



THE GATHERING NEWSLETTER



VOLUME 25, ISSUE 1

JANUARY 2025

2025 BOARD MEMBERS

President

Deborah Lubell

Vice President

Doug Deal

Treasurer/Secretary

Dean Cooley

2025 COMMITTEE CHAIRS

Architectural

Henry Carey

Communications

Outsourced

Covenants &
Regulations

Filled anonymous

Landscaping

Barbara Schuman

Ponds & Fountains

Doug Deal

Pool & Clubhouse

Ken Davis

Infrastructure/
Road Maintenance

Steve Cooper

Security

Doug Deal

Social

Remains Open

A Message from the President

Dear Seven Lakes Community Residents,

Happy New Year! As we enter 2025, we are excited to share some wonderful developments within our community that promise to enhance our living environment.

Our Community leadership team is growing. We are thrilled to announce the addition of new leadership chairs: Barbara Schuman, who will oversee landscaping, and Ken Davis, who will manage the pool and the clubhouse. Doug Deal is taking the helm of our Security Chair along with his other duties of Ponds and Fountains and vice president. Their dedication and expertise will be invaluable as we work together to improve our shared spaces.

Additionally, we have successfully filled the covenant regulations position anonymously, ensuring our community standards are upheld with care and integrity. We are proud to introduce the new Infrastructure/Roads Maintenance Committee to enhance our infrastructure further. This committee, chaired by Steve Cooper, will ensure our roads are safe and well-maintained, contributing to a secure environment for all residents. Those who have raised their hands to participate in this committee will be contacted shortly.

You may have noticed "orange x" marks on several sidewalk blocks, specifically Seven Lakes Drive and Turkey Run. The blocks on Seven Lakes Drive had bulged, creating a potential safety hazard. We contacted a concrete company to estimate the cost of repairs for both locations, which totaled nearly \$9,000. However, the company could not schedule the repairs until later in the year.

During this time, we discovered that the issue on Seven Lakes Drive had resolved itself. After investigating, we learned that a water burst at a nearby home had caused significant water to flow under the sidewalk, contributing to the bulging. With the water line now fixed, the sidewalk had leveled back out.

As a result, we decided to postpone the concrete company's visit to repair the walkway and monitor the situation over the holidays. When we considered having the company fix only the smaller section on Turkey Run, we were informed that the cost had tripled due to machinery expenses.

Our community has one lot remaining for development at the top of Perfect View. Construction on this home will begin mid-January and is expected to be completed by December 2025. We will open the Roy Lane gates so construction trucks can access this site, marking the end of development in our community.

On the following pages, you will see the financial data for 2024 and the budget for 2025. We have not closed the books for 2024, as some invoices are still coming in, but the numbers reported here are extremely close to the final numbers. If you have any questions about the expenses and/or budget for next year, contact either the Treasurer or myself.

As we move into this new year, our commitment to building a positive, safe, and welcoming community remains our top priority. We encourage all members to engage with our committee chairs and share your ideas and concerns. Together, we can create a vibrant community we proudly call home.

Wishing you all a prosperous and fulfilling 2025!

Deborah Lubell
President, Seven Lakes HOA

The Seven Lakes HOA Board

Your Seven Lakes HOA Board is committed to our community!

President — Deborah Lubell

Deborah has called Seven Lakes home since May 2016. A forever “Buckeye” fan, she made the move from Ohio to Tennessee in 1977 to attend Lee University, where she graduated magna cum laude. With a passion for ancient historical studies, she furthered her education by pursuing a master’s degree in theology where she taught Hebrew at her local church.

For over 23 years, Deborah served as the Executive Vice President of a nonprofit organization in Chattanooga, where her leadership and dedication made a significant impact. Before her retirement, she worked as the Development and Marketing Coordinator for a major Chattanooga Hospital system, honing her community engagement and strategic growth skills.

Now a realtor in the Southeast Tennessee region, Deborah is committed to helping the Seven Lakes community preserve and enhance property values. She truly values the area’s family-oriented atmosphere and is eager to contribute to its ongoing success.

