

## Saw Creek Named CAI Association of the Year



**Left to right: Cathleen Dunn, President of the CAI Chapter, Saw Creek homeowner and member of our Finance Committee; Suzanne Mark, Saw Creek Board President, newly-elected Secretary of the CAI Chapter and member of the CAI National Homeowners Advisory Council; David Martin, CMCA, AMS, Saw Creek General Manager and a long-time member of the CAI Chapter Legal Action Committee; and Nicholas Charles Haros, Esquire, Saw Creek Legal Advisor from the firm of Young and Haros, LLC.**

On Wednesday, December 4, 2019, at the Community Association Institute (CAI) Pocono Mountains Regional Council Annual Awards Banquet, Saw Creek Estates Community Association was named Association of the Year. CAI is the professional and trade association for the homeowner association industry.

The Association of the Year Award is given each year to a community association that has exhibited excellence over the course of the year in the areas of management, governance, finance, and/or community building. There are more than 1,000 Homeowner Associations (HOAs) in the Pocono region, with Pike County having almost 90% of its population living in HOAs and nearly 70% of Monroe County.

This is truly an honor for Saw Creek. It has been 20 years since our first winning of the award in 1999 when we were incorporated from the Developer to an HOA. Our lucky number must be 20 as we start 2020 in celebrating our 20th Anniversary and 20 years between awards.

Last year we were once again honored as a CAI Gold Star Community - our second designation of this distinction renewable every four years. Gold Star Communities are special. They are judged by the Gold Star Review Panel to be in compliance with a host of best practices and standards that set the community apart. Standards include financial health, maintenance of rules, regulations and architectural standards, and mandatory documents on budgeting, funding and annual audits. Less than 2% of HOAs achieve this honor.

The individuals in the accompanying photo from the Awards Ceremony have distinguished themselves within CAI. Nick Haros was a winner as well, being awarded the Business Partner of the Year given to a CAI Member Business Partner who has provided extraordinary service and support to an individual community association and the industry as a whole.

While Saw Creek is always looking for ways to improve our community and services to our homeowners, we can take a moment to recognize these achievements and our standing among our fellow homeowner associations. We're number one - Saw Creek PROUD!

## RESIDENT SPOTLIGHT

David Henon

by Donna Dillon, Public Information Committee Chair

"It Takes a Village." That's what our very own David Henon said as he accepted his award at the Animal Welfare Society of Monroe (AWSOM) Annual Fur Ball November 8<sup>th</sup>. He had the privilege of getting the Pawsitive People Award that night. Although he was the honoree, he reminded the audience that it took staff, the Board, volunteers and everyone there who purchased a ticket and participated in the function that they were that village. Together they all worked to make AWSOM's dreams move in a positive direction. That's typical of David Henon, a Saw Creek Resident for over four years. He would never take that spotlight for himself.

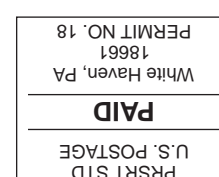
After being an investment broker in Philadelphia, he moved to the Poconos with his Saint Bernard, Zackary for a simpler life. He opened a successful cleaning business, Mountain Cleaning Service.

After meeting a partner he moved to Connecticut where he worked for Yale University and began studying Canine Behavior at The College of Animal Behavior where he received a diploma. At the same time he worked at Petsmart as a Pet Trainer. He volunteered at The New Haven Animal Shelter and became the Vice President of the volunteer group, The Friends of The New Haven Animal Shelter.

David was appointed by the Mayor to be a Humane Commissioner for the City of New Haven. He and six other individuals were responsible to overseeing the animal shelter, the staff, including the Animal Control Officers, the conditions of the shelter, all the animals within the city limits as well as writing procedures and protocols.

David would take a pet of the week into the local ABC news station to be featured on the news once a week. He cultivated a relationship between the

*(continued on page 3)*



# President's Message

by Suzanne Mark, SCE Board President

CAN WE TALK?

After attending the October and November Forums, I am reminded of the Joan Rivers opening line, "Can we talk?" That's exactly the experience I think we had; we were all just talking - like real conversation in person - what a concept. It was such a relaxing environment of just neighbors talking to neighbors. Not the stilted atmosphere when the homeowners have the questions and the Board has all the answers, but real sharing and coming together to face the challenges and improvements that WE as a community can make. Future dates of our Forums are: 12/14/19; 2/23/20; 3/28/20 (Town Hall); 4/17/20; and 6/6/20.

And speaking of good times, what a great program our Potluck Thanksgiving Dinner turned out to be! Now I don't cook much so my contribution was after dinner chocolate mints like popular restaurants give out. I was hoping there would be plenty left over, no such luck! But the food was a phenomenally hearty international feast - dishes from every continent and more than a dozen nationalities. Truly a blessed event. Don't miss it next year.

If you don't know your neighbors, get out and say hello wishing them well in this festive season. Bring your kids and your pets to the Top of the World (TOP) for Santa celebrations. Drive around and enjoy some of the beautiful decorations by day and night. Consider coming to the TOP for New Years. It's like a gigantic house party. By the end of the evening, you'll know everyone!

As we approach this holiday season, I'd like to share one of my favorite poems that represents the essence, vitality and kindred spirit of Saw Creek.

He drew a circle that shut me out-  
Heretic, rebel, a thing to flout.  
But love and I had the wit to win:  
We drew a circle and took him in!  
- Edwin Markham

Have a blessed and peace filled holiday.  
I still can't believe I live here!



# Manager's Report

by David Martin, General Manager

The 2020 Operating and Capital Budgets are included elsewhere in this issue. Income and expenses are shown along side of the corresponding 2019 figures for easy comparison. The Board approved the final budget and assessment effective November 13, 2019. Some of the key differences between the 2019 and 2020 budgets are summarized below.



**Income** - Saw Creek's main source of income is of course, the annual dues assessment paid by our members. In 2020 the annual assessment has been set at \$1,655 - an increase of just 0.6% over the current year assessment. It should be noted that the operating assessment has increased by \$25, but the replacement reserve assessment decreased by \$15, resulting in a net increase of \$10. Total income is \$6M including about \$4.2M in 2020 assessments and \$1.8M in non-dues income from investment earnings, interest, collections, administrative fees and other sources.

