



# RBHOO GENERAL MEETING

March 11, 2026

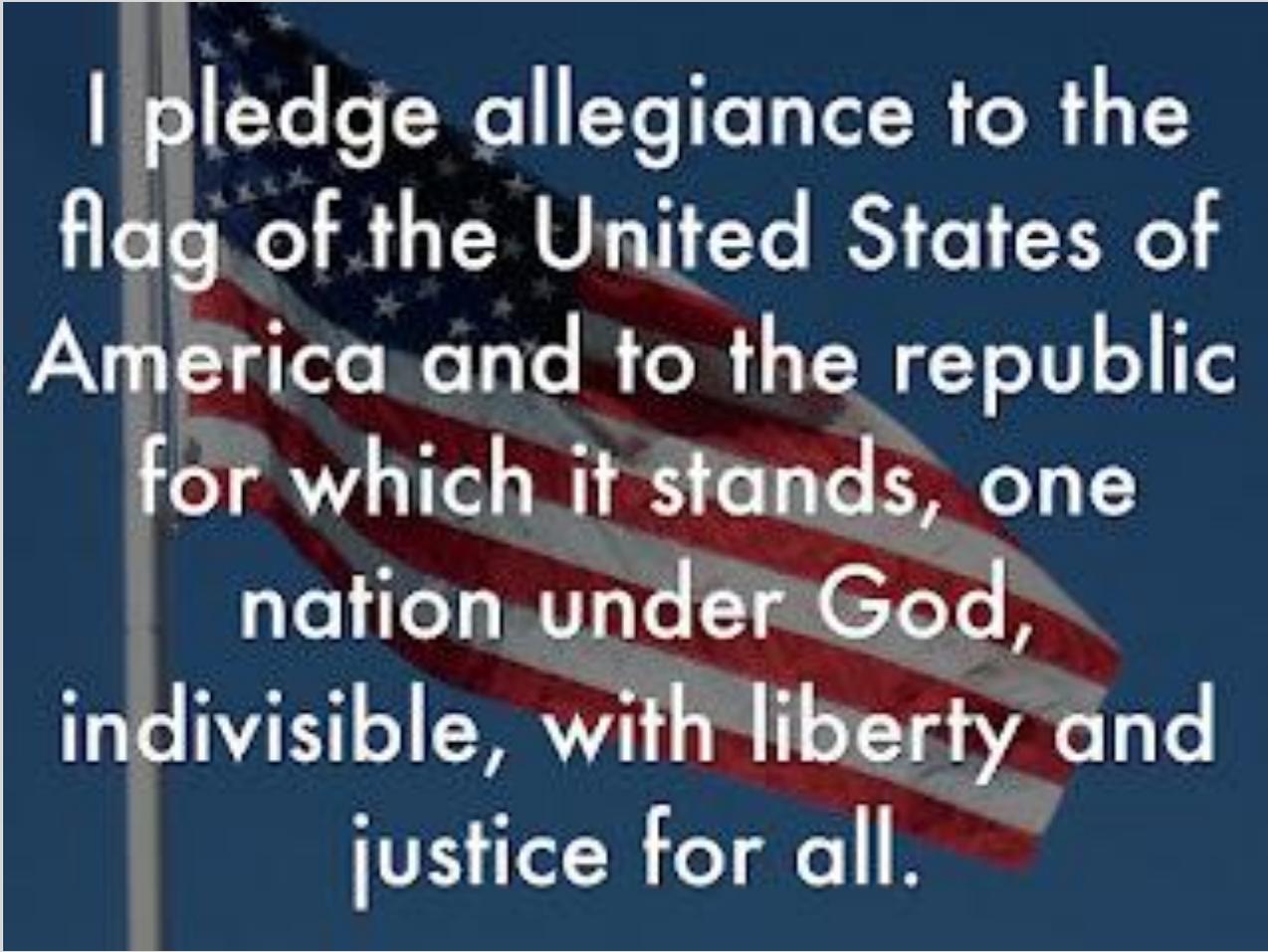
# Agenda – Call to Order

- Meeting will begin promptly at 6:30pm



[www.rbhoo.org](http://www.rbhoo.org)

# Pledge of Allegiance

An American flag waving against a dark blue background.

I pledge allegiance to the  
flag of the United States of  
America and to the republic  
for which it stands, one  
nation under God,  
indivisible, with liberty and  
justice for all.



## Before the Meeting Begins

**Be considerate and  
silence your cell phone!**



# Agenda

- **Old Business**
- **Education/Community Presentations**
- **New Business**
- **Upcoming Events**

# Old Business

## Secretary Report

- General minutes are housed on the rbhoo.org website in the form of a Zoom meeting.

## Membership Report

- 2026 Members – ~~155~~ 191
- 2026 Goal – 200

# Old Business

## Treasurer Report

◦ <b>Beginning Balance (1/31)</b>	<b>\$7844</b>
◦ Dues	\$ 235
◦ Other Income:	\$ 0
◦ Expenses	\$ 691
◦ \$111 - Storage Unit	
◦ \$496 – Christmas	
◦ \$84 - Misc	
◦ <b>Current Balance (2/28)</b>	<b>\$7388</b>
◦ Outstanding Liabilities	\$144
◦ \$111 Storage Unit	
◦ \$33 Miscellaneous	
◦ Outstanding Deposits	\$25

# Save the Date

- What: RBHOO Annual Picnic
- When: Saturday May 9<sup>th</sup>
- Time: 2pm – 5pm
- Where: CAC
- Backup Date: May 30<sup>th</sup>



# Save the Date

- What: RBHOO Chili Cook-off
- When: Saturday, November 14<sup>th</sup>
- Time: 2pm – 5pm
- Where: CAC
  