Deborah is currently hosting a student from Bangkok, Thailand for the 2024-25 academic year.



Vice President — Doug Deal



After his retirement, Doug and his wife, Maribel, relocated to Seven Lakes from Chicago in 2020, with an impressive career spanning 33 years in operations management at a major international bank.

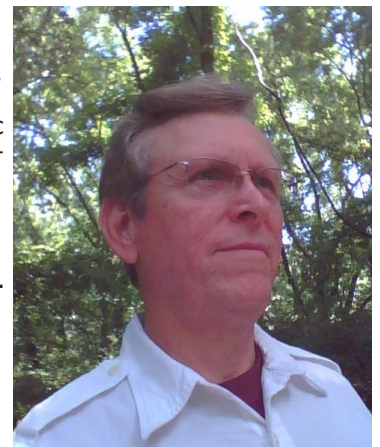
In addition to his professional accomplishments, Doug is actively involved in the community, serving as the chair of both the Ponds and Fountains Committee and the Security Committee.

Doug and Maribel are proud parents of three sons who live across the United States. They cherish their time spent with three young grandchildren, traveling together, and visiting their sons, creating lasting memories with their family. Doug’s favorite aspect of Seven Lakes is “the way everyone pitches in to make the community better.”

Treasurer — Dean Cooley

Dean is a lifelong Tennessean, born and raised in Nashville. After living in various areas throughout the state, he and his wife, Nancy, settled in Seven Lakes in 2018. Dean earned his BA in Accounting from MTSU and built a diverse career in banking and public accounting before dedicating over 40-plus years to the Gideons International headquarters, where he eventually retired.

Dean remains actively involved with the local Gideons International organization even in retirement. He and his wife, Nancy, have been married for over 50 years and are proud parents of three sons and seven grandchildren, five of whom live in Chattanooga. Their strong family ties significantly influenced their decision to move to the area. Dean and Nancy enjoy fostering connections with their family and community.



Our Committee Chairs

Our dedicated Seven Lakes Committee Chairs work tirelessly to create a vibrant and safe community for all of us. Their commitment help makes Seven Lakes a wonderful place to call home!

Architect Chair — Henry Carey

Henry and his wife Susan moved from Memphis to Seven Lakes in December 2022, his birthplace and hometown. Henry was in construction for 25 years with St. Jude Children Research Hospital. Henry's favorite aspect of this community is "the closeness of our neighbors," particularly on Bear Stone where the people are "friendly, helpful and caring."

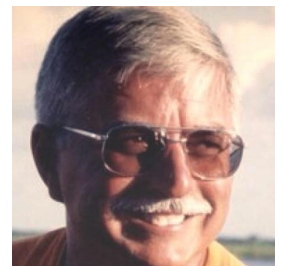


Landscaping Chair — Barbara Schuman

Barbara is originally from Austin, Texas, and along with her husband David have lived in Seven Lakes Since October 2022. She holds a degree from The University of Texas in education. Barbara taught for a short time before working in administrative management at IBM. Later, she transitioned into project management for several large manufacturing companies in Georgia, and retired 10 years ago while living in Spokane, WA. Her favorite aspect of living in Seven Lakes "is the people".

Pool & Clubhouse Chair — Ken Davis

Ken grew up in East Ridge and graduated from East Ridge High School. He and Donna have lived in Seven Lakes since 2018. Ken's favorite thing about living here "is the variety of good neighbors!"



Infrastructure/Road Maintenance Chair—Steve Cooper

Steve Cooper graduated from the Oklahoma State School of Engineering and Tabor College School of Business. With over 30 years of experience in the commercial construction industry, he has worked on projects both in the USA and internationally. Steve and Tammy moved to Seven Lakes in 2017. Since then, Steve has served on the pond committee and was President of the HOA in 2020 and 2021. During his presidency, he collaborated with the Infrastructure Chair to assess and repair roads throughout the community.

