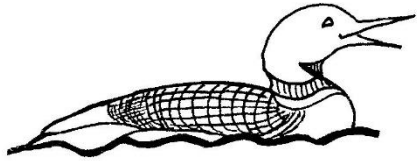
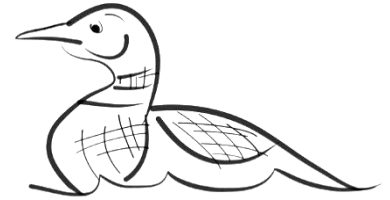


RUM RIDGE ASSOCIATION
A MAINE WOODS COMMUNITY



Sounds of the
Loon



Greetings From Rum Ridge!

*****Annual Meeting Saturday July 30 at 10 am*****

President's Remarks

The outlook for Rum Ridge in 2016 and the future looks very good. Things such as dock installation and road improvements are going as planned. It is important to note that as road conditions improve so does the speed of some drivers. Please remember that Rum Ridge residents are also walking, jogging, and bicycling on these roads. As scheduled, a number of the docks were stained last fall. They were then stacked and covered for the winter. This year they will be stored under the new pavilion.

The new pavilion is progressing as planned. The structure's frame was completed last fall. The roof and gable ends will be installed later this spring. We could still use some financial support. If you can help it would be greatly appreciated and would help add the final touches. Please send your check to the Rum Ridge Association P.O. Box 654, Greenville, ME 04441. Thank you!

The winter of 2015-16 was a far cry from the previous year. I am sure you all remember the old fashion winter we experienced in 2014-15. This past winter was really up and down. We would get a little snow and then rain would take it. The temperatures would go from below zero to up in the forties. The maple syrup season in the area started about a month earlier than last year. These varying conditions greatly reduced the opportunity for winter activities such as x-country skiing, snowshoeing, and snowmobiling. Lower Wilson Pond froze over late but we did have plenty of ice. In fact, the ice went out on Lower Wilson five days after Moosehead.

The Annual Meeting is scheduled for Saturday July 30th. The Board hopes that you will all be able to make the meeting, enjoy the picnic, and socialize with your neighbors.

Health and Happiness,

Jack C. Sheltmire, President

Annual Meeting

The Annual Meeting of the Association will be held Saturday, July 30. The meeting will be convened at 10 am in the parking area adjacent to the clubhouse. The draft minutes of the 2015 meeting are printed below, 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 (Mike Bushman and Bill Casey). 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 25, 2015

The 2015 Annual Meeting of the Rum Ridge Association was called to order by President Jack Sheltmire at 10:13 am on Saturday, July 25 at the Clubhouse on Loon Landing. Jack announced that 57 lots were represented at the meeting, in person or by proxy, constituting a quorum. Jack introduced himself and the remaining Board members did likewise. Jack called

for approval of the minutes of the 2014 Annual Meeting, which was moved by John Lathrop, seconded by Lynda Sheltmire, and voted unanimously.

In his President's remarks Jack recounted the prolonged bitter cold, snow, and wind of the winter of 2014/15, which many long-time residents recounted as the worst they had ever seen. Nevertheless the facilities at Rum Ridge came through the winter in fine shape. The docks were installed on June 1, and a new picnic table was built and installed at Loon Landing. As this meeting day was another cold, wet day in a summer of such days, volunteers erected several tarps to provide dry shelter, and member Blane Hopkins provided a number of picnic tables for use of the members (fortunately the rain ended before the meeting started and the rest of the day stayed dry). The membership gave a round of applause in appreciation of Blane's donations. Jack noted that Ruth Cyr has purchased lot #85 from the McCormick's and is now a year-round Rum Ridge resident.

The Treasurer's report for the 2014/15 year was presented in the meeting handout. Peggy Wood summarized her report: the resources on hand at the start of the year were \$5114 in the cd and \$579 in the checking account. Income from all sources totaled \$33,985, with only \$115 in dues still outstanding. Expenses for the year to date are \$31,720 but this does not include expenses incurred over the last few weeks for printing and mailing, and picnic costs. The balance on hand in the checking account is \$2260. There being no questions for Peggy, Jack called for a motion to approve the report, which was moved by Cheryl Brown, seconded by Mike Levinsky, and voted unanimously.

