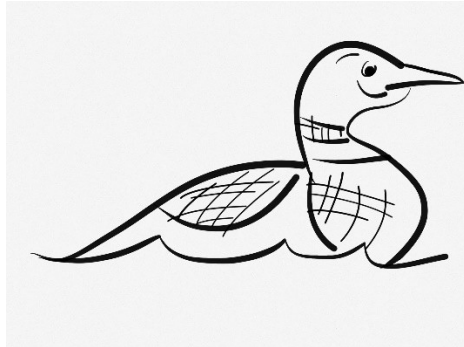


RUM RIDGE ASSOCIATION  
A MAINE WOODS COMMUNITY



## **Greetings From Rum Ridge!**

**\*\*\*2015 Annual Meeting and Picnic 10 am Saturday, July 25\*\*\***

### **President's Remarks**

It is great to be in Rum Ridge and experience all its natural beauty. As the lady slippers, bunch berry, humming birds and black flies dot the landscape it is difficult to properly visualize the severity of the past winter unless you were here. As the snow melted in our front yard a deposit of branches combined with spruce and fir tips covered the yard. Over the years we have all endured severe conditions but this past winter challenged the most enthusiastic winter warrior.

As the levels of snow declined and the frost started to leave the area roads new challenges appeared in the form of "MUD." The Rum Ridge road and the KI road were in very good condition. Chris Young and his dad Bob were able to push the snow well into the woods so when it began to melt it melted in the ditches rather than running down the road. Unfortunately, the East road from the airport to the turn off for Wilson View was another story. At times the road was well beyond bad it was totally impassable. In fact, traffic had to be rerouted on the Wilson Pond Camp road up to the airport while repairs were made to the East Road. I will report further on this subject at our Annual Meeting.

Although the snow lingered well into late May the ice on Lower Wilson left earlier than expected. This was surprising because of the thickness of the ice. The ice was over three feet thick in spots. The ice fishermen had a difficulty getting through the ice with their augers. They were not long enough. The ice on Lower Wilson went out on May 6<sup>th</sup>. It officially went out one day earlier on Moosehead.

With ice out always comes the question of docks. The dock crew built the last new section of dock this past spring. The docks were put in the water at Loon Landing on May 31<sup>st</sup>. The outlying docks were distributed and secured as weather permitted. The plan for the docks this fall is to stain them once they are removed and then stack them as usual. I am sure we all extend a sincere thank you to Bill Casey, Terry, Blaine, Mike and Woody for their service.

Since the last annual meeting some property has changed hands here in the Ridge. The Myers sold their house on Otter Slide to Bob and Jody Ludwig and are now building a new log home further down the road. Some properties remain for sale. As a service to the Association members the Board has agreed to note properties for sale within Rum Ridge in its newsletter. This is anticipated to be a small announcement containing specifics on the property and contact information. This will be only for property.

The road system in Rum Ridge continues to get better each year. Mike Bushman has done an excellent job working with Larry Rowe and Mike Theriault maintaining and improving the roads each year. You will hear more about road improvement and future plans at the annual meeting.

Things are good here and getting better as each day passes. There has been an increase in wildlife sighting throughout the Ridge. We even had a Bald Eagle stop by and have breakfast in one of our trees about a week ago. I am sure we all have those special moments and that is why we are where we are.

Please remember the Annual Meeting and Picnic is coming up the end of July. Last year we had over 50 people attending. I would encourage you to attend if possible.

Sincerely,

Jack C. Sheltmire, President  
Rum Ridge Association

## **Work Day**

After many years of having a work day the Sunday after the annual meeting, President Jack Sheltmire decided not to have one last year. Because many members come up this weekend to attend the annual meeting, he thought they should have the day to enjoy Rum Ridge. In its place, a work day was held in October, when a number of members participated in brushing out Rum Ridge Road from Loon Landing to the KI Road. The weather was better than in July, and a great deal was accomplished. In light of the success of this change, it will be repeated this year. Check out the website for more details.

## **Rum Ridge Website**

The Rum Ridge website has been in operation for more than a year now. There is a lot of useful information available on the site, including minutes of Board meetings, minutes of annual meetings, covenants and bylaws, and more. If you haven't checked out the site yet, give it a try: [www.RumRidge.com](http://www.RumRidge.com).