- *Vols not at home!*



# Save the Date

- What: RBHOO Christmas Party
- When: Wednesday, December 9<sup>th</sup>
- Time: 6pm – ??
- Where: CAC



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# Welcome to Narrative Photo Organizing

Professional Photo Management  
Solutions To Help You Preserve a  
Lifetime of Memories



# Narrative



Photo Organizing

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helping you preserve and share a lifetime of memories

**Trish Gerkins**

Owner and Chief Curator of Narrative Photo Organizing

[trish@narrativephoto.com](mailto:trish@narrativephoto.com)

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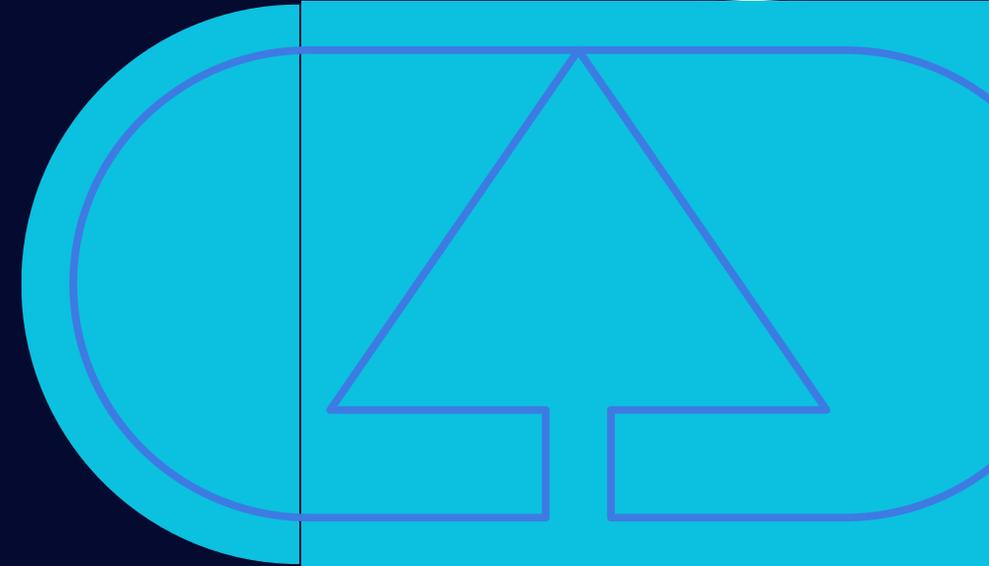


We are a People of Stories & Your Stories Matter  
They Connect Generations  
Give the Gift of an Organized Family Legacy  
Leave a Legacy, Not a Mess



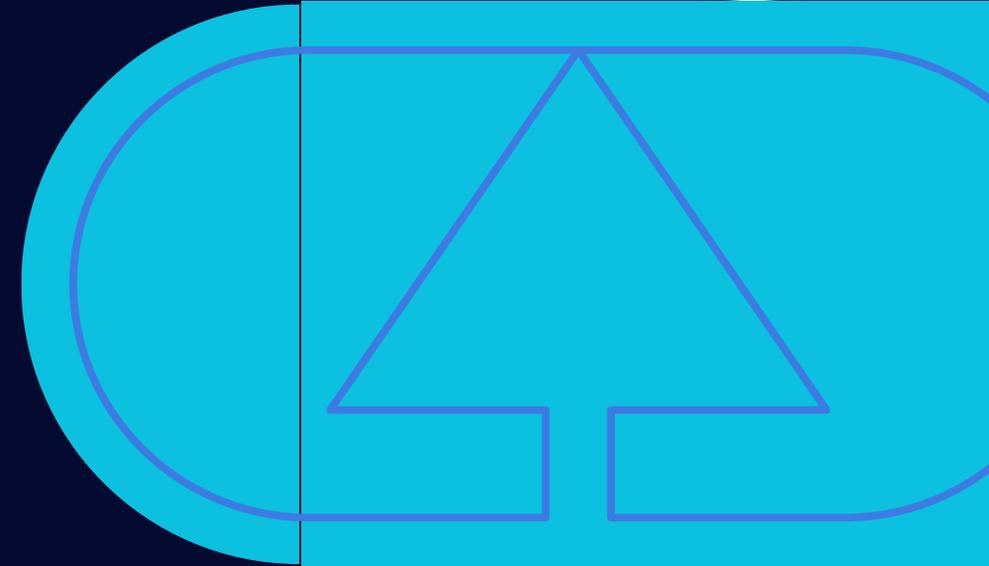
# What Could a Memory Legacy Look Like?

- Photobooks on a shelf
  - Sorted Photos Stored in Archival Boxes
  - Photos (and old media) are identified
  - Old home movies converted
  - Gallery wall in your home
  - Digital Photos all in one place and backed up, duplicates removed, and captions and keywords added.
- 



# Acquired Family Photo Collections: A Legacy in Boxes

- AGING PARENTS
  - DOWNSIZING
  - SIBLINGS SPREAD ACROSS THE COUNTRY
  - YOUNGER GENERATION DOESN'T WANT CLUTTER
- 



# Introduction

ORGANIZING YOUR PRINTED  
PHOTOS: SAVE THE  
MEMORIES, NOT THE MESS

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1,700,000,000,000

1.7 trillion paper photos exist in the world

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# 5 Steps to Organizing your Printed Photos