**General & Administrative Expenses** - Total G&A expenses have been reduced for the second consecutive year. In 2019 they were reduced by about \$45,000 year-over-year and the 2020 budget includes a further reduction of nearly \$31,000.


**Payroll Expenses** - Total wages, taxes and benefits increased by 2.5%.

**Maintenance & Utility Expenses** - Total Maintenance expenses remain virtually flat, increasing just \$3,500 to \$543,00 for 2020. Total utility expenses have risen slightly more than 8% to \$503,500.

**Capital Budget** - The 2020 capital plan continues to build on recent improvements to our existing services and amenities. Among the more significant capital investments planned for 2020 are a new ski hill groomer (\$331,500), a recycling facility (\$175,000), and HVAC system upgrades for the TOW Sports Complex (\$155,000).

Some of the other projects include further improvements to the Mill Pond dock and boating facilities, an emergency generator for the Mill Pond mail and compactor area, restaurant equipment replacements and more.

On behalf of the management team, I'd like to express our sincere thanks to the Board of Directors and Finance Committee for their hard work in crafting the 2020 budget and to all our members for their continued input and support throughout the year.



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# BOARD ACTIONS

September October 2019 

by Debra J. Wulff, SCE Board Secretary

## September 2019

- Board approved to move ahead with the Ski Hill Project but with a smaller design, located to the back of the site and to be aesthetically pleasing.
- Board approved to move forward with replacing the Salt Storage Building.
- Board approved to eliminate the Open Door Policy.
- Board approved to keep Millpond Indoor Pool open thru December 2019.
- Board approved purchase of new Ski Hill Groomer to Prinoth for \$320,720.
- Board approved to allow pools to remain open when there is no lifeguard present, only in extreme circumstances, with a pool attendant present.
- Board approved to revise the rental policy to require a 48-hour notice to register renters or be subject to a \$50 service fee.

## October 2019

- Board approved moving forward on researching the three properties adjoining Saw Creek up for sale, as possible purchases. An Ad Hoc Committee will be formed to compile data, pros and cons, to submit to board.
- Board approved the draft of the 2020 budget.
- Board approved the Letter to the Editor policy changes.
- Board approved the installation of the fountain at the VIP Pond and add to the 2020 budget.
- Board approved the Committee Volunteer Application Procedures
- Board approved the Committee Code of Conduct Revisions.
- Board approved the revision to tier 2 level fine for RCR 2019-16 for unleashed dogs.
- Board approved winter activities on the VIP Pond "at your own risk."

## November 2019

- Board approved to move forward with a deer count in December 2019, one by USDA and one by independent source.
- Board approved to not move forward on the VIP Pond fountain but to wait to be completed as part of the VIP building project.
- Board approved the 2020 budget.
- Board approved to not move forward on the cell tower lease extension.
- Board approved the creation of an Ad Hoc Real Estate Committee.
- Board approved the extension of the RGB agreement for one year.
- Board approved the revised RCR 2019-17 Rule B-10. Community Amenities/Throwing of items
- Board approved to allow ice fishing on Mill Pond "at your own risk."
- Board approved for health and safety reasons to waive the bid process for the replacement of heaters in the indoor tennis courts but to get 3 competitive quotes.

All SCE Board Meetings are held at 10:00am in the TOW Complex and ALL homeowners are encouraged to attend. Member Comments are welcome at 10:00am and after adjournment of the meeting. Board minutes can be found on the Saw Creek website under the Resource Center at [www.sawcreek.org](http://www.sawcreek.org). Board of Directors can be contacted at [scebod@sawcreek.org](mailto:scebod@sawcreek.org).



## Attention Homeowners

**2020 annual assessment invoices have been mailed**

If you do not receive your invoice by December 15, please call the Member Services Office at 570-588-9329 or email [memberservices@sawcreek.org](mailto:memberservices@sawcreek.org)

## Resident Highlight: David Henon

(continued from page 1)

ABC Station and the animal shelter and was offered a spot monthly, highlighting dog topics. It was something he loved to do as he was able to reach more folks.

When David returned to Saw Creek four years ago he knew that he wanted to get involved with the animals in our community. That led him to contact AWSOM immediately.

He walked dogs and taught them basic commands. He also returned to school and received another diploma from CATCH, Canine Training Academy. David is also an AKC Canine Good Citizen evaluator and offers the exams free within our community. He also provides free dog training sessions throughout the Pocono Mountains.

To see what's up with David, one only needs to go to his Facebook page, University of Pets and you will see what he is up to next. He joined the Fundraising Committee because he saw what a blast folks were having and dove right in on the fun. Speaking of diving in, David heads up the Splish Splash Doggie Bash every year at Rainbow Mountain.

David is the owner of University of Pets [www.universityofpets.org](http://www.universityofpets.org). I've used him to not only help me train my dog but to watch my pets while I was on vacation. He helped start Saw Creek Critters, he makes sure that we have awesome pictures with our pets at the holidays, and who can forget our very own Doggie Dip Day this past summer?

Thank you David not only for your animal involvement but for being a part of our great community. You bring pets and neighbors together.

Our community is filled with awesome residents. This issue we chose to spotlight David due to his accomplishments. Do you know of any other residents who deserve to have their endeavors shared with the rest of the community? Drop us a line at [pic@sawcreek.org](mailto:pic@sawcreek.org) we would love to speak with them.

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# OPINION

## Letters to the Editor

All members in good standing may write a "Letter to the Editor." Letters of 300 words or less, in MSWord format must include name, lot and section number. Lot and section numbers are used for verification of member status only and are not printed. The Public Information Committee makes every effort to see that facts are printed as available space permits. Send your letter to the Public Information Committee at PIC@sawcreek.org.

### Why isn't the Board being Transparent?

What does it mean to conduct business with transparency? Usually it means with honesty and openness. Transparency and accountability are generally considered the two main pillars of good corporate governance.

In my 12 years of employment of Saw Creek, I know transparency was one of our guiding principles. Sad to say, during the last year it seems that guiding principal has been thrown out the clouded window.

