

THE COMMUNICATOR

SaddleBrooke One

March 2026

2026 SADDLEBROOKE ONE RESIDENT SURVEY COMING SOON

In March, every SaddleBrooke One resident will be receiving the 2026 Resident Survey.

We encourage everyone to complete the Survey.

This project was guided by a Board Task Force. Meetings were held with all key Management Department Heads to obtain input for the inclusion of relevant questions. Many questions are keyed toward measuring residents' satisfaction levels with each department's performance. Some questions are to determine usage and others are designed to provide residents with an opportunity to express their opinion.

Using the survey from 2013 as a template, the Task Force created a Questionnaire that was sent to two highly respected professional survey vendors along with a Request for Proposal (RFP). The Goal of the Survey is to receive actionable insights and the results are to be presented to the residents by the chosen vendor at a Resident Town Hall.

The two vendors were given the following key objectives:

- Collect accurate & representative resident feedback
- Benchmark results against historical data & national HOA norms
- Provide clear, data-driven insights to support decision-making

The results of the 2013, 2016, 2019 &, 2022 Resident Surveys were provided to them for trend analysis and benchmarking.

After the Board's decision on the selection of the vendor, the Survey will be sent electronically in March. It will be sent by the vendor on a secure "user friendly" portal to "every resident" using their Resident Association Member Number. Those residents without computer access can get assistance from the Admin Office Staff and Paper surveys will be provided if necessary. The portal will remain open for three (3) weeks. During that time, reminders will continue to be sent to residents who have not completed the survey.

This is your opportunity to voice your opinion and your level of satisfaction. Your responses will also be used to provide the Board & Management with valuable data. That data will provide key information needed to help SB One fulfill our Vision & Mission. Your responses will also help ensure that we can continue to enjoy a wonderful active retirement lifestyle in SaddleBrooke One.

PLEASE TAKE ADVANTAGE OF THIS OPPORTUNITY BY COMPLETING THE SURVEY

Home Resale Fee—Introduced in 2006

Vivian Timian, General Manager

In 2006, a Home Resale Fee (HRF), was introduced to SaddleBrooke One. This fee was established for new buyers to 'buy into the equity in SaddleBrooke One'. The HRF is a one-time resale fee that is paid to the Association which is 100% of the current annual Community Service Fee (CSF). Since 2006, over \$3,000,000 has been put into the Capital Fund to cover costs of renovations or improvements of community assets. Most notably the funds have been used for:

- 2010 renovation of the Activity Center
- 2010 expansion of the Fitness Center
- 2012 expansion of the Tennis Center Patio
- 2016 expansion of the Catalina Recreation Center
- 2019 upgrades to the main pool area
- 2023 renovation of the RoadRunner Grill

As you can see many improvements have been made possible due to the HRF.

The Board of Directors has approved conducting a vote of the homeowners regarding an increase to the Home Resale Fee (HRF). These funds are deposited into the Reserve/Capital Funds. The funds are then used to:

- Renovate or replace community assets (reserve-related projects)
- Renovate or remodel common areas/buildings
- Support large capital improvement projects

Current Community Service Fee (CSF): \$3,160

Current HRF Rate: \$3160 = 1 x annual CSF

SaddleBrooke One Proposed HRF Rate increase to: \$4,740= 1.5x annual CSF

Why is this vote being proposed?

Raising the HRF rate will increase:

- Reserve/capital funding for the future
- Funding for replacement, upgrades, and improvements

Home Resale Fees at our neighboring HOA's:

Raising our current Home Resale Fee will ensure that SaddleBrooke One is a competitive value for future homeowners. These are HOAs that are no longer under developer control:

SaddleBrooke Two: \$5,505

Highlands at Dove Mountain: \$5,058

Sun City Oro Valley: \$4,050

Sun City Grand (west Phoenix area): \$5,000

Sun Lakes Cottonwood: \$5,000

Sun Lakes Iron Oaks: \$5,922

Continued on Page 3

Home Resale Fee—Introduced in 2006 continued from Page One

What about Home Resale Fees at HOAs still under the developer?