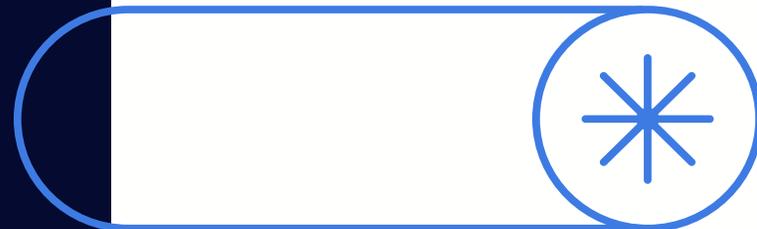
Define your Goal

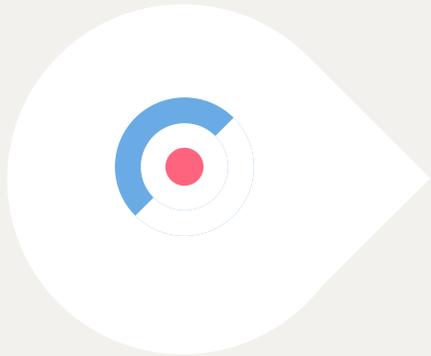
Gather

Sort

Save

Share and Enjoy

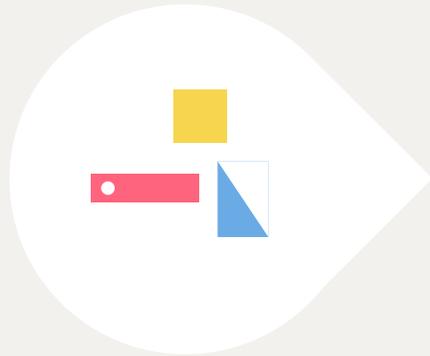




## 1. GOAL

DEFINE YOUR GOAL.

ESPECIALLY IF THERE'S A  
DEADLINE !

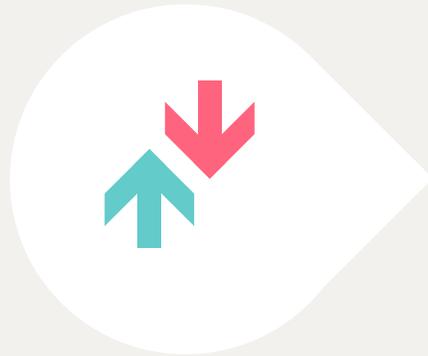


## 2. COLLECT

GATHER & INVENTORY  
ALL YOUR PHOTOS.

THIS CAN BE AS SIMPLE AS :

3 HARD DRIVES  
4 IPHONES  
5 BOXES OF PHOTOS



## 3. SORT

SORT INTO CATEGORIES THAT MAKE  
SENSE TO YOU - LIKE :

• LOCATION • DATE  
RANGE • EVENTS  
• PEOPLE NAMES •  
ETC.

EDIT AS YOU GO, DISCARDING  
DUPLICATES & BLURRY OR NOT SO  
GREAT IMAGES.



## 4. SAVE

SCAN PRINTED PHOTOS & SLIDES  
YOURSELF OR HIRE A PRO TO DO  
IT FOR YOU.

CREATE A DIGITAL PHOTO HUB  
ON YOUR COMPUTER BY  
COMBINING ALL  
SCANNED & DIGITAL FILES  
INTO FOLDERS,

ADD DESCRIPTIVE FILENAMES OR  
KEYWORD.

MAKE A BACKUP COPY & UPLOAD TO  
A CLOUD SERVICE AS A 2ND BACKUP.



## 5. SHARE

NOW FOR THE FINAL STEP – YOU  
GET TO SHARE!

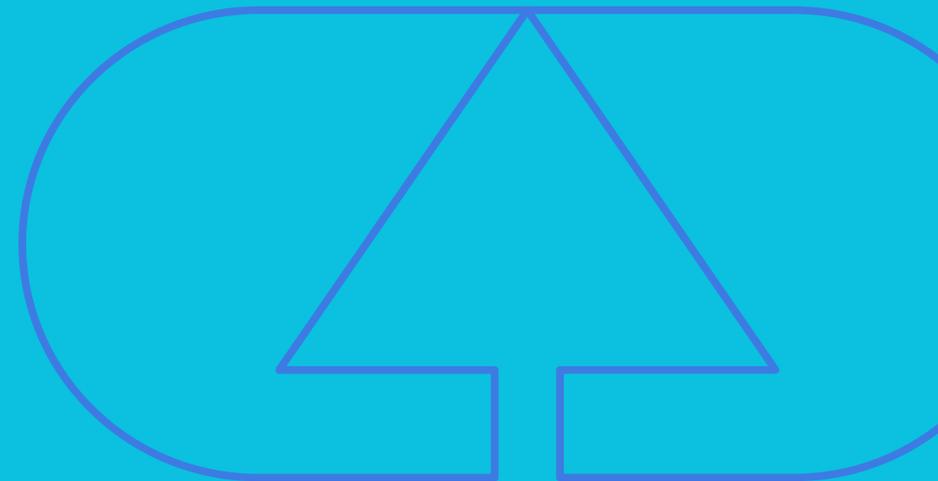
THE OPTIONS ARE ENDLESS :

• PHOTO BOOKS • WEBSITES •  
SLIDESHOWS • MARKETING CAMPAIGNS  
• EVEN THE COLLECTION ITSELF !

# Step One: Goal

IDENTIFY YOUR GOAL

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# Step 2: Gather

## HUNT AND GATHER

- FIND PHOTOS, ALBUMS & FRAMED PHOTOS
- TAKE AN INVENTORY
- GROUP LIKE WITH LIKE

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RESIST THE URGE TO REMINISCE



# Step 3: Sort

- GET SUPPLIES TOGETHER
- CREATE A TIMELINE
- CULL THE PHOTOS (ABC-S)
- ARE THERE RULES?