I recently was recruited by a Saw Creek standing committee who felt my past experiences as a SCE Management Employee and my current position as a property manager would be beneficial to the work they were doing. I happily volunteered to give of my time to my community and submitted my application, only to be denied membership to the committee by the Board of Directors.

Keep in mind, the only requirement to serve on a committee per the by-laws is to be a deeded member in good standing. I meet that requirement, have more than enough relevant experience, and have served as a prior Saw Creek committee member and chair.

So why would someone with my knowledge and experience be denied to serve on a committee? I don't know, and the current Board refuses to answer my requests for an explanation.

Certainly, I have the experience. Maybe I have too much experience? Maybe my no-nonsense approach to business and lack of tolerance for anything frivolous makes them nervous? I don't know. If this current leadership were truly transparent, I would know.

Non-transparency implies the Board is hiding something. Personal agendas maybe? I don't know, but the clouded window certainly makes me nervous and should make other homeowners nervous as well!

**Peggy Gottschau**

## Nominating Committee News

by Pat Kirby, Board Liaison

The Nominating Committee is in the planning stages for the 2020 Board of Directors elections. We ask that you keep this in mind and consider running for the board. It's important to get involved and help make the decisions that affect us all. Please consider your part in our community and how you can contribute to its future.

Board members are elected to three-year terms. Candidates who wish to run for our Board of Directors must be a deeded owner of a Saw Creek property and a member in good standing as outlined in the Association Bylaws. Application submission is expected to open in the March/April 2020 time frame. Stay tuned in future editions for more election news.

Not interested in running for the Board of Directors? Perhaps you would like to join the Nominating Committee. We have openings available. You can pick up an application at the Member Services Office on the Saw Creek website's resource center. Questions? Contact the Nominating Committee at [nominating@sawcreek.org](mailto:nominating@sawcreek.org).



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## Saw Creek Authorizes More Winter Fun !

by Darcie Ackerman, Aquatics and Fitness Supervisor

Hip, Hip, Hooray! More winter fun is on the way. Isn't it amazing when more things to do become available right in your own community? Recently, our Board of Directors authorized that members and guests will be allowed to ice skate on the VIP Pond and ice fish on Mill Pond. A valid PA fishing license is required to fish if you are 16 years or older.



Along with the fun, we all need to take precautions and be sure to enjoy these activities safely. These activities will be at your own risk and subject to your own judgment. Please investigate winter ice safety before participating in any of these activities by visiting the Pennsylvania Department of Conservation and Natural Resources website.

For ice skating and sledding safety tips go to <https://www.dcnr.pa.gov/Recreation/WhatToDo/SleddingandIceSkating/Pages/default.aspx>.

For ice fishing safety tips go to <https://www.dcnr.pa.gov/GoodNatured/pages/Article.aspx?post=28>.

Or go to any search engine and type in the initials DCNR PA; at the website, enter the words ice skating safety or ice fishing safety in the search box.

## Ice Safety Program

**JANUARY 11, 2020 | 1:00pm | Mill Pond Meeting Room**

National Park Service Delaware Water Gap NRA will be coming to Saw Creek to teach us about ice safety so we can safely use Mill Pond for ice fishing and VIP Pond for ice skating.

This event is for Saw Creek residents only. It is not open to the public.

## Life Saving Classes

by Darcie Ackerman, Aquatic and Fitness Supervisor

On Sunday, November 17, Saw Creek held a First Aid/CPR/AED class in the Mill Pond Meeting Room. More than a dozen community members were led by Dee Leone and Darcie Ackerman, both Red Cross Certified Instructors. Attendees were taught how to recognize an emergency and what they can do to help respond to the emergency and possibly save a life.

Stay tuned! Dates will be available soon for more community First Aid/CPR/AED classes, a Basic Water Safety Class and Lifeguarding classes - or email [Darcie@sawcreek.org](mailto:Darcie@sawcreek.org) to be put on a contact list.

## New Ad-Hoc Bylaw Committee Formed

by Donna Mahmood, Committee Chairperson

The Board of Directors recently authorized the formation of an ad-hoc bylaw committee. One of the tasks of our committee will be to review the current ByLaws Document and "tweak" it for any discrepancies, making it more "user friendly" for homeowners. Homeowners may review the current ByLaws by either picking up a hard copy at the Member Services Office (MSO), or reviewing it online at the Saw Creek website, in the Resource Center. During our first meeting that occurred on December 7, we reviewed two committee applications, but there are still several open seats for individuals with an interest reviewing one of the Associations Governing Document. If this sounds like you, please pick up an application at MSO or online. Homeowners are welcome to attend our next meeting, which will occur on December 21 at 10:30am at MSO. Hope to see you soon! Happy Holidays from the ByLaw Committee!

# NPS Announces Reduced Winter Services and Priority Snow Removal Routes

Delaware Water Gap National Recreation Area. (2019, Nov 22)  
 NPS Announces Reduced Winter Services and Priority Snow Removal Routes.  
<https://www.facebook.com/DelWaterGapNPS> [Facebook update] Retrieved from  
<https://www.facebook.com/DelWaterGapNPS/posts/2624983440914373>

Delaware Water Gap National Recreation Area provides year-round recreational opportunities, however visitor services and maintenance operations are reduced during the winter months when staffing levels and visitation are at their lowest. This includes the closure of some roads and visitor use sites. Areas that will be closed through the winter were selected based on several factors including winterized water supply systems, reduced custodial and maintenance staff, safety requirements, and other priorities for snow and ice removal.

“Plowing and treating the main roads through the park is our top priority when we have snow and ice. Secondary roads, administrative buildings, and visitor use sites that will remain open for the winter will be plowed after the main roads have been cleared and are safe for travel. These areas may be closed temporarily in the interim and may not re-open for several days following a storm. Some park roads will receive no winter maintenance and will be closed to vehicles from January 2 to April 15.” said John Lambert, Chief of Maintenance at the park.

Of the more than 150 miles of dirt and paved roads within the recreation area, a few have been determined to be of highest priority for snow and ice removal and treatment. These roads provide critical access to and through the park, including emergency access, and also provide routes for residents living within park boundaries to get to and from their homes.