In his report, Secretary Terry Haines noted that four lots had changed hands in the past year, but only two to new members: Bob and Jody Ludwig bought lot #47 from the Myers, and Ruth Cyr is the new owner of lot #85. The Myers bought lot #40 where they are building a new home, and Al and Corrine Wickel bought lot #4, the former Linehan property. Two building permits were issued, one for a house, (lot #40, Myers), and one for a shed (lot #79, Crabtree). Two newsletters were again published, one in September reporting on the results of the annual meeting and including the dues statement, and one in June that is largely devoted to preparations for the annual meeting. Terry said that the majority of newsletters are now delivered by email, which is convenient and cheap, but that he knows several members have had trouble receiving or opening the documents. In the absence of any error messages he has no way of knowing that there is a delivery issue and asked that any members who have not received a newsletter around these approximate times please call or email him and he will see that a copy is received. The newsletters can also be viewed on the Rum Ridge website (www.rumridge.com). Finally, he pointed out that the loon on the newsletter masthead is now a happy, smiling bird. There being no questions or comments, Jack called for approval of the report (moved by Jane Benson, seconded by Tammy Paschetnik, unanimous).

Mike Bushman, chair of the Roads Committee, reported that in spite of the brutal winter snow removal contractor Chris Young did an excellent job keeping the roads clear. He also helped the roads survive a bad mud season by using his grader to push back the roadside snow banks so that the meltwater could more easily drain away. As a result, despite a deeper than normal frost penetration, the Rum Ridge roads were in great condition in the spring. This was not true for East Road, which was so bad at times that not even 4wd vehicles could pass, and had to be closed for emergency repairs. The Town of Greenville has since made extensive repairs and upgrades to all of East Road from the airport to the Wilson Stream bridge. Additional upgrades are planned for later this year. The road maintenance program this summer consisted of a light grading in May followed by application of 64 yards of gravel and 1200 gallons of

liquid calcium chloride to Rum Ridge Road. This program has greatly reduced the number and depth of potholes. Hopefully this program can be expanded to additional road segments next year. Mike thanked the member who used his own equipment to drag Moose Hollow and Beaver Bottom, greatly improving the condition of these roads. Daniel Gordon said he was here in April and agrees that the roads were in excellent condition. He also said he likes to pick wild strawberries that grow on the roadsides and has noticed that they taste salty. He wondered if this could be due to the calcium chloride and if it was a health concern. Mike replied that many communities and companies in the Greenville area use calcium chloride and he is unaware of any health problems. However the material is corrosive and vehicles should be washed frequently. Several members recommended washing the berries thoroughly. Approval of the report was moved by Mike Levinsky, seconded by Dianne Harson and voted unanimously.

Dock Committee chair Jack Sheltmire reported that the docks were installed June 1 and thanked Bill Casey and six volunteers for their help. A new finger dock was built to replace an old one on the main dock. A bracket came loose in June, causing the dock to bow out. A new anchor was made to help hold the dock in position in case something like this happened again. New pins for the docks were made from rod stock by Blain Hopkins at substantially lower cost than buying ready-made pins. The plans for this fall are to remove the docks Labor Day weekend, and coat them with preservative the following weekend. Volunteers are needed to assist with this work. Mike DeCaprio asked if it was possible to add another finger to the main dock as all boat mooring space has been occupied this year and he hasn't been able to tie up his boat. Several boats have been pulled up on shore because of the lack of space. Jack replied that this might be possible, but that the issue was also one of courtesy and asked that members not leave boats on the dock for long periods if they weren't being used. Daniel Gordon asked if additional finger docks could be put on the other side and Jack said no, this would interfere with launching boats. Jim Smith said state law limits docks to 100 ft length, and also the water is too deep to lengthen the main dock. Jack said anyone can use the outlying docks, which are spaced along the frontage for use by members but mostly have no boats on them. Jill Johnson said she thought the outlying docks were private, but several members pointed out that all of the lake frontage is common land accessible to all members. Although the outlying docks are most conveniently accessed by members who live near them, they are in fact available for use by all members. Jim Smith suggested conducting a survey to see if there was interest in building another dock to the south of the main dock, but a permit may be required. Cheryl Brown remarked that in previous years some members used moorings to hold their boats.