## **Property for Sale**

The Westons would like their neighbors to know that they have their house and two large lots listed for sale with Bill Higgins – so if you know of anyone looking for a waterfront property

on Wilson Pond, tell them to take a look at our architect-designed two bedroom, two bath house with a loft and 180-degree view of the lake. See details at [billhiggins.com](http://billhiggins.com).

## **Annual Meeting**

The Annual Meeting of the Association will be held Saturday, July 25. The meeting will be convened at 10 am in the parking area adjacent to the clubhouse. The draft minutes of the 2014 meeting are enclosed with this newsletter, and will be subject to approval at this year's meeting. The primary purposes of the meeting are to approve the operating budget and dues assessment of the Association for the next fiscal year, and to elect replacement members to the Board of Directors. In order to do this we must have a quorum of 32 lot owners voting. Please attend this meeting if at all possible. If you are unable to attend you may assign a proxy to another lot owner (neighbor, friend) or to the President of the Board of Directors to represent you. A proxy form is included with this newsletter for your convenience. Two members of the present Board are completing their three-year term (Jack Sheltmire and Peggy Wood). These are critical positions for the Association and we need dedicated people to fill them. If you are interested in participating in the activities of your Association, we encourage you to nominate yourself for election to a Board seat. Just let any Board member know of your interest. Contact information for Board members is given below. We will also hear reports from the various committees, adopt a budget and set dues for the next year, and consider other business of the Association as necessary. The meeting will be followed by the traditional picnic, beginning around noon. The Association will provide tableware, condiments, grilled meats, and beverages. The remainder of the fare is potluck: please bring your favorite picnic dish to share with your friends and neighbors. There is a form enclosed with this newsletter to indicate how many in your party will attend the picnic and which type of dish you will bring. Please return this form at your earliest convenience to allow the Picnic Committee sufficient time to prepare.

## **Draft Minutes Rum Ridge Annual Meeting July 26, 2014**

Here are the draft minutes of the 2014 Annual Meeting. Please review these in advance of the meeting. Approval of the minutes will be voted on at the meeting.

The 2014 Annual Meeting of the Rum Ridge Association was called to order by President Jack Sheltmire at 10:10 am on Saturday, July 26 at the Clubhouse on Loon Landing. Jack announced that 41 lots were represented at the meeting, constituting a quorum. Jack introduced himself and the remaining Board members did likewise. Jack called for approval of the minutes of the 2013 Annual Meeting, which was moved by Mike Levinsky, seconded by Art Pasetchnik, and voted unanimously.

In his President's Remarks, Jack first called for a moment of silence to mark the passing of Tim Burt of Crows Corner. He noted that we now have three new year-round residents (Dave Hartley and Jane Benson, Lot #43; Daniel and Mary Pawluk, Lot #66; and Marty and Lee Ann

Lombardo, Lot #88), which brings the number of permanent residents to nearly 20. Jack also announced that he and Blaine Hopkins had built a new bridge over Grenell Brook on the Lakeshore Trail. A picture of the new bridge is on the Rum Ridge website. They also built a new bench at the landing beach. Next, Jack addressed the issue of cutting trees on common land. He noted that common land belongs to all of us and not to adjacent lot owners. A member would not be happy if a neighbor cut trees on his land, and the same thing applies to common land. In addition to the Rum Ridge Covenants regarding cutting live trees, the Maine Shoreline Zoning law regulates cutting any vegetation within 100 ft of the lake high water line. This law is enforced by the Greenville Code Enforcement Officer, and one lot owner is currently under investigation for violation of this law.

Jack encouraged members to visit the new Rum Ridge website ([www.rumridge.com](http://www.rumridge.com)), developed by Treasurer Peg Wood. This is a good source for news, announcements, forms and documents, etc. He noted that the barrel sign at the entrance to Rum Ridge is 40 years old and is deteriorating. Moosehead Sign Co. makes signs out of polyurethane, which looks like wood but is much more durable and maintenance-free. The estimate to replace the barrel with this material is \$1500. This is something we need to plan for in the near future.