Let's compare SaddleBrooke One versus SaddleBrooke Ranch (still under Robson):

Community Service Fee SaddleBrooke One: \$3160 annual fee
Community Service Fee SaddleBrooke Ranch: \$2980 annual fee

Amenity Fee SaddleBrooke One: \$0
Amenity Fee SaddleBrooke Ranch: \$466.32 annual fee

Food & Beverage minimum charge SaddleBrooke One: \$0
Food & Beverage minimum charge SaddleBrooke Ranch: \$600 annual fee

Home Resale Fee SaddleBrooke One (proposed): \$4740
Home Resale Fee SaddleBrooke Ranch: \$2980

As you can see, the proposed HRF for SaddleBrooke One is substantially higher than the HRF for SaddleBrooke Ranch. However, annual fees for SaddleBrooke One total \$3160 versus SaddleBrooke Ranch at \$4046.32.

Overall, SaddleBrooke One will remain as a competitive offering.

How Does This Affect a Current Homeowner?

The HRF is a one-time fee that only applies when a home is sold or transferred. It's paid by the buyer, unless the buyer and seller agree otherwise. If you already own your home, you do not pay this fee, and your annual dues will not increase because of it.

Raising the HRF actually helps protect current homeowners from future cost increases. It brings in more money from future homeowners, which means less financial pressure on current residents.

The vote for the increase for the HRF is scheduled for February 23, 2026. You will receive an electronic ballot, please let your voice be heard and vote in this special election.

WELCOME

Please help us welcome our new
SaddleBrooke One homeowners

NAME	UNIT
Edward Pdodjil & Joseph Schlesinger	11
Kathryn Gilliland & Scott Springate	5
Daniel & Shay Schual-Berke	8A
James & Susan Wolf	20
Daria Tittenberger	7
Tony & Kimberly Stockton	5
David Hulton & Jeannie Hulton	10A
Steven & Elizabeth Roark	12
Terry & Pamela Flannery	11

GM COFFEE

Friday, March 13th
9:00am - 10:00am

Please join us in The Vistas
for the next coffee hour

Hear from your
General Manager, Vivian Timian
and a Member of your
Board of Directors

Our Guest Speaker will be
John Reed, Director of Operations

The coffee hours are a great
opportunity for residents to ask
questions & discuss



FOOD & BEVERAGE

SaddleBrooke One

Kelly's Korner

Kelly Evans, Food & Beverage Director

The start of the year has been such a fun time for us all, from a record-breaking January to 28 jam-packed, fun-filled days in February, and now Spring has arrived! We have a great month of March planned for everyone to enjoy with great food, talented entertainers, and warmer weather. We have enjoyed full staffing through this season, and many of you have seen new faces join our team as we internally promote many team members to servers and bring on new staff to keep up with the rise in business. Thank you for making SaddleBrooke One a community our team loves to work for.

In March, we will crown our winner of the Iron Chef's Table competition. Once again, we cannot thank you all enough for showing up to these dinners and celebrating our talented line cooks. Each dinner, we have welcomed their families and loved ones in for dinner, to showcase their talents and support the team. We are so incredibly proud of the effort and dedication they each have put into these menus.

The month begins with an elegant Wine Dinner at The Vistas and Agave Lounge featuring Daou Vineyards. We have chosen four of their delicious wines, and Chef Dylan curated a special menu for the evening. This will also be the month for entertainment. Chuck Moses will help you "Shake your Shamrocks" on March 17th and dance the night away during our St. Patrick's Day Dinner. We have Jessiah for two events. On Saturday, March 14th, he will host his intimate piano dinner at The Vistas and Agave Lounge. Then, on Friday, March 27th, he will put on an exciting, free outdoor concert on the Grassy Knoll from 3 pm to 5 pm. For those of you who want to enjoy Jessiah, bring your own lawn chair, and we will open our outdoor bar with bottled beer, wines by the glass, and batch cocktails for sale! You can stop in the RoadRunner Grill prior to his concert for lunch, or join us afterwards for Fish Fry Friday in The Vistas (reservations are definitely recommended for post-concert dinner). We will also have Larry White entertain and sing out on the Grassy Knoll for the same style event on the First Saturday of Spring – March 21st! Not only is he a talented volunteer, but singer as well.

We also want to share a wine update with everyone. Our wine vendors increased prices in January, so our menus in April will reflect those price increases in order to maintain our budget. We are looking at minimal increases of \$0.25-\$0.50 on some wines.

Keep up with our weekly email communications to get a play-by-play for even more events we have planned for the month.