Park staff will make every effort to keep the priority routes open and safe for travel during and after winter weather events, however, roadways may be snow-covered and winter driving conditions may exist during a storm. Even high priority roads may be closed temporarily if conditions deteriorate faster than road crews can keep up with or in the event of equipment failures or breakdowns, but these roads will be re-opened as soon as park staff can get them cleared for travel.

**NEW JERSEY:** The top priority roads that will remain open during the winter months are:

- Route 602 (from Millbrook Village to the NPS boundary)
- NPS Route 615
- Old Mine Road (between Flatbrookville and Pompey Ridge Road)
- Pompey Ridge Road to Route 615; and Old Mine Road between Millbrook and Flatbrookville

Mountain Road, the dirt section of Old Mine Road south of Van Campen Inn, and Old Mine Road from Worthington State Forest and Millbrook Village will be closed between January 2 and April 15.

The portion of Old Mine Road south of Millbrook may be opened temporarily during this period if there is no snow or ice on the pavement surface or in the forecast. If this happens, crews will close the road well ahead of any forecast of snow or ice so that they can focus on other identified priority routes. Additionally, Blue Mountain Lakes Road will remain open up to the parking area and will be closed beyond that point for the season.

**PENNSYLVANIA:** US Route 209 is the top priority road for winter maintenance and treatment.

River Road in PA will be closed prior to snow and/or ice events and will not be re-opened until priority routes are clear and safe and conditions permit. Zion Church Road will be plowed after River Road has been opened.

**INFORMATION:** Bushkill Meeting Center on Route 209 will be open Monday through Friday from 11 am to 4 pm from November 25 to December 31, except federal holidays. From January 2 to April 15, hours of operation will be Wednesday through Saturday from 10 am to 4 pm.

**RIVERACCESS:** Winter river access will be available at Smithfield Beach, Milford Beach, and Bushkill Access. These areas will be closed temporarily during a storm and re-opened after priority routes are clear and safe for travel. River ice may limit access depending on conditions. The NPS does not clear river ice from launch areas. Eshback Access will remain open but will receive no winter maintenance.

**TRAILS:** All trails that are currently open will remain open during the winter months but trailhead parking will be dependent on conditions and may be limited in some areas. Road closures may also affect access to trails. Trailhead parking areas that will remain open during the winter months will not be cleared of ice and snow until after all priority routes are clear and safe for travel.

Access to the MCDADE Recreational Trail will be available at Smithfield Beach, Park Headquarters, Bushkill Access, and Milford Beach.

The parking lot and access road to DINGMANS FALLS will be closed from January 2 to April 15 but the trail will remain open and visitors may walk, ski, or snowshoe to the falls.

The upper parking lot for RAYMONDSKILL FALLS will be closed from the first snowfall until April 15 but the lower parking lot will remain open, as conditions permit.

**RESTROOMS:** Restrooms are available at Kittatinny Point Picnic Area and Millbrook Village in NJ and at Smithfield Beach, Bushkill Meeting Center, Bushkill Access, and Milford Beach in PA.

For more information on Delaware Water Gap National Recreation Area and site openings and closures, call Bushkill Meeting Center at (570) 588-7237 or follow us on Facebook

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# Annual Halloween Pet Parade

by David J. Henon Public Information Committee

Our fourth annual Halloween Pet Parade was a spectacular event that attracted not only pet parents and their pets, but folks that came to see the costumes. A few people shared with me that they had pets at home, but they were too old or too cranky to come.

We had Angelina, dressed as Cruella de Vil from 101 Dalmatians, although her only Dalmatian was her dog Kayla. Kim was dressed as a pirate with her dog Bree, dressed as a pumpkin. Christina's dog, Rosie was dressed in tutu, as a ballerina. Natasha brought her Boston terrier, Gary dressed as Super Dog.



I had my two Saint Bernards, one was a devil dog and the other had on a Sombrero. I kid you not; it is difficult to find extra-large dog costumes. And I was dressed as "top banana."

After a short parade, the contestants introduced themselves and their pet. Everyone cheered and then they got to pick up a prize. Every dog was a winner; even the dogs that were not able to attend received a toy. We then posed for a group photo that was taken by our very own Lieutenant Buck with Saw Creek Estates Public Safety.

It was nice to see after the event folks stayed around, chatted and hung out with one another. I have not seen that in past years. Suzanne Mark made a comment to the effect that people and their pets bring folks together in a community; they share that bond.



A special thanks to Saw Creek Critters, University of Pets and Saw Creek Estates for helping us put this fun event together. Our next event will be Pictures with Santa Paws. Please stay tuned for the date and time. It will be following the Breakfast with Santa and will be in the Creek Room. All pets are welcome, including cats, birds, etc., as long as they are friendly. Bring your own camera. Santa has presents for all furry ones, good or naughty.

As this Halloween comes to a close, I am reminded of the Macy's Thanksgiving Day Parade. They start planning for next year's parade the day after the parade. So, start preparing your 2020 Halloween Pet Parade costumes and join us for our fifth year. Woof! Meow! Chirp!

# A Hauntingly Good Time

by Renee Hojnowski, Program and Events Coordinator

Dinosaurs, scarecrows, a ghoulish girl, super heroes, princesses, and a peacock were among the 200 attendees who enjoyed games, arts and crafts, a spooky house and yes, our beloved trunk or treat cars that gathered together for an afternoon of Halloween fun.



The weather was perfect and the smiles were exceptional! Our little ghosts and goblins started the event by walking from car to car to gather their treats in the warm sunshine. Thirteen cars were artistically designed and enjoyed by all who attended.

The crowd then proceeded inside for games and more treats. Children and parents walked through the haunted house and spent time crafting together. Spooky themed music was heard throughout the room while the guests played bean bag, ring toss and other enjoyable games. We were visited by a surprise guest robot who also gave out candy as he greeted each child and shook their hands.

Over the years this event has been generally geared towards the younger crowd of up to 10 years. We are however exploring other alternatives to meet the excitement of the older children as well. I would like to congratulate Erich and Alex Baker "Cadillac Devil" and Manuel Olivera "Spider Webs" for each



winning a \$50 gift certificate for their decorated cars. And a special thank you to those who took the time out to decorate their cars and hand out candy to our little Saw Creek ghosts and goblins.