Peg Wood gave the Treasurer's report, summarizing the details presented in the meeting handout. All but one lot are current with dues, and that lot owner is making time payments. All bills have been paid, leaving a balance on hand of \$579 that is available to pay for the picnic supplies, and printing costs for the Annual Meeting. Jack thanked members for paying dues on time, pointing out that our major expenses occur early in the budget year, and that there is no reserve fund available when there is a budget shortfall because some members haven't paid their dues on time. Daniel Gordon asked if there was money being set aside to pay for major tree trimming along the roads, when brush cutting will not be enough. Jack said no, but it is something that needs to be addressed. Daniel also had a question about calcium chloride use on the roads, which was deferred to Mike Bushman for an answer.

Mike responded to Daniel's question by saying calcium chloride does two things: it prevents dust formation, which can cause the loss of an inch or more of road surface per year, and it binds the road together reducing the formation of potholes. Mike summarized the written Roads Committee report, saying that the winter was severe but the mud season was relatively benign and the roads came through in good shape. It was a wet spring, which caused some slimy road surfaces (a downside of calcium chloride), but it seemed to be less of a problem this year than last. Chris Young did another great job with snow removal this year. We are in the third year of a five year program of road improvement and are a little ahead of schedule. More roads were graded and treated with calcium chloride this year, and next year we will do those roads not done this year. Marilyn Gilbert said the roads were very icy this year. Chris Young does not sand all the roads, only the corners. She asked that all roads be sanded next year. Mike replied that if there is a problem with a road you should call Chris directly. Marilyn said she did but it didn't solve the problem. Jim Smith said we shouldn't have to call Chris about a problem, it is his responsibility to keep the roads in good condition. Several people agreed and asked for more sand. Tom McCormick said he thought there was more sand on the roads this year. Marilyn disagreed. Jim said he knows that Chris does not buy nearly as much sand as he did when he was plowing the roads. Sue Smith said there was not enough sand on the hill on the KI Road. Mike responded by saying that AMC now grades and plows the KI Road because of the camps they operate year-round. Several people said that was not good enough and the road was treacherous. Jack said he and Mike would discuss this with Chris and try to resolve the problem for next year.

Terry Haines gave the Secretary's report. He summarized the written report in the handout regarding changes in ownership and building permits issued. He noted that the majority of members now have email addresses on file with the Association and that the Board uses email extensively to conduct business. This has shortened the time required to review building permits, for example, from two months to two weeks. Jennifer Cooke complained that the newsletters are too negative and focus on problems rather than the good things that happen here. She thought problems should be dealt with one-on-one rather than through the newsletter. Terry replied that he did put positive things in the newsletter, such as volunteer work clearing roads, constructing docks, etc. He thought it was the responsibility of the Board to communicate with members so that they would be aware of problems and that ignoring them doesn't make them go away. Russ Gagnon said he has lived all over the world and now lives here full-time and does not see any negativity. Bernie Gordon said he has lived here since 1975 and agrees with Russ. Jack said he no longer hears negativity at Rum Ridge. There are many positive things, for example the work day that was held last October was very well attended and accomplished a great deal, saving the Association a lot of money. Jennifer said you should go to your neighbor with complaints, not put them in the newsletter. Daniel Gordon said he has been coming to Rum Ridge for more than 30 years and has seen significant changes. It used to be a lot more free, you could put a boat anywhere, but now we are transitioning to a more regulated community. Jack related the story of Elwin Bortle, the first full-time resident in Rum Ridge, whose house burned down in 1980 and was rebuilt by the members of Rum Ridge. Lou Harson said he met Elwin's son, Branim, recently. He came back to visit Rum Ridge because of his fond memories of living here. Lou also said that every experience he has had in Rum Ridge has been positive and he would recommend living here to anyone. Mike Bushman related a similar experience.