# Gather the supplies

## Dental floss, craft spatula

Have on hand to help gently remove photos stuck to album pages

## Sticky notes, index cards

Label the piles of sorted photos and add notes about people, places, or events

## Camera, notebook

For taking before photos and documenting the process

## Storage containers

For the sorting process, these do not have to be archival quality

## PPE

Cotton or nitrile gloves should be worn when handling photos. Add a mask for dusty or moldy photos.

## Garbage bag

You'll be getting rid of duplicate or blurry photos



## Use the **ABCs** method to sort

### **A - Album**

The best photos in your collection, they are album-worthy and are a digitizing priority

### **B - Box**

Photos that support the A ones; may or may not be digitized but will be saved in an archival box

### **C - Can**

Allow yourself to discard blurry photos, duplicates, landscapes, and the like

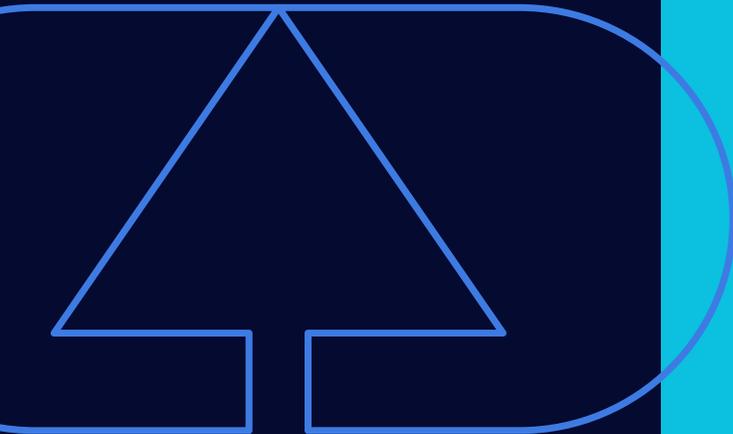
### **S - Stories**

Even if they aren't the best photos, keep the ones that tell the stories you want to share



# Step 4: Preserve

- SCAN THE COLLECTION
- BACKUP THE DIGITAL COLLECTION
- SAFELY STORE THE PHYSICAL COLLECTION



## Step 4

### Save

- Scanning the collection
- Backing up digital images
- Safely storing physical images

## The benefits of scanning

- Creates backup
- Enhance or restore images
- Increase ability to share and enjoy
- DIY or outsource