FINANCIAL REVIEW

2024 ANNUAL OPERATING BUDGET SUMMARY BY COMMITTEE

Preliminary Results Through December 2024

2024 Budget Summary for Seven Lakes

Committee	2024 Fcst	2024 Budget	Variance	
Administrative/General	\$ 62,331	\$ 65,501	\$ 3,170	
Communications	\$ (145)	\$ 359	\$ 504	
Landscape	\$ 52,552	\$ 54,714	\$ 2,162	
Ponds/Fountains	\$ 8,010	\$ 8,570	\$ 560	
Pool/Clubhouse	\$ 42,648	\$ 42,143	\$ (505)	Pool pump replacement
Security	\$ 5,936	\$ 7,796	\$ 1,860	
Social/Welcome	\$ 966	\$ 1,200	\$ 234	
Total	\$ 172,299	\$ 180,283	\$ 7,984	
	2024 Fcst	2024 Budget	Variance	
Total Income	\$ 213,823	\$ 201,993	\$ 11,830	
Total Expense	\$ 172,299	\$ 180,283	\$ 7,984	
Net Op Income	\$ 41,524	\$ 21,710	\$ 19,814	

FINANCIAL REVIEW

2025 ANNUAL OPERATING BUDGET

	2023 Actual	2024 FCST	2025 BUDGET	VARIANCE
INCOME:				
Total Operating Income	\$ 207,336	\$ 213,823	\$ 216,900	\$ 3,077
EXPENSE:				
Administrative/General	\$ 47,910	\$ 62,331	\$ 75,800	\$ 13,469
Pool/Clubhouse	\$ 26,017	\$ 42,648	\$ 22,025	\$ (20,623)
Communication	\$ 1,223	\$ (145)		\$ 145
Landscape	\$ 50,811	\$ 52,553	\$ 55,000	\$ 2,447
Fountains /Ponds	\$ 12,789	\$ 8,010	\$ 9,770	\$ 1,760
Security	\$ 7,464	\$ 5,936	\$ 8,687	\$ 2,751
Social	\$ 1,293	\$ 966	\$ 2,000	\$ 1,034
Total Operating Expenses	\$ 147,507	\$ 172,299	\$ 173,282	\$ 983
Total Operating Income	\$ 207,336	\$ 213,823	\$ 216,900	\$ 3,077
Total Operating Expenses	\$ 147,507	\$ 172,299	\$ 173,282	\$ 983
NOI-Net Operating Income	\$ 59,829	\$ 41,524	\$ 43,618	\$ 2,094

2025 Dues - \$50 increase to \$750

SEVEN LAKES 2025 RESERVES

Year	Beginning Capital Reserve Fund	Additions to reserves from Operating Budget	Special Assmts or loans	Interest	Capital Outlays (Sch. B)	Ending Capital Reserve Fund
2020	\$ 75,103			\$ 23		\$ 75,125
2021	\$ 75,125			\$ 14		\$ 75,139
2022	\$ 75,139	\$ 8,739		\$ 8		\$ 83,886
2023	\$ 83,886	\$ 75,073		\$ 14		\$ 158,973
2024	\$ 158,973	\$ 79,405		\$ 5,155	\$ (21,778)	\$ 221,755
2025	\$ 221,755	\$ 105,650		\$ 7,880	\$ (61,000)	\$ 274,285

\$60K CD from Operating & 22% of Dues

2024 Spend from Reserves

Pool Deck Repairs

2025 Potential Spend from Reserves

Pool Resurface	\$ 40,000
Sidewalk/infostructure Maintenance	\$ 21,000

A Salute to Our Volunteers



A big thank you to all those who braved the cold and helped decorate the front entrance for our holiday enjoyment. Left to right:

Perry Spell, Sandy Moon, David and Barbara Schuman, Maribel and Doug Deal, and Craig Garrison.

Another big thank you to our HWY 58 Volunteer Fire Department for bringing joy and excitement to the children of Seven Lakes by welcoming Santa each year.