Jack Sheltmire gave the report of the Docks Committee. The docks were put in on June 1 this year. Seven volunteers took 3 hours to put the docks in the water, and another 3 hours to install the outlying docks. All but one dock section are now new and in good condition. The remaining section will probably be replaced next year. The critical issue now is anchor chains, which are getting old and rusty and are beginning to fail. These will need to be replaced soon. Daniel Gordon said there is now much more boat traffic, there are some boats more or less permanently tied up at docks, and there are not enough cleats for him to tie up his boat. Jack said he would add more cleats. Dennis Durrell said he doesn't know when work is needed for things like installing docks, building bridges, etc. Jack said that for installing docks, weather is the biggest issue and work sometimes has to be done on short notice. He calls volunteers to schedule work. Daniel suggested using email to schedule work.

Cheryl Brown presented the report of the Trails Committee. She did not repeat the information in the report but offered members a map of the trails and a list of work needed. Jack announced that there would be no work day this year, to avoid cutting into vacation time of members who only come up for the weekend. Cheryl invited members to clear trails when they had time available.

Peg Wood presented the proposed budget for next year as prepared by the Board. The total amount requested is \$32,937 resulting in dues of \$350 per lot. The increase of \$10 from last year is to pay for continued improvements. Dennis Durrell said he didn't see any effort to reduce expenses. Jack replied that he didn't see it that way. Many of the expenses are fixed and beyond our control. The major need is for continued improvements to roads. He noted that Rum Ridge has the lowest dues of any homeowners association in the area. For example, Burnt Jacket spends more on snow removal than we do on our entire budget. Jennifer Cooke asked if the snow removal contract was put out to bid. Mike Bushman said the current contractor was selected by a bid process, but there were only two bidders and the bids were very similar. He

said he believed it was important to award the contract to someone local and not located in Beaver Cove or Rockwood. Daniel Gordon asked how we plan for future needs for dock and road improvements. Jack said we budget as necessary. Anita Gordon said condominium associations have a process for budgeting for future expenses. Lynda Sheltmire said that the budget had been held low for years and needed work was neglected. We are now catching up on this deferred work. Jack said that after the road improvement plan was completed it might be possible to reduce the budget. Rick Patten said he thought the Board was doing a great job, that the docks and roads were now being done right and he applauded the effort. Jim Smith objected to the surplus in some budget categories being used for something else and asked why budget categories could not be set at the amount needed. He noted that by previous vote of the members money could not be taken out of the docks category, and that it should be the same for the other categories. Jack said that the budget amounts are estimates and sometimes costs are lower. The surplus is then used in categories where there are shortfalls. Rick Patten said we elect the Board to represent us. A large group cannot reach decisions as there is too much difference of opinion. Al Wickel said the proposed dues increase is less than 5% and we have no emergency fund. Daniel Gordon didn't think the dues were high enough and we aren't spending enough on roads, etc. to handle the increased traffic. Jack thought we could accomplish our goals with the proposed budget. The biggest problem comes from members who don't pay their dues on time, resulting in cash flow problems. Daniel thought we needed to establish a reserve fund now to handle future needs. Anita Gordon said we need to put a certain percentage of the dues into a reserve fund each year. Russ Gagnon wondered how many people did this in their household budget. Jim Smith said the interest on the cd should be deposited back into the cd and not placed in the general budget to be spent. Art Pasetchnik said this wouldn't even be enough to buy charcoal for the picnic. Mike Levinsky said he was hungry and it was time to call the question. He moved to approve the budget as presented, and Dick Thombs seconded. The vote was unanimous to approve.

Jack Sheltmire presented the Board's slate of candidates to fill the vacancies on the Board. The members whose terms were expiring were nominated for another term. Sue Smith nominated Jennifer Cooke. As there were four candidates for three positions, a written ballot election was conducted. The results were: Jennifer Cooke 16 votes, Russ Gagnon 22, Terry Haines 23, DJ Salmon 31. Russ, Terry, and DJ were thus returned to the Board.

Jack announced there would be a work day on Saturday, October 11, which is Columbus Day weekend. Brush along the first part of Rum Ridge Road will be trimmed. Lunch will be provided. Dianne Harson asked for volunteers to organize the picnic for next year. Abby Hinckley and Anita Gordon responded. Al Wickel moved to adjourn, seconded by Marilyn Gilbert. Meeting adjourned at 11:45 am.