IRON CHEF'S TABLE

March 11, 2026

Three Course Menu with Wine Pairings

First Course

Burrata Bruschetta with Prosciutto and a Balsamic Reduction over Garlic Butter Ciabatta

Entree

Oven Roasted Duroc Pork Loin with a Poblano Cream Sauce and Pomegranate Seeds, Roasted Garlic and Cheddar Duchess Potatoes and Marinated Grilled Asparagus

Dessert

Red Wine and Cinnamon Poached Pear Drizzled with a Chocolate Almond Sauce



YESENIA ISLAVA

\$39 plus tax and gratuity

Reservations Required

You will be asked to fill out a meal rating card for the competition.

IRON CHEF'S TABLE

March 25, 2026

Three Course Menu with Wine Pairings

First Course

White Cheddar and Parmesan Stuffed Mushrooms

Entree

Baked Truffle Seafood Mac and Cheese with Garlic Sauteed Jumbo Shrimp and Lump Crab Meat, Roasted Broccolini and Garlic Buttered Toast Points

Dessert

Spiced Pumpkin and Pecan Cobbler with Vanilla Bean Ice Cream and Caramel Drizzle



HARLEY WILSON

\$39 plus tax and gratuity

Reservations Required

You will be asked to fill out a meal rating card for the competition.



FINANCIALS

SaddleBrooke HOA #1 Monthly Balance Sheet

As of 1/31/2026

DRAFT

	<u>Current Year</u>	<u>01/31/2025</u>	<u>12/31/2025 Draft</u>
ASSETS			
Cash, Cash Equivalents & CDs			
Operating Fund	\$ 3,532,029	\$ 4,895,263	\$ 3,449,785
Replacement Reserve Fund	4,875,629	3,902,732	4,755,578
Capital Improvement Fund	2,950,125	1,596,439	2,954,041
Total Cash	<u>11,357,783</u>	<u>10,394,434</u>	<u>11,159,405</u>
Accounts Receivable, Net	824,094	677,266	1,372,552
Inventory & Prepays	565,971	584,235	505,501
Property & Equipment, Net	18,541,351	19,291,283	18,644,094
Operating Lease Assets	668,005	592,398	668,005
Total Assets	<u><u>\$ 31,957,204</u></u>	<u><u>\$ 31,539,616</u></u>	<u><u>\$ 32,349,557</u></u>
LIABILITIES & MEMBERS' EQUITY			
Accounts Payable & Accrued Expenses	\$ 508,550	\$ 362,077	\$ 450,151
Deferred Revenue	3,487,791	3,356,692	4,039,579
Operating Lease Liabilities	651,816	582,798	651,816
Total Liabilities	<u>4,648,157</u>	<u>4,301,567</u>	<u>5,141,545</u>
Undesignated Members' Equity	19,389,327	21,690,919	19,487,060
Designated for Capital Reserves	7,825,754	5,499,172	7,709,619
Current Operations	93,965	47,959	11,331
Total Members' Equity	<u>27,309,046</u>	<u>27,238,049</u>	<u>27,208,011</u>
Total Liabilities & Members' Equity	<u><u>\$ 31,957,204</u></u>	<u><u>\$ 31,539,616</u></u>	<u><u>\$ 32,349,557</u></u>

Capital & Reserve Funds As of 01/31/2026

	<u>Replacement Reserve Fund</u>	<u>Capital Improvement Fund</u>	<u>Total Capital Reserves</u>
Beginning Balance - 01/01/2026	\$ 4,755,578	\$ 2,954,041	\$ 7,709,619
Fund Contributions	143,000	-	143,000
Interest Income	14,719	7,516	22,235
Capital Expenditures - Operations & Amenities	(27,432)	(2,867)	(30,299)
Capital Expenditures - Golf	(4,346)	-	(4,346)
Capital Expenditures - F&B	(5,890)	(8,565)	(14,455)
Ending Balance - 01/31/2026	<u><u>\$ 4,875,629</u></u>	<u><u>\$ 2,950,125</u></u>	<u><u>\$ 7,825,754</u></u>

