

The Settings SUN Newsletter Spring 2025



A Message from the President:

Wow! What a year it has been. My year as President started out calmly. The Board got new gates installed, and finally synchronized. We started planning to repave a portion of upper Settings Boulevard, Crockett Ridge, and seal a few trouble spots. There was some interaction with the DRB, but it was pretty much business as usual.

Then Helene struck! The Board had to become disaster recovery experts. Fallen trees, boulders, and a tangled mess of vegetation had to be removed from several spots. Culverts cleared to restore stream flow, and fallen trees removed to allow people to get to and from homes. The Board needed to identify disaster relief agencies, and The Settings needed help just getting water to survive. Eventually, power and clean water were restored

Then the hard work of quantifying all the damage, finding engineers who could help define the repair work, and signing up a contractor to fix the roads and slides had to occur. On a parallel path, the Board had to determine how to pay for it all. We put together a special presentation to communicate what was we needed to fix in late January, and a second presentation three weeks ago to explain how we proposed to pay for the road and slide repairs. Even those plans are in a state of flux, as we hope to have FEMA funds to pay for a portion of the repairs.

It may look like not much has been accomplished, but construction will start soon. We hope to have work start on the culvert at Fates Overlook and Old Lafayette in May.

Spring Flowers at The Biltmore

Concurrently, the slide at Sisters View will also be addressed. Work will proceed essentially at the top, and work its way down to the bottom. We are also hoping that COE debris truck will return, perhaps as early as next month to clean fallen trees from the stream beds. Construction can be expected to go thru the end of 2025.

I will soon step down as President, but hope to continue my role as infrastructure chair, and plan to be the construction liaison for the upcoming road and slide repairs. I wish to thank all the Board members, whose hard work and dedication have gotten us to the point where we can now see a "light at the end of the culverts". Also a big thank you to all the community members who have pitched in to get us through Helene. We couldn't have done it without you.

Jim Schorr - President

NEWS FROM FSR

HOA Board Seeks Nominees

The 2025 Annual Meeting of The Settings of Black Mountain Association will take place on May 3, 2025 at the Clubhouse. This year there are two Board of Director positions available.

At the 2025 Annual Meeting, the membership will elect two new Directors who will serve for a three year term.

If you are interested in serving your community in this capacity, please submit a biography and a brief statement of why you wish to serve as a Director. Bios should be sent to TSOBM HOA President, Jim Schorr, at jim.schorr@TSOBM.com

These must be received by March 28, 2025. The biographical information provided for each nominee will be included in the letter announcing the Annual Meeting.

Modification, Alterations, or Additions to Existing Homes

The requirement for review by the Design Review Board (DRB) of exterior modifications to homes and landscape has always been included in the Architectural Design Standards and Guidelines. It was decided by the DRB and HOA Board that it would be beneficial to have a separate document with the Application attached for ease of use.

The document can be [found on website](#) along with the [Architectural Design Standards and Guidelines](#).

If you have any questions, please reach out to Bill McMannis at FSR, Bill.McMannis@fsresidential.com, or the DRB, DRB@TSOBM.com.

**The annual meeting will be held
Saturday, May 3rd, 10:00 AM
at the Clubhouse.**

A Thank You to The HOA Board

The past few months have been an extraordinarily challenging time for our community and especially for our Board of Directors and their families.

As one such family member, I know the countless hours spent by board members on the phone, meeting at the clubhouse, and on the computer or at the curb! Board members were relentless in pursuing solutions to the many issues they were facing. They were creative and adaptable as the situation changed, which it often did. And they were able to stay calm, cool and collected! It was truly a team effort. Throughout it all, they kept the community well informed on a timely basis. Remember our daily briefings at the entrance?

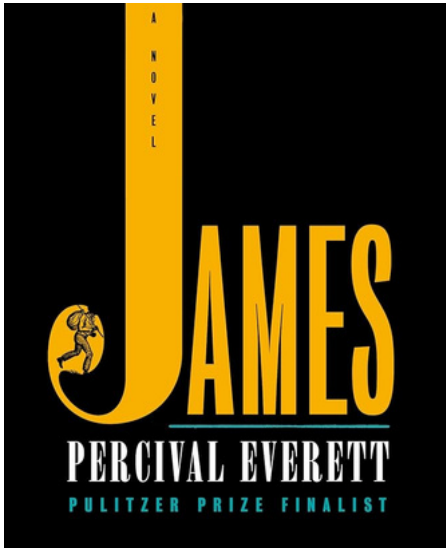
The progress that has been made in just a few short months is a testament to their work.