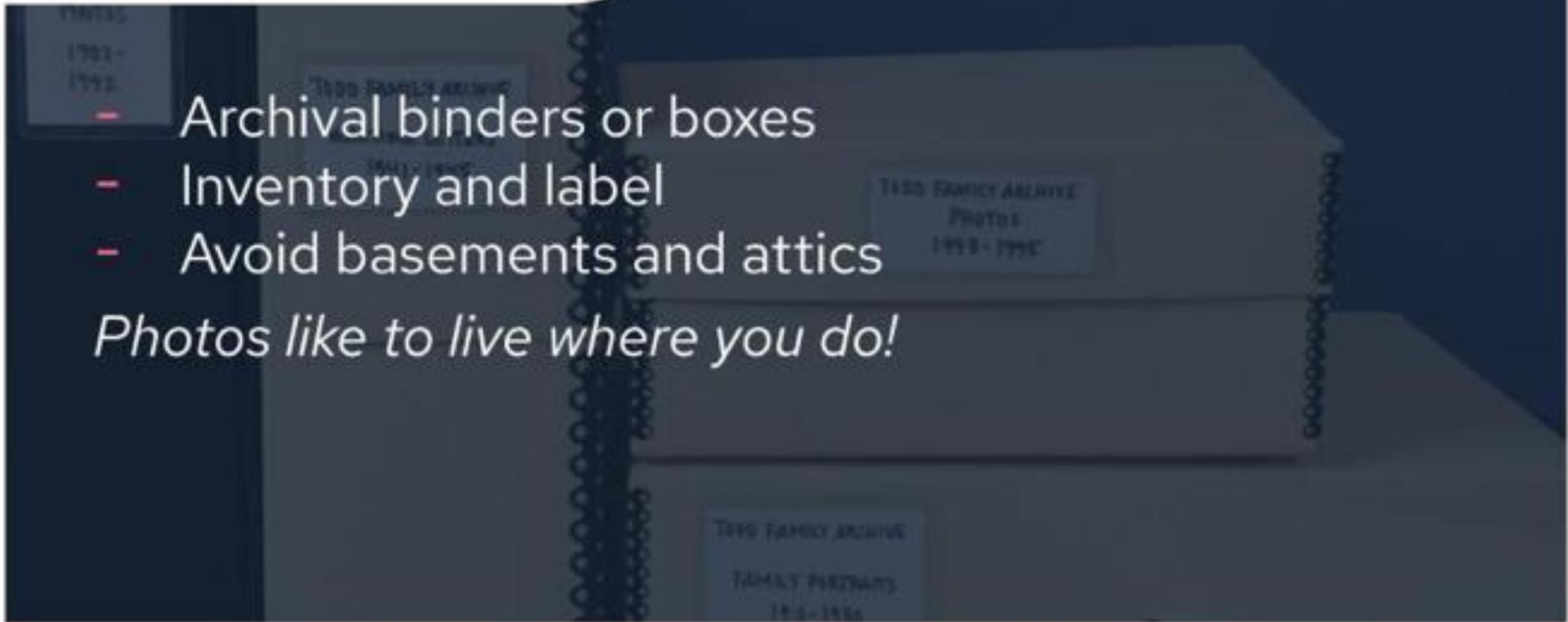
## 3-2-1 backup strategy

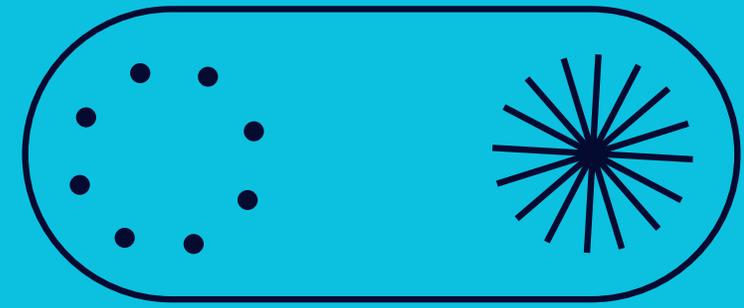
- Three copies of your digital images
- Two types of storage media
- One copy stored offsite

## Storing the originals

- Archival binders or boxes
- Inventory and label
- Avoid basements and attics

*Photos like to live where you do!*

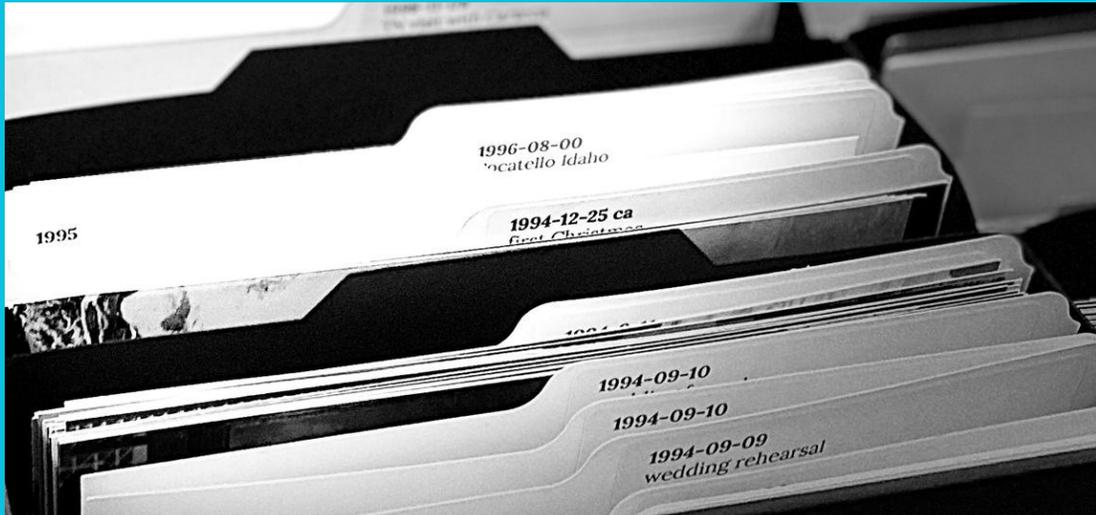




# After

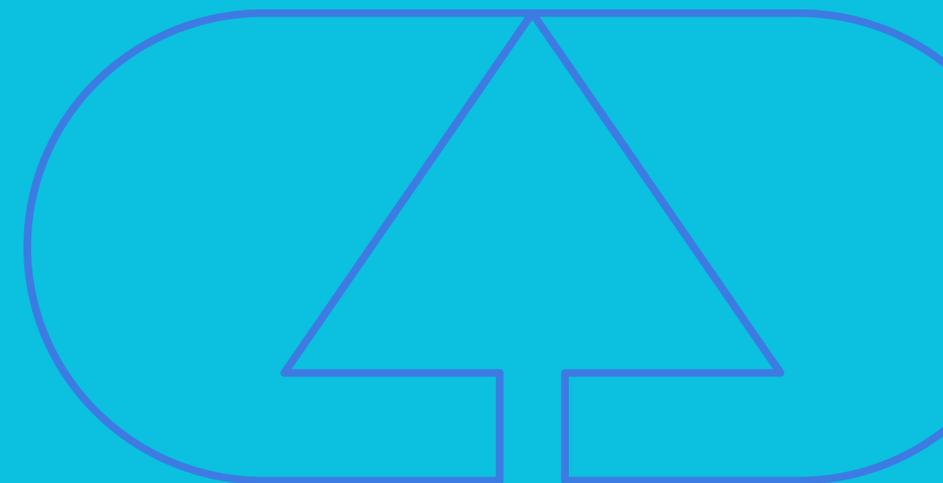
CLARITY BRINGS PEACE OF MIND

An archived collection of photos keeps your photos safe from "premature aging". With photos arranged chronologically and labeled, they are easy to find and enjoy again.



# Step 5: Share and Enjoy

- CELEBRATE AND SHARE YOUR FAMILY LEGACY AND STORIES
  - PHOTO BOOKS
  - VIDEO SLIDESHOWS
  - ONLINE GALLERIES
  - FRAMED PHOTOS AND GALLERY WALLS
- 



# In Summary

Five Steps to Organizing Your Printed Photos:

- Goal
- Gather
- Sort
- Save
- Enjoy

## Questions

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# Narrative



Photo Organizing

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helping you preserve and share a lifetime of memories

**Trish Gerkins**

Owner and Chief Curator of Narrative Photo Organizing

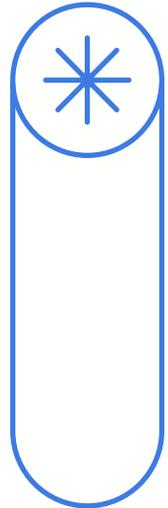
[trish@narrativephoto.com](mailto:trish@narrativephoto.com)

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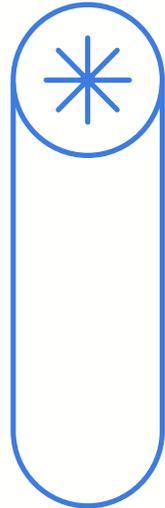


# Our Process

## STEPS TO ORGANIZING YOUR PHOTOS



During the **consultation**, we assess your needs and discuss how we can best assist you in organizing your cherished memories effectively.