BALANCE SHEET

FINANCIALS



**SaddleBrooke HOA #1
Operations Income Statement
As of 1/31/2026
DRAFT**

-----Current Month-----				-----Year to Date-----		
Actual	Budget	Better / (Worse)		Actual	Budget	Better / (Worse)
\$ 556,853	\$ 553,870	\$ 2,983	CSF & Other HOA Revenues	\$ 556,853	\$ 553,870	\$ 2,983
21,940	34,760	(12,820)	HRF Revenue	21,940	34,760	(12,820)
184,939	181,013	(3,927)	General & Administrative Expenses	184,939	181,013	(3,927)
204,859	242,472	37,614	Services & Amenities Expenses	204,859	242,472	37,614
<u>389,798</u>	<u>423,485</u>	<u>33,687</u>	Total HOA Expenses (Excluding Depreciation)	<u>389,798</u>	<u>423,485</u>	<u>33,687</u>
<u>188,996</u>	<u>165,145</u>	<u>23,851</u>	HOA Net Income	<u>188,996</u>	<u>165,145</u>	<u>23,851</u>
338,192	338,126	66	Golf Revenues	338,192	338,126	66
261,011	278,006	16,995	Golf Expenses (Excluding Depreciation)	261,011	278,006	16,995
<u>77,181</u>	<u>60,120</u>	<u>17,062</u>	Golf Net Income (Loss)	<u>77,181</u>	<u>60,120</u>	<u>17,062</u>
333,273	301,436	31,838	Food & Beverage Revenue	333,273	301,436	31,838
377,865	340,255	(37,610)	Food & Beverage Expenses (Excluding Depreciation)	377,865	340,255	(37,610)
<u>(44,592)</u>	<u>(38,819)</u>	<u>(5,772)</u>	F&B Net Income (Loss)	<u>(44,592)</u>	<u>(38,819)</u>	<u>(5,772)</u>
<u>221,586</u>	<u>186,446</u>	<u>35,140</u>	Total Net Income (excluding Roads Expenses)	<u>221,586</u>	<u>186,446</u>	<u>35,140</u>
0	3,545	3,545	Roads Expenses	0	3,545	3,545
<u>221,586</u>	<u>182,901</u>	<u>38,685</u>	Total Net Income (excluding depreciation)	<u>221,586</u>	<u>182,901</u>	<u>38,685</u>
75,750	72,563	(3,187)	HOA Depreciation	75,750	72,563	(3,187)
54,079	59,430	5,351	Golf Depreciation	54,079	59,430	5,351
23,855	23,163	(691)	F&B Depreciation	23,855	23,163	(691)
<u>153,684</u>	<u>155,156</u>	<u>1,473</u>	Total Depreciation	<u>153,684</u>	<u>155,156</u>	<u>1,473</u>
26,063	18,000	8,063	Interest Income	26,063	18,000	8,063
-	10,500	10,500	Income Taxes	-	10,500	10,500
<u>\$ 93,965</u>	<u>\$ 35,244</u>	<u>\$ 58,720</u>	Total Net Income	<u>\$ 93,965</u>	<u>\$ 35,244</u>	<u>\$ 58,720</u>

INCOME STATEMENT



GOLF & GROUNDS

SaddleBrooke One

March Madness on the Course

Mike Roddy, Director of Golf

March is here, which means two things:

1. The NCAA Basketball Tourney is here!
2. The Golf Courses are busy!

As the spring temperatures rise so does the activity levels on the courses. Busier tee sheets and increased league activities should be expected this time of year. Did you know that March is the second busiest month of the year from a rounds played standpoint? We host on average, over 9,400 rounds of golf in the month of March alone! We are excited to be welcoming all of our league's club championships and member guest events over the next two (2) months.

Strong league play is a vital piece of every strong golf community. As a staff, we work hard to assist and support the resident-led golf leagues throughout the year. The leagues provide weekly opportunities for residents to gather, compete, socialize, and share in the joys of the game of golf. We appreciate and encourage league participation to all residents!

Look for our March Madness Scramble on March 22nd. Hopefully, you can join us and celebrate the spirit and enthusiasm for the NCAA basketball tournament on the courses.

Remember most points wins!

March Pace of Play Tips

- **Hit when ready and safe**
- **Take multiple clubs with you to your ball, have options**
- **Have your group watch where each shot goes**

As always, the entire Golf Team looks forward to seeing everyone on and around the courses.



Savor Reflection in Retirement

Tim Malone

Savoring reflection in retirement begins with an evaluation of what has shaped you, what you value most, and how you want to live your years.