So I'd just like to say a heartfelt Thank You to all our Board members. Your leadership and commitment are greatly appreciated throughout our community.

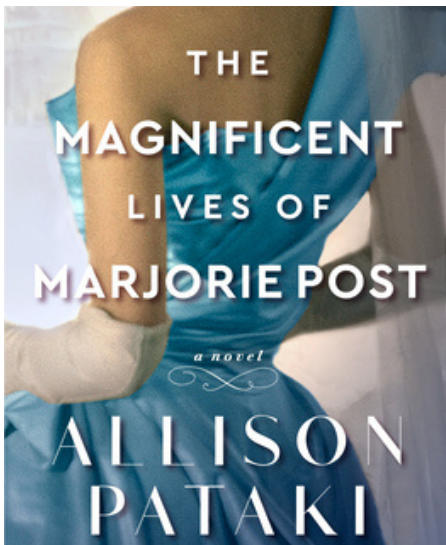
Hip hip hurray!

Jim Barber

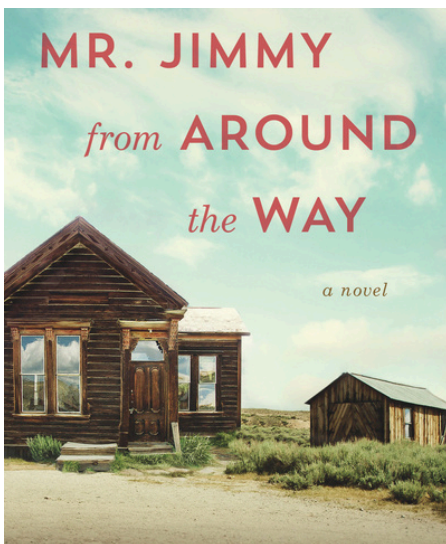




APRIL 16TH



MAY 21ST



JUNE 18TH

BOOK CLUB

The Book Club meets the 3rd Wednesday of the month at 3:00 PM at the Clubhouse. All are welcome to attend.



Protecting Your Online Identity and Assets

Tips from Ivan Bruce Moskowitz

Our digital personas have become dominant in our lives over the last ten years or so. It seems like every day we hear or read about another company or agency being hacked and their sensitive customer account data being stolen. It is enough to keep you up at night.

The purpose of this article is to provide a comprehensive document that can help you navigate your online security and help you prevent cyber-attacks. This article will include Things To Do, Things Not To Do, and Things to Watch Out For (Scams).

We used trusted links to help develop concepts, since a newsletter is not the right place for a comprehensive study of Cyber Security. Upon request, we can have focused discussions on Cyber Security subjects on future TSOBM newsletters.

Disclaimer, this is a comprehensive list but not a complete list. Continue researching, learning, and being vigilant. We have not covered AI scams in this article.



Things to do:

- Use long complex passwords that are at least 12 characters long.
- Use passphrases.
- Use Multi Factor Authentication (MFA) on all accounts but especially on financial, medical, government, email, and social media.
- Remove unneeded digital accounts, if you don't use them remove them.
- Freeze all credit bureaus, Experian, TransUnion, and Equifax.
- Get a 6-digit IP PIN from the SSA to protect your IRA account.
- Report all scams, fraud, theft and the likes to the FTC.
- Shred all documents with personal or sensitive information.
- Use a password manager.
- Update all your devices with the latest security patches.
- Use an anti-malware program.
- Monitor your accounts.
- Lock your text message with a password or facial recognition.

(Continued on next page.)

For links to websites that will help you stay protected please click [here](#) .

Protecting Your Online Identity and Assets

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Things NOT to do:

- Do not scan QR codes.
- Do not click on email links.
- Do not click on text links.
- Do not provide personal or sensitive information for unsolicited requests.
- To protect yourself from scams and identity theft, never provide personal information in response to unsolicited requests, whether over the phone, email, or the internet.
- Do not use convenient passwords like Abc123 or MyNameIsJoe.
- Do not leave your webcam (camera) active.
- Do not surf on public networks and expose sensitive information (use a VPN).
- Do not keep too much sensitive information in your wallet (Social Security Card).
- Do not download free software.
- Do not place your image on public sites.