Our **organization** step involves sorting and categorizing photos, ensuring that every moment is preserved and easily retrievable.

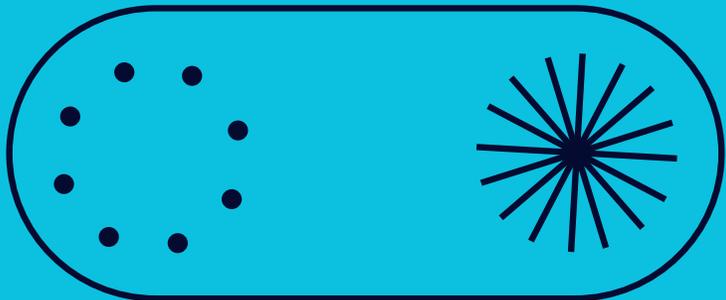


In the **preservation** phase, we make high resolution scans, redate, rename and keyword your digital files so they can be enjoyed for years to come.

# Before

DISORGANIZED PHOTOS CAN BE OVERWHELMING

Many people initially face **chaos and confusion** when they attempt to organize their photos. Disorganized boxes of photos leads to frustration, and can prevent you from reliving cherished memories. Our goal is to eliminate this stress so you can preserve your family photo legacy.



GEORGE AND DIANE SEDIVY FAMILY

THE KRUGER-GRAUPMANN FAMILY

THE SEDIVY-PEROUTKA FAMILY



search for photos...

SEARCH

↑ > Kruger & Graupmann Family Photos

### Galleries



1900 to 1940



1940s



1950s



1960s



1970s



1980s



We are a people of stories

## Inventory the items

	TOTAL
<input type="text"/> loose printed photos - boxes	<input type="text"/>
<input type="text"/> loose printed photos - envelopes	<input type="text"/>
<input type="text"/> photo albums	<input type="text"/>
<input type="text"/> scrapbooks	<input type="text"/>
<input type="text"/> frames	<input type="text"/>
<input type="text"/> other:	<input type="text"/>
<input type="text"/> other:	<input type="text"/>
TOTAL PRINTED PHOTOS	<input type="text"/>

## Slides & Negatives

QTY	DESCRIPTION	TOTAL
<input type="text"/>	slides - carousels or boxes	<input type="text"/>
<input type="text"/>	negatives - sleeves	<input type="text"/>
<input type="text"/>	other:	<input type="text"/>
	TOTAL	<input type="text"/>

## Check off as you go

space

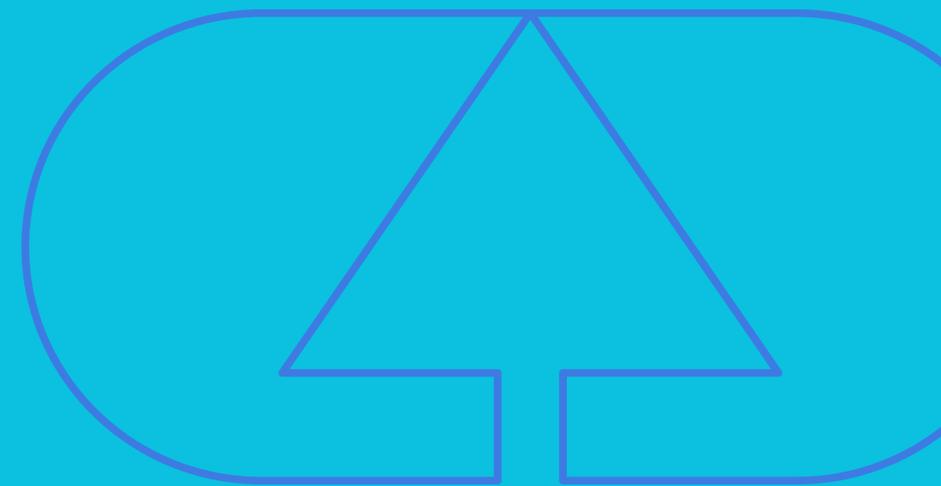
### Search your home

- |   |   |
|---|---|
| <input type="checkbox"/> attic            | <input type="checkbox"/> on refrigerator      |
| <input type="checkbox"/> closets          | <input type="checkbox"/> garage               |
| <input type="checkbox"/> bedrooms         | <input type="checkbox"/> external hard drives |
| <input type="checkbox"/> basement         | <input type="checkbox"/> computers            |
| <input type="checkbox"/> cabinets         | <input type="checkbox"/> smartphones          |
| <input type="checkbox"/> drawers          | <input type="checkbox"/> tablets              |
| <input type="checkbox"/> walls/table tops | <input type="checkbox"/> cameras              |
| <input type="checkbox"/> under beds       | <input type="checkbox"/>                      |
| <input type="checkbox"/> storage units    | <input type="checkbox"/>                      |
| <input type="checkbox"/> storage bins     | <input type="checkbox"/>                      |