As well as a special thanks to Ken and Donna Davis for their "big hearts" and significant contributions in making this event possible.

2024 Holiday Spirit Award

Congratulations to The LANES on Seven Lakes Drive for winning the Community 2024 Holiday Spirit Award! A heartfelt thank you to everyone who participated—your efforts truly brighten our community and spread joy throughout the season!





November 2024

Harold & Rita Seigel — Fox Rise Trl

David Nuccio—Bear Claw Xing

December 2024

Domingos & Virginia Mendes -

Thicket Creek Lane

“A simple HI can lead to a million things”

Upcoming Community Events

Valentine Karaoke

Date: February 21, 2025

Time: 6:30 PM – 8:00 PM

Location: Clubhouse

Details: BYOB/D and bring an appetizer to share.

Join us for a fun-filled evening! Our very own Bearstoneettes might perform for us again. Don't miss out!

Seven Lakes Kids' Spring Fling

Date: Saturday, April 5

Time: 1:00 PM – 2:30 PM

Location: Clubhouse

Details: TBA

Spring Yard Sale 2025

Date: TBA

*We currently have a poll running on our Facebook community page. Please cast your vote for your preferred date for the yard sale!

There are more events to come.

You can make a difference!



Join our team as Social Chair!

Are you passionate about bringing people together? We're seeking a Social Chair for our HOA to plan fun events and foster community spirit. If you love organizing gatherings and engaging with neighbors, we want to hear from you! Help us create memorable experiences for our residents. Interested?

Social Chair Responsibilities:

- Plan and organize special activities for residents
- Recruit volunteers to help execute events

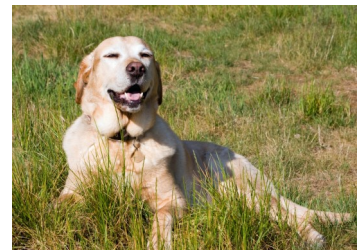
To learn more about this role, please visit our website at SevenLakesSubdivision.com under the Committees' section.

If you are interested in volunteering email Deborah:
7LakeshoaPresident@gmail.com

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## Be a Considerate Neighbor

Please be mindful when walking your dog near a neighbor's fence. When a dog inside a yard sees another dog approaching, it can become agitated and bark. This can lead to concerns from other neighbors who may report the dog as troublesome. Dogs are dogs. Dogs bark. So to help maintain a peaceful environment for everyone, please avoid bringing your dogs close to fences for visits, unless of course, you and your furry friend have been invited.





**1). No overnight parking of any vehicles whatsoever shall be permitted on the private roads.**

This is a recurring issue with people parking overnight on our private roads. This makes it difficult for emergency vehicles to navigate. Please be considerate of your neighbors and park responsibly.

**2). NO VEHICLES should be parked ON THE SIDEWALK or ON THE GRASS at any time.**

Please ensure our sidewalks remain clear for pedestrians, as they are designed for walking, not for parking or storing vehicles.

**3). No commercial vehicles except those that are servicing your property.**

During daylight hours, commercial vehicles may park in driveways "temporarily" for service or delivery purposes. Commercial vehicles, including those with commercial markings, trailers, campers, boats, and similar vehicles, must be parked only in the enclosed garage.

**4). Store all trash cans behind the enclosed fence space provided on the side of your home.**

Trash cans can be placed out the night before pickup but must be pulled back into the garage or trash fenced area by 8PM day of pickup. Trash pickup is every Thursday. Recycle pickup up is every other Monday

**5). Pets must be on leash at all times outside your property. When walking your dog in the community, please pick up all fecal matter and dispose of properly.**

**6). Lawns must be weed free and mowed on a regular basis.**

**7). All changes to the exterior of your home including landscaping must be approved prior to work performed.** All request forms can be found on the Seven Lakes Subdivision website.