Scams to watch out for:

- Phishing Attacks
- Smishing Attacks
- Dating
- Friend
- Lottery
- Tolls
- Charity
- Investment
- Work From Home
- Tax Fraud Scams
- FTC Consumer Tips Video Archives
- Sim Swapping
- Automobile VIN Stealing Schemes
- Google Voice Scam
- Facebook Market Scam



For links to websites that will help you stay protected please click [here](#)

Rumbling Wine Barrels

Ed Kmiec



While working on cleaning up the stream next to Settings Boulevard, I came upon an old, thick grapevine. Close by were pieces of metal sticking out of the ground. After pulling out several pieces, I saw that they were metal bands of the type used on wine barrels.

With water, grapevines and barrels, my mind immediately thought of bootleggers, midnight runs and shootouts with the Feds! But after some research, I learned the truth is less exciting, but no less interesting.

Rafael Guastavino owned about 1,000 acres of land in Black Mountain. The foundation of his home, called "Rhododendron", remains on the property of Christmount, just down Rt. 9 from the Settings Community. Guastavino's land extended from Christmount, south through most of the Settings community and into Lynch Cove, the community behind Old Greybeard Loop.

Guastavino was known as a "maestro de obras" (master builder) in the age-old Catalan system of laminated tile vaults. His kiln was next to his home and his work can be seen at the Biltmore estate and the Basilica of St. Lawrence in Asheville, as well as Grand Central Station in New York City. A historical compilation shows Guastavino's work incorporated in over 1,000 buildings around the world!

In addition to making tiles, Guastavino also farmed on his land. The working estate produced and sold lumber, hard cider, goat's milk and wine, all under the "Rhododendron Farms" label. And the portion of Guastavino's land that is now the Settings community was the location where apple trees and grapevines were grown.

Although this explains the grapevines, I have seen other curious things while walking through the community. For example, there is a small grouping of daffodils growing in an obscure spot on a sloped, vacant lot. Is that where Guastavino buried his fortune?

NEIGHBORHOOD CLEANUP



With Gratitude!

In February and March, members of the community came together over several days to clear debris from creeks and streams and also along the roadways. A huge thank you goes to Bill Moore, Randy and Mary Sarton and Roynan Jones for coordinating these efforts. The community is grateful to everyone who volunteered, some over several days. I hope we have captured all of the names here. If we missed anyone, please know that we appreciated all who participated.

Kip Pritchard
Roddy Jordan
Griff Jones
Janice Williams
Bruce Belohlavek
Nick Rubino
Glenn Rechtine
Steve Budsberg
Mark Coleman
Val Hardin
Ed Kmiec
Danny Woodard
Rod Allan

Rod Hershberger
David Gramley
Glen & Amy Dragon
David Finkel
Jim Jay
Jud Handley
Kevin & Eileen Raywood
Angel Calderon
Clay Hile
John Miller
Jim Barber
Tom Demrick



Meetings were held for the Settings Community to discuss Hurricane Helene and the impacts on the community.





APRIL 14TH - MONDAY
Dinner at The Grange

UPCOMING SOCIAL EVENTS

MAY 2ND & JUNE 6TH- FRIDAY
Drinks on the Porch



Bridge Anyone?

There are several people in the community who enjoy playing bridge. George Ackerman would love to help coordinate more games. If you have any interest in playing or in learning the game, please reach out to him.

Super Bowl Party

40 plus people came out to celebrate the Super Bowl! The food was great and the comradaderie was even better.





St Patrick's Day Party

Great food, great drink and great company made up the St. Patrick's Day festivities. It's an annual event for sure!



THANK YOU TO ALL WHO CONTRIBUTED TO THE MEAL FOR THE POLICE, FIRE, AND TOWN WORKS DEPARTMENTS ON MARCH 25TH!!



CLICK ON THE IMAGE OR USE THE QR CODE TO LEARN MORE ABOUT BLACK MOUNTAIN AND SEE WHAT'S HAPPENING IN TOWN!