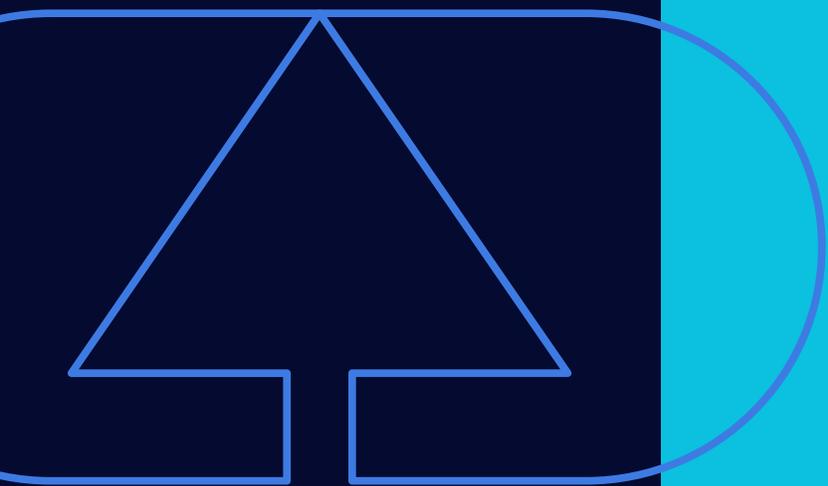
### Search online.

## What to look for

- loose printed photos
- photo albums
- scrapbooks
- school yearbooks
- artwork
- report cards
- documents
- certificates
- family heirlooms
- frames
- trophies & medals
- DVDs
- CDs
- memory cards
- computer images
- smartphone images



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# **New Business**

- **TRDA Board Meeting**
- **Election Information**
- **RBCAI Club – Tennis**
- **RBHOO Activities**
  - **Document Shredding**
  - **Resident Borrow List**
- **Community Events**
- **Legal Update**

# TRDA Monthly Board Meeting

## Timbertop

- Approximately 30 residents attended TRDA's quarterly Board Meeting on February 18<sup>th</sup>
  - Organized by a resident; not by the RBCAI Board
- Resident Marty Immerman read a four and half minute prepared speech, representing the residents attending the meeting
  - Emphasized that the Master Plan for Rarity Bay is a 'Waterfront County Club Community' not a Destination Resort as Timbertop stated
  - Want to let TRDA Board know that a large percentage of Rarity Bay residents do not approve of Timbertop's plans as presented at their townhalls
  - Also to let TRDA know of statements that Timbertop made that may not be true
- Speech was professional, non confrontational and well received
- Several TRDA Board members appeared unfamiliar with Timbertop
  - Looked surprised when many of the amenities were mentioned; like lazy river, destination resort
- TRDA Board President, Mr. Mitchell, stated he did not want "another Pigeon Forge"

# TRDA Monthly Board Meeting

## Timbertop

- TRDA Director Brian Hall responded
  - TRDA **has not approved** any change(s) to the Master Plan of Rarity Bay
  - TRDA **has not approved** any plan outside the Rarity Bay gates
  - TRDA **did not appreciate** Timbertop implying that TRDA approved the plan
  - TRDA **has not seen** anything from Timbertop since early December
  - TRDA **has reached out** to Timbertop about their comments/statements
  - TRDA **liked some** of the changes, **some they did not**
  - TRDA **would not approve** any changes to the master plan unless a high percentage (mentioned 80%) of the residents agreed with the changes
- In a separate conversation,
  - Brian stated that he informed Timbertop that Mastercraft was unlikely to sell the land for a marina.
  - If Mastercraft would sell the land, Brian did not think TVA would not approve the marina.
  - Brian indicated that he would not sell land to build a road through the trails down to the marina site
  - TRDA wants a formal vote from the community before approving any changes to the Master Plan

# **Election Information**

## **Governor**

## **US Senate**

- Bill Hagerty

## **United States House of Representatives**

- Charles “Chuck” Fleischmann – (District 3 – Monroe)
- Tim Burchett (District 2 – Loudon)

## **Tennessee Senate, 5th Senatorial District**

- Randy McNally (Loudon)

## **State of Tennessee House of Representatives, 21st District**

- Lowell Russell

# **Election Information**

**Tuesday, May 5, 2026 - State and County Primary Election**

**Thursday, August 6, 2026 - Primary and General Election**

**Tuesday, November 3, 2026 - State and Federal General Election**

# Election Information

## 2026 RBCAI Annual Meeting and Election

- When: May 16; 9am – 4pm
- Where: Christ Our Savior Lutheran Church
- 4 Open Board Positions

### Important Dates

- Application Mailing – Completed
- Application Deadline – 3/16/2026; 4pm
- Record Date – 4/16/2026
- Organizational Meeting – 5/21/2026; 1pm



# Rarity Bay Club Spotlight

## Tennis Club – Shelly King and Rick Meckstroth – POC

- Open Tennis
  - 3.0 – 3.5
    - Monday, Wednesday, Friday
    - 10 – 12 (adjusted for season)
    - Engage Group Page/Calendar



# RBHOO Activities Document Shredding

- Date: April 9<sup>th</sup>
- Time: 9:15am – 12:30pm
- Where: Country Club Parking Lot
- How: Up to eight containers or bundles of paper  
Leave staples in  
No spiral binders  
No magazines
- Place bundles in line as you arrive
- Shredding will occur on first come/first serve
- You can wait or leave your paper to be shredded
- Containers need to be picked up by 12:30pm
- Next: October timeframe at Bay View Villas



# RBHOO Activities Spotlight

## Resident Borrow List -

- Lists Items that can be borrowed from RBHOO Members

**Resident Borrowing Program**  
**Items Available for Loan from RBHOO Members**  
**Please call the owner of the item you are interested in borrowing to discuss availability**