**8). Observe all posted signs around the community.** They are there for your safety.

Link to website for covenants is: [Covenants & Restrictions Documentation](#)

# SUPPORT YOUR NEIGHBORS

## Mike Jensen, Owner

Ooltewah, Tennessee  
Office: 423.250.5375  
Jensen.SignatureHS@gmail.com  
www.JensenSHS.com

Tenn. License 10730  
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- **HOME SALE & PURCHASE IMPROVEMENTS/UPGRADES**

## Homes by Deborah Lubell

Your neighbors trusted me to sell their homes... Now it's your turn! Experience the dedicated service and proven results that make me the go-to-realtor in our community. Let's make selling your home a seamless success story together!



423-402-0259 office  
423-599-0655 cell  
DeborahLubell@gmail.com  
HomesByDeborahLubell.com



**Nooga ProWash Corporation**  
Professional Exterior Cleaning Services

**Concrete Wash**  
**Window Wash**  
**House Wash**  
**Fence Wash**  
**Roof Wash**

Call or Text: Jason Baker  
**423-330-1616**

**Nooga ProWash Corporation**  
Professional Light Installation Services

**Holiday & Event Lighting**

- Install
- Maintain
- Remove
- Store

Call or Text: Jason Baker  
**423-330-1616**

Rates per quarter are:

Business card - \$25; 4" x 6" - \$50; 7" x 5" - \$75



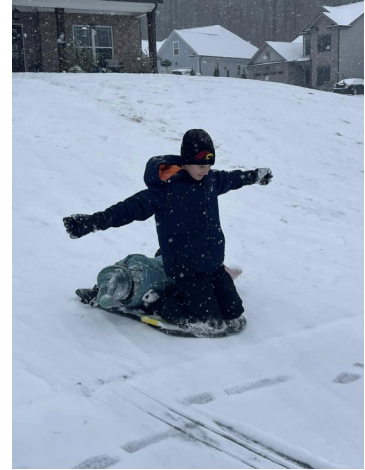
# Snow Days

Our community embraced the beautiful snowfall on January 10 and 11. With schools closed, the 7 Lakes kids made the most of their time enjoying sledding and making snowmen.

Michael and Ashlyn Crisp creatively created a snowman competition and donated a \$100 gift card for the best snowman.



Diana Szlachetka



Kayla Matlock Wong  
3rd place winner



Emily Simmons  
Genuine "Snow Cones" For Sale



Andy Fryman



The Ravelo Family "Go Vols"



Keri Varnell Ritchie  
2nd place winner



Brynn McCracken Geren  
1st Place winner



# Snow Days



Marcia Curtis



Shane Oswalt



Chetna Patel



Tim Stojkic "Go Vols!!"



Heather Quave Haner



Rachel Dunn



JoAnna Sari Davis — Mississippians first attempt at a snowman

# SUPPORT YOUR NEIGHBORS

## ***Winter Weather Wisdom: Essential Tips for Your Home***

### **Crawl Space Vents**

Crawl space foundation vents should be closed to reduce the flow of cold air and the possibility of your pipes freezing.

### **Outdoor Faucets**

Anything connected to exterior water faucets should be removed to allow water to drain out and prevent damage to the faucet. To further prevent damage, use a faucet cover.

### **Driveways & Walkways**

For ice control, it is advisable NOT to use any form of salt on concrete areas. Using salt will damage the concrete surface. Sand or cat litter is preferred for traction and safer for your lawns and pets. Calcium or magnesium chloride is also a good option.

### **Heat Systems**

Most of our heating systems are heat pumps (combo air conditioner and heater) and are very efficient above 40 degrees. If you typically set back your thermostat at night, you may want to keep the temperature steady in very cold weather to improve efficiency by reducing the temperature fluctuations.

### **Insulation**

Crawl space insulation can fall out of place over time and attic blown-in insulation can get trampled down or disturbed for various reasons resulting in higher energy bills. If you have had service work done to these areas, make sure the insulation is in place after the work is completed.

### **Community Contributor: Mike Jensen**



Rates per quarter are:

Business card - \$25; 4" x 6" - \$50; 7" x 5" - \$75