“The most important skill of aging is the ability to create a good day.”
Mary Pipher

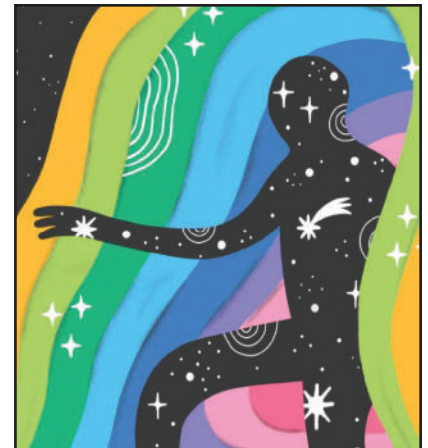
Let’s start with a mental exercise taken from the Oxford Handbook: Finding Meaning Through the Retirement Process. Please close your eyes and imagine you have settled into a happy retirement. Now consider the concrete things: where you live, the people around you, your daily activities, your thoughts and feelings, etc. Are you happy with this life? Are you learning new things? Are you filling your days with meaningful activities?



It would not be unexpected that one might be on a kind of permanent vacation. As one of my neighbors told me when I arrived at the Ranch eight years ago, “it’s like freshman year in college all over again.” From my social science perspective, let’s say we are happily engaged in activities that we pursue for their intrinsic (from within) satisfaction potential.

“The second half of life is not about doing more but about being more.”
Richard Rohr

Research suggests that when our retirement includes learning and stimulation, we may experience greater well-being. All stemming from a cessation or decrease in the demands and stressors of our previous lives. Reflection in retirement is the intentional process of looking inward — revisiting life’s journey, examining past choices, and drawing meaning from experiences. It’s a time to pause, appreciate, and make sense of the path traveled, often with the clarity that only distance and maturity can provide. With fewer distractions, time becomes a space for introspection, healing, and celebrating life’s journey.



I am more myself than I have ever been.” May Sarton- at the age of 70.

“Aging is living - just with more years behind you and more freedom ahead.

Carl Honore - He suggests retired life can be a period of reinvention and renewed purpose.



Practice reflection to help gain deeper insights into your thoughts, emotions, and behaviors, which may lead to increased self-awareness and informed decision-making. Reflecting on one’s journey may lead to new exploration and passions, allowing for personal development and fulfillment. There is a thoughtfulness and perspective to be gained.

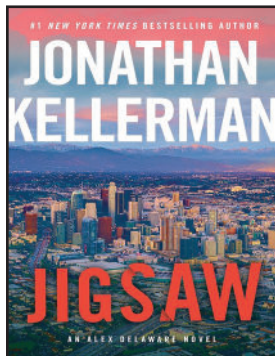
“Our ultimate goal is not a good death but a good life to the very end.”
Atul Gawande

In closing, reflection in retirement is not just about nostalgia but also about finding meaning and direction in this transformative phase of life.

Please venture into more of my articles at savorretirement.com.

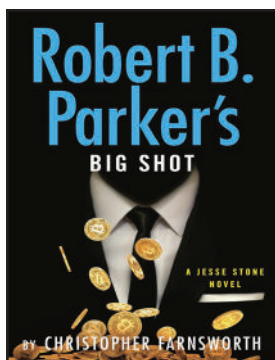
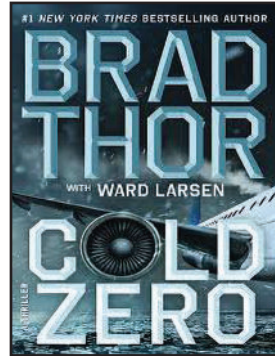
What's New at the Library?

Susan Sterling



Jonathan Kellerman is back with **Jigsaw**, an Alex Delaware novel. Alex and his detective friend Milo Sturgis investigate seemingly unrelated murders in Los Angeles, and uncover a complex, labyrinthine puzzle connecting the victims.

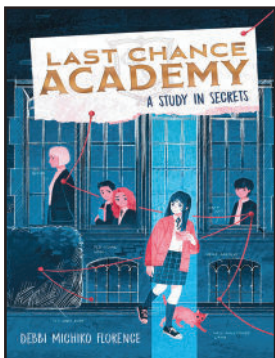
We are blessed with good weather in SaddleBrooke, but **Cold Zero** by Brad Thor might give you the shivers. This is a heart-pounding thriller of survival, espionage, and global brinkmanship where the frozen Arctic becomes the deadliest battlefield on Earth.



Robert Parker's Big Shot by Christopher Farnsworth finds Police Chief Jesse Stone in the crosshairs of a rich hedge fund manager in this latest installment of the beloved series.