Please keep in mind for next year and years to come that we are still in desperate need of more volunteers to keep this part of the event alive. I would like to also thank my staff and the volunteers who helped to create this "scaretastic" event for all to enjoy.

Want more photos of this event? Click [here](#) to visit our Flickr page.



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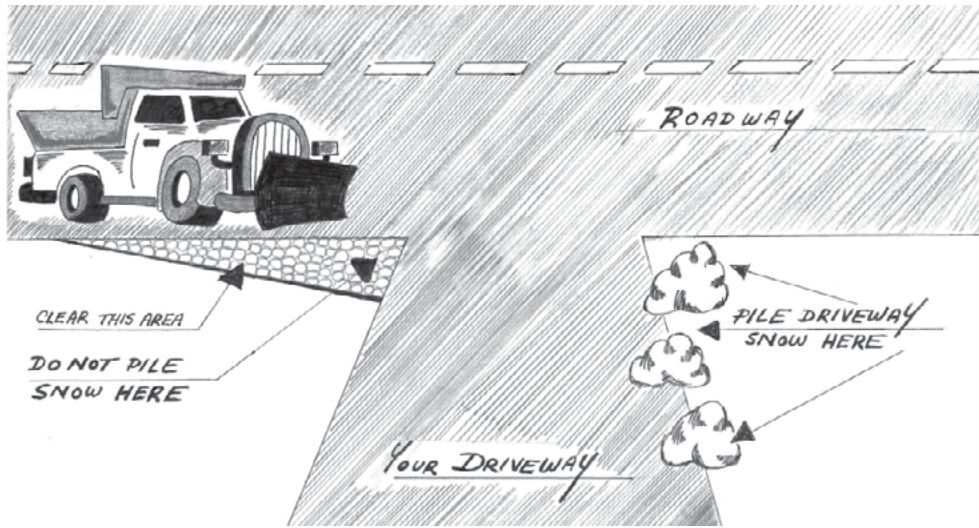
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# Winter Storms: Snow Plowing and Shoveling Snow

Homeowners often ask the question "Why do the plow trucks always plow snow into my driveway after I just finished shoveling it?"

Drivers plow the road in the most efficient manner possible to provide the safest driving conditions as quickly as possible. The plows deliver snow to the side of the road as long as the truck is moving. There is no way to "shut off" the flow of snow at driveway entrances.



But homeowners can assist in keeping their driveway clear by depositing all snow from the driveway to the right side. Also, clearing an area on the left side of the driveway along the roadway will allow the plow to clear itself of snow before it reaches the driveway. TIP: Don't make a big pile of snow at the end of the driveway on the left. Always pile snow on the right of the driveway when facing the road (see diagram).

More winter driving tips are available in the Resource Center on the Saw Creek website. Sure, snow shoveling is a chore, but take the time to enjoy our beautiful Pocono winter!

Out with the OLD...  
In with the NEW!



## 2019/20 WINTER SELLING & RENTING SEASON IS HERE.

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# Candida Auris - The Nasty Fungus Among Us!

by Ginni Cozzi, Public Information Committee

It seems that wintertime should be the time of year when germs, viruses, and fungi should be inactive, but unfortunately, it's also the time of year when so many of us wind up in a hospital or visiting someone in a nursing home or rehab center, and that's where Candida Auris hangs out the most!

Although this fungus is rare in the United States so far, it has begun to present a serious health threat around the world. It is a type of fungus (yeast) that enters the body and can cause severe infection in the blood stream or organs. It can be spread person to person or from touching objects or equipment, such as bedside tables and bed rails. Of course, people with weakened immune systems are at a higher risk, most especially patients in hospitals or nursing homes.

The biggest problem with Candida Auris is that it is very resistant to medicines that are normally used to treat fungal infections. It can only be diagnosed by special lab tests, and then it usually has to be treated with more than one drug or higher doses of one drug. Obviously, healthcare providers must be educated about this fungus and very aware of its possible existence in a healthcare facility.

The symptoms of Candida Auris are fever and chills that don't improve with treatment. Contact your medical professional if you develop fever and chills after you come in contact with someone who has Candida Auris.

We can all take precautions to prevent the spread of Candida Auris. If you are in the hospital or visiting someone there or in a nursing home, wash your hands with soap and water or hand sanitizer. Be sure healthcare providers do the same and wear gloves and gowns. SPEAK UP IF THEY DON'T!

For further information contact The Center for Disease Control and Prevention [www.cdc.gov/fungal/candida-auris/patients-ga.html](http://www.cdc.gov/fungal/candida-auris/patients-ga.html) or the National Center for Emerging and Zoonotic Infectious Diseases, or go to any search engine and type in the words Candida Auris.

# Members Needed for Ad Hoc Real Estate Committee

A new Ad Hoc committee is presently forming to evaluate several pieces of real estate that may prove valuable to Saw Creek. Board Member Jack Burchill will be the liaison to the committee and is looking forward to assisting the committee to evaluate these possible real estate purchases.

All Saw Creek members in good standing are eligible to join this committee and their input would be most valuable to the success of this committee. If anyone is interested, please contact Jack at [jack@sawcreek.org](mailto:jack@sawcreek.org).

# Saw Creek Estates Lots for Sale

Saw Creek Estates Community Association holds title to the vacant lots listed below. The Board of Directors has approved the sale of these lots to community members and the general public. All lots are free and clear of taxes, liens or encumbrances. Lots will be sold as-is for \$5,000 each. The price is not negotiable and subject to all standard real estate transfer terms, conditions and fees.

If you would like to enjoy the year-round amenities and other benefits of being a member of Saw Creek, now's your chance. If you are already a member and want to preserve open space next to your home, consider purchasing an adjoining lot, combine it with your existing property and pay no additional dues.

These lots are now available for preservation, future development or any other permissible uses. Annual dues will be assessed after purchase for all lots not legally combined to an existing lot. For more information please contact the Member Services Office at 570-588-9329 or email [memberservices@sawcreek.org](mailto:memberservices@sawcreek.org). Price and availability are subject to change so act now!