Art Paschetnik asked if we could put some fill near the Wilson Stream bridge so that the potholes could be filled as needed. There was a short discussion regarding who owns the road, who has responsibility for maintenance. Mike Bushman said he would call the Appalachian Mountain Club, which has taken over much of the responsibility for the KI Road to see if they could help. Jack noted that this discussion did not concern docks and should be continued under Other Business. Marilyn Gilbert moved approval of the Dock Committee report, Mike Levinsky seconded, voted unanimously.

Cheryl Brown presented the Trails Committee report. The printed report in the handout presents detailed information on trail conditions. She thanked Dave Hartley for help in clearing several deadfalls blocking the trail, and Jane Benson for helping walk the trails. She encouraged members to help in keeping trails clear, and in maintaining signs and markers. She cautioned to use only aluminum nails to fasten materials to trees as other types will kill the tree. Lou Harson said there is a large wet spot on the trail from Rum Ridge Road to the Lakeshore Trail and

wondered if there were some way to bridge this spot. It is a long way to move wood, or perhaps trees could be cut in the area. Terry Haines said that wood can be moved more easily on snow, and that the covenants prohibit cutting live trees. Mike DeCaprio said he had several planks he would donate to this purpose. Jack called for a motion to approve the report, moved by Mike Levinsky, seconded by Blaine Hopkins, voted unanimously.

The next agenda item was approval of the budget for the 2015/16 year. Treasurer Peggy Wood summarized the changes in the proposed budget as compared to the previous year, the biggest change being the increase in snow removal costs as mandated by the current contract. Other changes were relatively minor and were adjusted to produce a budget that calls for the same dues amount as last year: \$350/lot. Jim Smith said that the dock category was voted by the membership to be a line item so that money could not be transferred out of the category for other purposes, and any surplus would be carried over to successive years. Terry Haines said he was chair of the Dock Committee at the time and that Jim is correct. The reason for this was so that surplus funds could accumulate year by year until there was sufficient money to build some new docks. The problem is that the amount is too low for current costs and there is no surplus, rather money has to be transferred from other categories to cover dock expenses. Jim replied that as a line item the dock budget must be approved separately by a vote of the membership and he moved that it be converted to a regular budget item. Daniel Gordon seconded the motion, which was approved unanimously. Fran Haines moved approval of the amended budget proposal, Lynda Sheltmire seconded, voted unanimously.

Jack announced that the Board of Directors terms of himself and Peggy Wood are expiring and that nominations would be accepted to fill these positions. Terry Haines nominated Jack and Peggy for new terms, seconded by Lynda Sheltmire. There being no further nominations, the nominations were approved unanimously.

Jack announced that there would be no work day on Sunday following the annual meeting, as has been traditional. Rather, there will be a work day for the weekend following Labor Day to treat the docks with preservative. Contact Jack for details. Daniel Gordon asked if there would be a work day Columbus Day weekend. Jack said a decision regarding that would be made later. Jack mentioned that DJ Salmon would donate roof trusses that could be used to build a roofed pavilion (pole barn) to be located in the parking area. This would provide a covered area for meetings and for dock storage. He said this would be funded by donations from members and not from dues. If feasible it would be built in October. Lou Harson asked if this would require a building permit from the Town of Greenville, Jack answered yes. He also mentioned that recently some contractors have started construction work without Rum Ridge building permits, which are required by the covenants. He has met with the Greenville Code Enforcement Officer and the Town will no longer issue building permits for Rum Ridge unless the Rum Ridge building permit has been approved. Jim Smith said the pavilion would take up needed parking space. Jack said cars could park under it during the summer. DJ said that approval of the concept by the members would be needed before proceeding. Cheryl Brown moved that the Board be authorized to investigate the possibility of building a pavilion with no increase in the annual budget. Blain Hopkins seconded the motion. Jill Johnston asked why it couldn't be funded with a one-time assessment. Jack said he preferred to use this option only for emergencies. Dennis Durrell asked how maintenance would be funded. DJ said that maintenance is currently funded largely by member donations and volunteer labor. Jack said very little maintenance should be required. The vote was held and the motion was approved unanimously.