**RECREATIONAL**

Horseshoe set	Rick Hoban	859-743-0451
Kids golf clubs – right handed for ages 7-9	Jan Powers	884-2666
Life Jackets	Rick Hoban	859-743-0451

**ASSISTIVE DEVICE**

Belt to assist in walking	Lynn Geiger	262-573-9013
Canes (2), adjustable	Jan Powers	884-2666
Crutches, adjustable	Rick Meckstroth	884-3475
Crutches, adjustable for 6’ tall person	Lynn Geiger	262-573-9013

# Community Events

## ◦ Fort Loudon

### ◦ Professions Garrison

- March 21, 2026 | 10AM - 5PM
- March 22, 2026 | 10AM - 2PM

### ◦ Spring Garrison

- April 11, 2026 | 10AM - 5PM
- April 12, 2026 | 10AM - 2PM

### ◦ Garrison Weekend

- May 2, 2026 | 10AM - 5PM
- May 3, 2026 | 10AM - 2PM

### ◦ Siege Garrison

- August 8, 2026 | 10AM - 5PM

### ◦ King's Birthday Garrison

- November 7, 2026 10AM - 5PM
- November 8, 2026 10AM - 2PM



# Community Events

## Date Change for Shoreline Cleanup

- March 28 is the new date
- Meet at Bay View Villas Parking Lot
- Sam Allen is contract person



3/21/2026



# Community Events

## RED, WHITE & WAKE

Fully permitted, large-scale patriotic boat parade on Tellico Lake, Tennessee, honoring America First values and marking what is expected to be the largest organized boat parade ever held on Tennessee waters.

- **July 25**
- **Cost is \$97/boat**
  - Official event flag
- Fully permitted by TWRA and the Coast Guard
- Live Music
- Aviation Fly Over
- Prizes
- Registration required
  - Permits on a first come basis
- Visit Facebook page for more information
  - RED, WHITE & WAKE-Historic Tellico Lake Boat Parade

# Lawsuit Update

## Lawsuits – Bankruptcy

- SPC Trustee was supposed to file reorganization plan by the 3/5/2026 hearing
  - 363 Sale

**A 363 bankruptcy sale is a court-approved sale of a debtor's assets under Section 363 of the U.S. Bankruptcy Code, allowing assets to be sold "free and clear" of liens and claims, often to maximize value for creditors.**

- Key words are *'free and clear' of liens and claims*
- RBP claims that the Declarant Rights exist and they have a right to them
- SPC Trustee stated they would file something this week (so far nothing has been filed)
  - RBP would be the "363 stalking horse"
- Purpose of 3/5/2026 hearing
  - To address procedural issues with BEP, Self-Governance and Buy the Club filings
- ***On 3/2/2026 Proof of Claims Group filed Adversary Filing***

# Lawsuit Update

## Lawsuits – Bankruptcy

- What happened at 3/5/2026 hearing?
- Judge stated that she will hold a scheduling hearing on 4/2/2026
  - Wants all parties to come together to ‘lay out’ the issues
  - The Judge will rule on all the issues including:
    - Mandatory Membership for phases 6 – 16
    - Mandatory Membership per deed restrictions
    - Validity of initiation (transfer) fees
    - RBP being exempt person from paying assessments
    - Declarant Rights
      - RBP wants them
        - They will control the RBCAI Board if they get them
- Judge wants to bind all parties to her rulings
  - ***All owners will have to be either a plaintiff or defendant***

# Lawsuit Update

## **Lawsuits – Bankruptcy** (documents on RBCAI website)

- Updated schedules - 194, 195, 196, 197, 219, 612, 613, 614
- **Hinkle Adversary Filing - 545**
- December Monthly Operating – 736
- Transfer of ORNL Loans – 685, 687, 689
- BEP Motion – 710; Supplement - 725
- Buy the Club in support of BEP - 726
- Self-Governance in support of BEP - 727
- Trustee Response to BEP – 728
- RBP Response to BEP, Buy The Club and Self-Governance – 730
- Buy the Club Reply to RBP Response - 746
- Self-Governance Reply to RBP Response – 747
- **BEP Reply to RBP Response – 757**
- **Trustee Reply to BEP, Buy the Club and Self-Governance – 760**
- **RBP Objection to BEP claims 264, 267, 268, 269 AND 278 – 761**
- **RBP Reply to BEP, Buy the Club and Self-Governance – 762**
- **Proof of Claims Group Adversary Filing – 765**
- **January Monthly Operating - 769**

# Lawsuit Update

## Assessment – 20-489

- Current Board voted to submit Notice of Appeal
- RBCAI paid approximately \$450,000 for appeal bond to Monroe County
- Board voted to engage outside counsel to evaluate likelihood of success on appeal
- RBCAI has filed motion at Court of Appeals to Stay Appeal
- RBP has filed reply (objection) to Stay Appeal

# Lawsuit Update

## Partnership 19-943

- Tennessee Court of Appeals
- Oral arguments delayed till after May 28, 2026

## Lawsuit – 22-237 filed by RBP on December 5, 2025

- Hearing on March 25, 2026

# Upcoming Events

## RBHOO Regular Meetings

- **April 8** – Meet the ????
- **May 13** – no meeting

## Upcoming Events

- **April 5** – Easter
- **April 9** – Document Shredding
- **May 5** – State and County Primary
- **May 9** – RBHOO Annual Picnic
- **May 16** – RBCAI Annual Meeting & Election
- **August 6** – Primary and General Election
- **November 3** – State and Federal General Election
- **November 14** – Chili Cookoff
- **December 9** – Christmas Party at CAC

# Questions



[www.rbhoo.org](http://www.rbhoo.org)