- |                                 |                                   |
|---------------------------------|-----------------------------------|
| 0007-0250 Cherry Ridge Road     | 2049-0270 Scarborough Way         |
| 0027-0260 Park Court            | 2054-0270 Scarborough Way         |
| 0030-0260 Park Court            | 2142-0280 Scarborough Way         |
| 0035-0250 Clifton Drive         | 2193-0300 St Andrews Drive        |
| 0044-0260 Cherry Ridge Road     | 2224-0300 Bellingham Drive        |
| 0188-0230 Decker Road           | 2251-0300 Bellingham Drive (SOLD) |
| 0199-0220 Decker Road           | 2361-0310 Southport Drive         |
| 0239-0220 Ansted Court          | 2722-0190 Radcliff Road           |
| 0273-0210 Saunders Court        | 2723-0190 Decker Road             |
| 0699-0120 Regent Road           | 2745-0190 Radcliff Road           |
| 0747-0130 Cornwall Place        | 2768-0190 Decker Road             |
| 0748-0130 Cornwall Place (SOLD) | 3012-032a Braintree Court (SOLD)  |
| 0777-0130 Regent Street         | 3018-032a Braintree Court         |
| 0970-0140 Canterbury Road       | 3050-0330 Alford Court            |
| 1050-0150 Canterbury Road       | 3057-0330 Alford Court            |
| 1159-0160 Salisbury Road        | 3112-0330 St Ives Court (SOLD)    |
| 1258-0180 Winchester Way        | 3136-0330 Dunchurch Drive (SOLD)  |
| 1396-0010 St Andrews Drive      | 3331-0350 Prestwick Lane (SOLD)   |
| 1521-0080 Woodbridge Drive East | 3332-0350 Prestwick Lane (SOLD)   |
| 1522-0080 Woodbridge Drive East | 3335-0350 Prestwick Lane (SOLD)   |
| 1642-0070 Woodbridge Drive East | 3367-0350 Yorkshire Lane (SOLD)   |
| 1710-0060 Woodbridge Drive East | 3382-0350 Brighton Drive (SOLD)   |
| 1740-0060 Ludlow Court          | 3436-0360 Kirkham Road            |
| 1741-0060 Ludlow Court          | 3498-0370 Bedford Drive (SOLD)    |
| 1791-0050 Winsford Way          | 3500-0370 Bedford Drive           |
| 1824-0050 Brentwood Drive       | 3506-0370 Bedford Drive (SOLD)    |
| 1842-0050 Brentwood Drive       | 3521-0370 Bedford Court (SOLD)    |
| 1981-0030 Manchester Drive      | 3573-0370 Decker Road             |
| 2035-0030 Brentwood Drive       | 3586-0370 Kensington Drive        |
| 2036-0030 Brentwood Drive       |                                   |

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# Pink Walk News

by **Betty Ann Ricci-Gorman, Chairperson**

Once the 2<sup>nd</sup> Annual 1000 Pink Lights Walk Spaghetti dinner/ Tricky Tray was complete, we now had to get ready for the big event. The 4<sup>th</sup> Annual 1000 Pink Lights walk scheduled for October 5.

With the Pink Walk very early this year, we decided to ask permission to start decorating early. Once we were approved, the team member went out a number of days, in between the raindrops, putting up decorations.

This year we thought it would be a great idea to include the Top of the World (TOW) Restaurant as part of our Breast Cancer Fundraiser.

Once Dave Hanf and I spoke about the event, things had to get put in order.

Pink Lights were put up throughout the TOW Restaurant. Group DuJour was lined up for the event, Pink Drink Specials were offered, and dinner specials as well. Since we were receiving donations after the Tricky Tray on Sept. 8<sup>th</sup> at the Big "A" Restaurant, we also decided that it would be fun to have a Tricky Tray at the TOW Restaurant.

It was a great night. The restaurant was packed. Everyone seemed to be having a good time dancing, eating, drinking, and enjoying themselves for a great cause.

Thank you to Dave Hanf and his staff for working so hard to make this a successful event.

The weekend of Sept. 27<sup>th</sup>, 28<sup>th</sup>, and 29<sup>th</sup>, the Pink Walk Team dressed up in their PINK shirts and began collecting at the front and back gates. It happened to be a beautiful weekend and our team worked very hard. Many of our team members, both men and women, worked multiple shifts during the weekend for a great cause. They are a great team who volunteer their time and service for this Breast Cancer Fundraiser.

Thank you from the bottom of my heart to the Saw Creek Community, and guests who gave donations at the gates. It is very much appreciated.

We were very impressed with our young adults. They are the greatest. They would come through the gate and tell us they only had change, we would reply, every penny counts. They then proceeded to empty out change holders, and dig into their pockets for what they could scramble up. Not only did they give the one time, but every time they came through the gates. They are awesome.

The week before the Pink Walk, the Pink Walk Team met a couple of times. We needed to put baskets together, get programs ready, and finalize last minute details. Friday morning the Pink Walks Men's Team starting putting up the pink lights around the VIP Pond, and by 1PM everything was complete. Friday the team met after 4pm to start decorating the VIP deck, the circle and all areas where the event was taking place.

It all went very smoothly with no complications. As a matter of fact, one of the team members approached me and said, Betty Ann is everything all right? Are we forgetting something? Everything seems to be going so calmly. I replied, just have faith in me. She said, I do.

The day arrived, The 4<sup>th</sup> Annual 1000 Pink Lights Walk. The first shift got there at 10AM, with set-up coordinator, Nancy Stuhler. They set up the bleachers, tables, and chairs. The Pink Walk Team started to arrive at the VIP to finish last minute decorating and setting up.

Thank you, Eric Aquino and your group for joining us. Eric is with the Pink Heals Slate Belt PA Chapter and arrived with "Jackie" the newest addition to the Pink Fire Trucks.

DJ Aaron - WHKK-DB The Pocono Hawk Station entertained us the entire day of the Pink Walk fundraiser, and for our final Pink Lights Walk around a pond of over 2,000 shining pink lights. Thank You Aaron and your staff.