Under Other Business, Cheryl Brown presented information concerning the Friends of Wilson Pond, a land trust organization, and encouraged members to support the organization. The Friends have negotiated a conservation easement on the shoreline of Lower Wilson Pond from Rum Brook to the thoroughfare. They also have trained members in identification of invasive aquatic plants. The ATV trail that was constructed bordering Rum Ridge land has been relocated because it violated the Friends easement. Jane Benson asked for a show of interest from members for a ball cap sporting the Rum Ridge logo that would be sold at cost. About two dozen members indicated interest. Jane will pursue this. Daniel Gordon wondered why there were no email addresses on the membership list. Terry responded that the Covenants require the Board to keep a list of member name and addresses that may be accessed by members, but are silent as to email addresses and phone numbers. He prefers not to distribute this information to protect members' privacy.

Finally, Dianne Harson presented the Rum Ridge Theme Song, supported by Lou Harson, Cheryl Brown, Lynda Sheltmire, Jane Benson, and accompanied by Dave Hartley on guitar. Here are the lyrics (to the tune of Home on the Range):

Oh give me a home
 Where the moose and deer roam
 And the loons, they are calling all day
 Where seldom is heard a discouraging word
 And the mood just gets better each day

Chorus: Home, home in Rum Ridge
 In that place where we all want to be.
 Where the stars are so bright
 That they light up the night
 And our pond is a treasure to see.

There being no other business, Art Paschetnik moved to adjourn, seconded by Jill Johnston, approved unanimously. Meeting adjourned at 11:38 am.

Proposed Budget 2016-2017

Here is the budget from this year (2015-16) and the draft budget for next year (2016-17) as proposed by the Board of Directors. New this year is a contribution from C.A. Dean Hospital to help pay for road maintenance and snow removal on the section of Rum Ridge Road from the KI Road to the barrel. The hospital owns five lots on the north side of the road and is contributing \$750 (\$150 per lot). The dues have not increased again 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 2015-16 | | PROPOSED Budget 2016-17 | |
|---------------------------------|-----------------|---------------------------------|-----------------|
| Snow Plowing | \$24,670 | Snow Plowing | \$24,670 |
| Road Maintenance & Improvements | \$4,500 | Road Maintenance & Improvements | \$5,250 |
| Tree Trimming | \$0 | Tree Trimming | \$0 |
| Docks | \$800 | Docks | \$800 |
| Property Tax | \$950 | Property Tax | \$1,050 |
| Insurance | \$865 | Insurance | \$865 |
| Admin/Office Supplies | \$200 | Admin/Office Supplies | \$200 |
| Legal | \$100 | Legal | \$100 |
| Income tax | \$15 | Income tax | \$15 |
| Annual Meeting/Picnic | \$350 | Annual Meeting/Picnic | \$350 |
| Electrical Service | \$200 | Electrical Service | \$200 |
| Improvements | \$600 | Improvements | \$500 |
| | | | |
| Budget Total | \$33,250 | Budget Total | \$34,000 |

Expected Income:

| | |
|--|-----------------|
| 95 lots @ \$350 per lot | \$33,250 |
| CA Dean Contribution to Road Maintenance | \$750 |
| | \$34,000 |

Boat Storage at the Landing

The Board of Directors has noted a developing problem with long-term boat storage at Loon Landing. Several motor boats have not been registered for a number of years and are apparently being stored at the landing by the owners. A number of canoes and kayaks are being left on the racks over winter. This storage area is intended to be used for boats that are in frequent use so that owners do not have to transport the boat from their residence every time they want to use them. At present there is no way to identify the owners of these boats in case of apparent abandonment or other issues (such as damage from falling trees, etc.). The Board proposes that boats left at the landing contain contact information for the owners. This will be discussed at the annual meeting.

Rum Ridge Association Board of Directors Contact Information

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

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)