## **Proposed Budget 2015-2016**

Here is the budget from last year (2014-15) and the draft budget for next year (2015-16) as proposed by the Board of Directors. After several years of dues increases needed to address deferred maintenance needs, the dues have not increased this year. The Board has tried to keep

the budget request as low as possible, and the Rum Ridge dues are now amongst the lowest of any homeowners association in the Greenville area.

Budget 2014-15		PROPOSED Budget 2015-16	
Snow Plowing	\$23,952	Snow Plowing	\$24,670
Road Maintenance & Improvements	\$4,600	Road Maintenance & Improvements	\$4,500
Tree Trimming	\$475	Tree Trimming	\$0
Docks	\$800	Docks	\$800
Property Tax	\$950	Property Tax	\$950
Insurance	\$820	Insurance	\$865
Admin/Office Supplies	\$250	Admin/Office Supplies	\$200
Legal	\$100	Legal	\$100
Income tax	\$15	Income tax	\$15
Annual Meeting/Picnic	\$350	Annual Meeting/Picnic	\$350
Electrical Service	\$150	Electrical Service	\$200
Improvements	\$775	Improvements	\$600
Budget Total	\$33,237	Budget Total	\$33,250

## Rum Ridge Association Board of Directors Contact Information

Jack Sheltmire, President ([sheltmirej@cortland.edu](mailto:sheltmirej@cortland.edu); 207-631-4115)  
 DJ Salmon, Vice President ([dj@djsalmon.com](mailto:dj@djsalmon.com); 508-245-2357)  
 Margaret (Peg) Wood, Treasurer ([pwood615@gmail.com](mailto:pwood615@gmail.com); 302-559-9891)  
 Terry Haines, Secretary ([tahaines1@gmail.com](mailto:tahaines1@gmail.com); 207-852-0245)  
 Mike Bushman ([mikeb611@gmail.com](mailto:mikeb611@gmail.com); 207-695-3289)  
 Bill Casey ([bcasey207@roadrunner.com](mailto:bcasey207@roadrunner.com); 207-671-5990)  
 Russ Gagnon ([russgagnon@earthlink.net](mailto:russgagnon@earthlink.net); 207-695-2308)

COMING SOON:  
**THE 41<sup>st</sup> ANNUAL RUM RIDGE PICNIC**  
**Saturday, July 25th (following the Annual Meeting)**

In order to help us plan a delicious feast for the occasion, please fill in the following and send your response via e-mail or snail mail to me as soon as you possibly can. The Association will provide grilled hamburgers and hot dogs, along with beverages: beer, soda, water, tea and coffee.

Name: \_\_\_\_\_ #Attending: \_\_ Adults \_\_ Children  
Phone Number: \_\_\_\_\_ Lot # \_\_\_\_\_

Dish we are planning to bring: (Please check off what you plan to bring to help us avoid the duplications we had last year.)

Salad: \_\_\_ Green \_\_\_ Pasta \_\_\_ Fruit \_\_\_ Bean  
Vegetable Side: \_\_\_\_\_ Baked Beans \_\_\_ Potato Salad  
\_\_\_\_\_ Other (please specify)  
Dessert: \_\_\_ Cake \_\_\_ Brownies \_\_\_ Pie \_\_\_ Cookies  
\_\_\_\_\_ Other (please specify)  
Crunchy things \_\_\_ Veggie tray \_\_\_ Chips \_\_\_ Dips  
Other: \_\_\_\_\_ (please specify)

I am willing to volunteer to help with the picnic preparations:  
Yes \_\_\_\_\_ No \_\_\_\_\_

Please contact me directly with any questions or information.  
Thank you for your quick response.

Picnic Coordinator:

Karen Hopkins

[gnavlgal@gmail.com](mailto:gnavlgal@gmail.com)

P.O. Box 573 (Greenville 04441)

207-650-2075



## Proxy Form

To: Rum Ridge Board of Directors  
P.O. Box 654  
Greenville, ME 04441

Name:

Lot Number:

I (we) will not be attending the Rum Ridge Annual Meeting for 2015. I (we) hereby assign a proxy for the vote associated with my (our) lot to: \_\_\_\_\_, for all business that may come before the membership at the meeting.

Signature: \_\_\_\_\_.

(Note: you may assign your proxy to any Rum Ridge Association member, or to the President, Board of Directors)