As Chair of this Pink Walk Team, I would like to thank all of you for all your hard work, long hours, and dedication. We had some ups and downs this year, but we made it better than ever. Thank you for trusting me and having my back always. I also want to thank the families of the pink walk team for letting your loved ones spend the time to help this great cause.

The final amount and check will be presented in December, and the picture will be in the next edition of the Saw Creek News.

THANK YOU to the greatest group of individuals anyone could ever ask for:

**1000 Pink Lights Walk Team:** Jackie Pace, Debbie Arzberger, MJ Stigliano, Gerry Ricci-Menegolla, Alice Piper, Kim Moldovan, Carol Patterson, Carolyn Schimming, Kathie Still, Monique Castro, Paula Schwartzman, Shari Kelly, Susan Paskiet, Marilyn Brizzi, Barb Krzeszowski, Nancy Stuhler

**Lighting Technicians Team:** Tommy Gorman, Ray Pace, Frank Arzberger, Jerry Beall, John Kirby, Mario Cirillo, Gene Rosado



**Volunteers:** Angel Torres, Frank Krzeszowski, Gerry Still, Debbie Beall, Lurlene Harris, Kathy Harrington, Adele Mariette, Sarah Powell, and Jessy Santiago, Jasmine Joseph

**Vendors:** Frank's Chili  
Betty Ann's Meatballs  
Kim Moldovan - Mary Kay  
Debbie Harris - Papparizza Jewelry  
Elvia Santana - Sweet Memories by Elvia  
Sam - Philly Pretzel Factory  
Luis Santiago - Boy Scout Troop #87 Bushkill

**Special Thanks:**

Rosemary Brown, State Representative  
Lehigh Valley Health Foundation  
Pocono LHV-Pocono - Caroline McConnell, Breast Health Nurse Navigator  
Bartonsville - Jill Miller, Breast Health Nurse Navigator.  
Carole Ann Bowyer, Co-Founder - Hope for Strength Breast Cancer Fund.  
Saw Creek Estates Management, Board and Staff  
Renee, Darcie, and Security for letting us in and out of the VIP at all times of the day!

**SEE YOU OCTOBER 3, 2020**

Our Fifth Annual 1000 Pink Lights Walk



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2019 > 2020

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Band 8:00pm-2020

**TUESDAY, DECEMBER 31**

**NEW YEARS EVE**

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**Endless Hors D'oeuvres**  
Some of the items we will be featuring are Beautiful Artisan breads & dips, assorted cheese and crudite platters, Assorted puff pastries & much more. Also included with this option Champagne Toast  
**\$39.95++**

**Reserve a table**  
New Year's Dinner- Comes with the Endless Hors D'oeuvres & Roasted NY Strip loin topped with three jumbo shrimp. Served with Mashed Potatoes and Vegetables. Also included is a choice of soup du jour or a small house salad with your dressing of choice, dessert, & Champagne toast.  
**\$59.95++**

**RESERVATIONS ARE REQUIRED FOR THIS EVENT.** Please call this restaurant directly to make reservations. Any changes or cancellations must be done within 48hr prior to the reservation date. Prices listed above are plus tax and gratuity & No member discounts may be applied to this event price.

**OPEN TO THE PUBLIC**

TOP OF THE WORLD RESTAURANT 570-588-6600 TheTop@sawcreek.org



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**SAW CREEK COMMUNITY ASSOCIATION MEMBERS - HIT THE SLOPES AT A DISCOUNT THIS WINTER AT SHAWNEE MTN. SKI AREA**



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Shawnee's state of the art snowmaking system, aggressive snow-making and daily grooming are the best in the Poconos. Shawnee Mountain has the nation's largest ski rental shop under one roof. Tons of winter fun for you and your entire family at a discount!

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- 1) Go to [www.shawneemt.com](http://www.shawneemt.com)
- 2) Click on Tickets & Rentals
- 3) Select eTicket Login



Club Name: **SAW CREEK**  
Password: **sawcreek1**

**NOTE: Saw Creek is no longer selling tickets. Homeowners must contact Shawnee directly.**



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# Let's Hit the Slopes!

by Jessica M. VanDerVliet, Director of Community Relations and Renee Hojnowski, Program and Events Coordinator



As the weather turns colder, we have been making snow and preparing the Ski Hill to open. We anticipate the hill to open on or about Saturday, December 21 - *weather permitting of course*. Our normal hours of operation are Saturday and Sunday 9:30am-4:00pm, and we plan on being open through the Christmas Holiday and New Years. For up-to-date information, please contact Member Services (MSO) at (570) 588-9329 or email [skisawcreek@sawcreek.org](mailto:skisawcreek@sawcreek.org).

