
 - “We noticed a suspicious transaction on your account. To make sure your account hasn’t been compromised, please click the link below to verify your identity.”
 - “During a review of our accounts, we couldn’t confirm your information. Click here to review and confirm your information.”
 - “Your account has been overcharged. Please call within seven days for a refund.”

Financial institutions won’t ever ask you to verify or confirm anything that requires online log-in information. Your bank or other financial institution already knows this information; they won’t ask you for it.

- 7) Don’t Use Public Wi-Fi - Wi-Fi offers cybercriminals a potential pathway into your mobile device. To stay safe, avoid connecting your device to public or unsecured (not requiring a password) Wi-Fi. If you must use public Wi-Fi, take an extra moment to scrutinize the available networks and connect to a legitimate one. And never conduct financial transactions or access sensitive data while you’re on public Wi-Fi.
- 8) Backup your Data Regularly - Keep a Remote Backup of Your Data. Back up your information to your computer and/or to a cloud-based service. Depending on your device and manufacturer, you may be able to remotely wipe all of its data if your device gets into the wrong hands. Having a backup gives you peace of mind and helps to keep your information safe.
- 9) Review Banking & Credit Reports Often – Regularly checking your banking accounts and credit reports online can allow you to detect unauthorized withdrawals or identity theft indications. Credit report agencies will allow you to lock your personal credit files to prevent anyone accessing your credit files.

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- 10) Use Your Mobile Devices Securely – In addition to avoiding public Wi-Fi, backing up your data and keeping your operating systems up to date on your mobile devices, you should also:
- Set up a passcode, PIN or fingerprint lock to avoid unauthorized access. The easiest way for someone to access the information on your phone is to simply snatch it.
 - Scrutinize your Apps. Download apps from trustworthy sources, and periodically delete any apps that you no longer need. If an app looks potentially sketchy, read customer reviews, skim the privacy policy, and research the developer before installing it on your device.
 - Log Out of Your Accounts. Staying logged in to social media apps on your device is convenient – you can see your friends’ latest photos and posts in an instant. But if someone gets access to your device, even for a minute, he or she can see the information displayed in any open apps and even impersonate you. To keep your device safe, always log out of apps when you’re done using them.

We can’t protect ourselves from every threat out there. However, we can mitigate the threats that can do the most damage by using good personal cybersecurity practices.

Asian Carp Mitigation Project

TVA continues to work on their assessment of how to manage the Asian Carp problem. They have drafted a plan and are now taking comments (until August 5) from the public about the plan. The draft study, a link to provide comments, and a recording of a webinar held on July 15 to review the plan can be found at this link: [Asian Carp Mitigation Project \(tva.com\)](#)



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GETTING READY TO TRAVEL?



Now that more people are making plans again to travel – don't forget to check your passport expiration date. With the resumption of travel, longer than normal lead-times may be experienced with mail service and processing by the U.S. Department of State - Bureau of Consular Affairs. Your expiration

date is important as certain countries require passports to remain valid for up to six months after travel - some airlines do not allow you to board if you do not meet this requirement.

Check out the following links for further information:

<https://travel.state.gov/content/travel/en/passports/how-apply/processing-times.html>

<https://travel.state.gov/content/travel/en/News/passports/passport-covid-19.html>



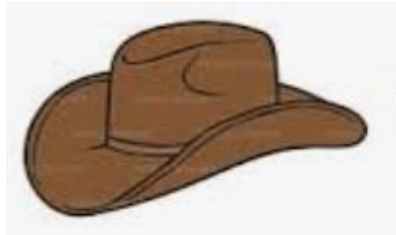
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CMT – Top 25 All Time Greatest Country Hits



Rank	Artist	Title
1.	Tammy Wynette	Stand by Your Man
2.	George Jones	He Stopped Loving Her Today
3.	Patsy Cline	Crazy
4.	Johnny Cash	Ring of Fire
5.	Hank Williams	Your Cheatin' Heart
6.	Garth Brooks	Friends in Low Places
7.	Patsy Cline	I Fall to Pieces
8.	Glen Campbell	Galveston
9.	Charlie Rich	Behind Closed Doors
10.	Waylon Jennings & Willie Nelson	Mamas Don't Let Your Babies Grow Up to Be Cowboys
11.	Bill Monroe	Blue Moon of Kentucky
12.	George Strait	Amarillo by Morning
13.	Loretta Lynn	Coal Miners Daughter
14.	Garth Brooks	The Dance
15.	Randy Travis	Forever and Ever, Amen
16.	Dolly Parton	I will always Love You
17.	Conway Twitty	Hello Darlin'
18.	John Denver	Take Me Home, Country Roads
19.	Hank Williams	Hey, Good Lookin'
20.	Dan Tyminski, Among Others	Man of Constant Sorrows
21.	Merle Haggard	Okie From Muskogee
22.	Dixie Chicks	Wide Open Spaces
23.	Willie Nelson	Blue Eyes Crying in the Rain
24.	George Strait	The Chair
25.	Johnny Cash	Folsom Prison Blues