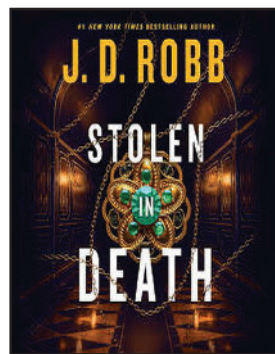
When you see the name Jeffery Siger, you might think of Mykonos. Not this time. A retired intelligence officer breaks his solitude to help a mysterious girl in danger, plunging into New York's underworld in **A Study in Secrets**.

Twelve books. Twelve months. One chance to heal a woman's heart. Sounds intriguing. The title is **This Book Made Me Think of You** by Libby Page.



J.D. Robb fans will be thrilled with **Stolen in Death**. Lt. Eve Dallas investigates the murder of a billionaire found dead next to a vault containing stolen treasures. This is the 62nd book in the series. Can't wait for the 63rd.

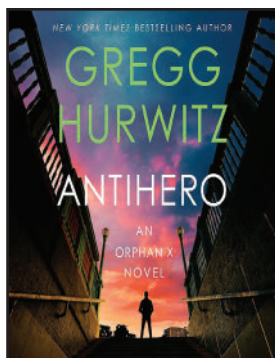
In **Antihero: an Orphan X Novel**, former black ops assassin Evan Smoak helps a kidnapped woman, but must balance vengeance with mercy when she asks him not to kill her attackers. Author Gregg Hurwitz knows how to keep you turning the pages.



Death of a Groom (not pictured) by M.C. Beaton is set in snowy Scotland. Sergeant Hamish Macbeth investigates when a groom is found dead at his own wedding, stabbed with a cake-cutting sword. So much for the honeymoon.

If you enjoy WWII historical fiction, **Keeper of Lost Children** by Sadeqa Johnson explores how one woman's vision will change the course of countless lives and that love in its myriad of forms can be transcendent.

Please consider joining Friends of SaddleBrooke Libraries (FSL) so that we can continue to add to our library collections. Thanks!



WEEDS ARE GROWING PROBLEM

Due to recent winter rainfall, SaddleBrooke HOA1 is experiencing a significant surge of weeds in granite and rock beds, and residents are encouraged to address new growth promptly to maintain community aesthetics and landscaping compliance. The current damp soil offers an ideal opportunity to remove weeds by the root and to apply pre-emergent treatments more effectively before the summer heat arrives. Whether you choose to pull, spray, or schedule a professional cleanup, taking action now ensures your property remains neatly trimmed and free of debris and dead plants and stems. Be a good neighbor by helping to keep SaddleBrooke HOA1 looking sharp and well-maintained.



In order to speed up the permit approval process and cut wait time, you can **SCHEDULE YOUR ALC APPOINTMENT ONLINE** in one of four windows (9:00, 9:30, 10:00 and 10:30). The link is available on the SB1 website.

The **ONLINE EXTERIOR PAINT PROCESS** is easy. Go to the website (www.saddlebrooke.org) and to the ALC section, follow the online directions, make your selections from the ALC approved colors and once your application is completed by you it will be forwarded to the ALC for action and you will be notified when it is ready.



ALC Meetings are held 1st and 3rd Thursday of the month at 9:00 am. Signups will be in the Coyote South room, where you will wait your turn. If you don't have an online appointment, it will be on a first come, first served basis. You will be escorted to the meeting room when it is your turn.

Upcoming Meetings
March 5th & 19th
April 2nd & 16th

Information Line: 520-917-3767

Call the Information Line to report an issue to the ALC or if you have a question.

ALC Email: alcadmin@saddlebrooke.org

SHAKE YOUR Shamrocks!

MARCH 17, 2026
ST. PATRICK'S DAY DINNER DANCE

DOORS OPEN AT 4PM | SERVICE AT 5PM

\$34 PER PERSON PLUS TAX & GRATUITY

RESERVATIONS REQUIRED

CHUCK MOSES IS IN THE HOUSE!!

BUFFET MENU

IRISH PUB SALAD WITH IRISH HONEY MUSTARD DRESSINGS

IRISH BEEF STEW

HERB MARINATED ROASTED CARROTS

BUTTER BRAISED CABBAGE

COLCANNON MASHED POTATOES WITH CABBAGE AND SPRING ONIONS

HOUSE BRINED CORNED BEEF BRISKET AND GUINNESS DIJON GRAVY

BAILEY'S BREAD AND BUTTER PUDDING WITH WARM CARAMEL CREAM SAUCE

**MAY YOU FIND THE POT OF GOLD
AT THE END OF THE RAINBOW**