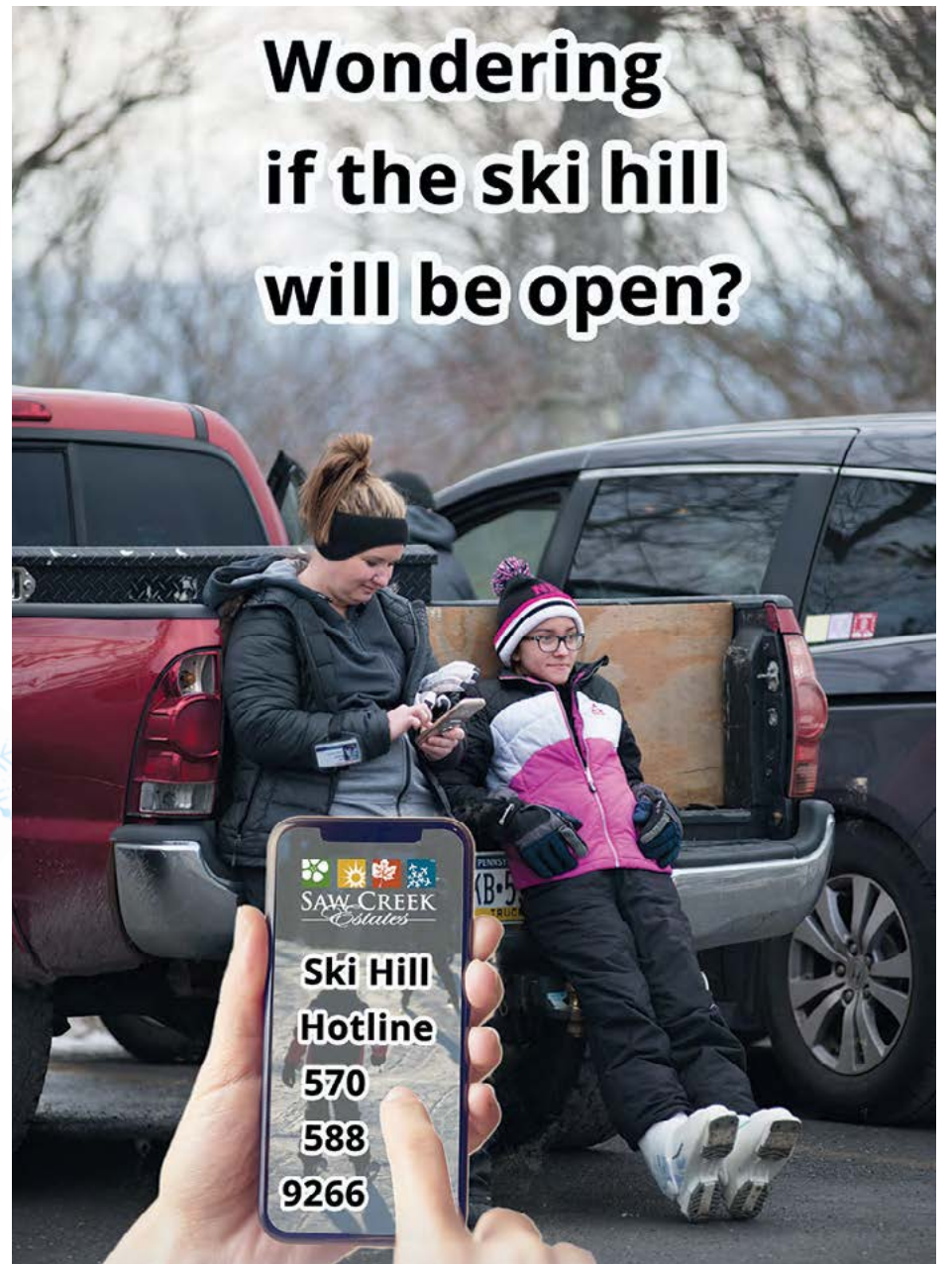
Below are the prices for the 2019-2020 ski season. Hope to see all of our members and their guests on the slopes. If lessons are needed, please contact our Ski Shop at (570) 588-9266 and a leave voicemail.

## 2019-2020 Ski Hill Prices

Item	Price
Member Season Pass (per night).....	\$5
Lift Ticket (non-season pass holder).....	\$30
Ski/Snow Board Rental (includes poles & boots).....	\$30
Daily Lift/Rental Package.....	\$50
Helmets.....	\$15
Lessons – Private (45 minutes).....	\$40
Lessons – Additional person (2 people max).....	\$25

We are in the process purchasing 36 sets of Elan Explore skis and 4 Elan Explore snowboards, along with approximately 50 helmets to replenish our inventory! Come check out the new equipment. As noted above, we are offering a package rate for a lift ticket and rental combination.

## Wondering if the ski hill will be open?



705 Glen Lane, Sciota PA 18354  
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## The Winter Store

### Welcome to our Seasonal Winter SCE Store!

From now through Dec 31st we will be offering some great SCE Logo items for sale.

The store runs for a certain period of time and then the orders are made and shipped! You will have a choice to have them shipped directly to you or pick up at our Members Services Office (MSO). Got questions about the sizes, care or colors? There is a chat option that will give you all the answers. Check it out by going here: <https://sawcreek.org/seasonal-store>. While items won't be delivered until late January, why not order something now, print your order and wrap it up to give someone special so they know their holiday gift will be arriving soon! This is our first time with a seasonal store; if it is successful we hope to do another one in the spring with different merchandise.

Our other swag store is still open as well with many items in stock! <https://sawcreek.org/sce-store/> These items are available for immediate pick up! Our holiday cards are already selling fast! Stop by MSO to see what's available in person!

*Womens and Mens selections.  
Not all color options are shown.*



Scan this QR code to go to our WEBSITE calendar or visit [www.sawcreek.org](http://www.sawcreek.org)



**IN STOCK ITEMS!**  
**Stop at MSO Today!**

**Hats, Mugs, Bandanas, and more!**



**Holiday cards are 10 mix and match for \$5!**



### QUICK PHONE #'S

-  **MSO (Member Services)**  
HOURS: Mon-Sat 9-5  
**570.588.9329**
-  **PUBLIC SAFETY**  
**570.588.5151**
-  **TOP RESTAURANT**  
**570.588.6600**
-  **TOW SKI SHOP**  
**570.588.9266**

**VISIT OUR WEBSITE [WWW.SAWCREEK.ORG](http://WWW.SAWCREEK.ORG) & click on STORE then click Seasonal or In Stock Items**



## Annual Christmas Cookie and Craft Sale

The Women's Club is holding its Third Annual Christmas Cookie and Craft Sale on **DECEMBER 21, 2019**. To preorder, contact Jackie at [jcp49@ptd.net](mailto:jcp49@ptd.net) or Lurline at 201-983-3220.

The cost is \$10 for a platter of three dozen homemade Holiday cookies and \$5 for a children's platter of Rice Crispy Treats.

**Cookies must be pre-ordered/pre-paid by December 16.**

Pickup will be in the Creek Room at Top of the World on December 21 from 10AM to 3PM. There will also be homemade craft items for sale on the pick-up day.

## YOUR DUES AT WORK

### The Year Ahead for Amenities

by Debbie Beall

As the VIP Building and Recycling Center projects work their way through the budget process, with updated cost estimates and long-term strategic planning, keystone amenity features including roadways, Mill Pond, pavilions and decks will get focused attention in 2020. In addition, we'll be breaking ground on the Mill Pond Bus Stop and Ski Hill Maintenance Building projects recently approved by the homeowners and Board of Directors.

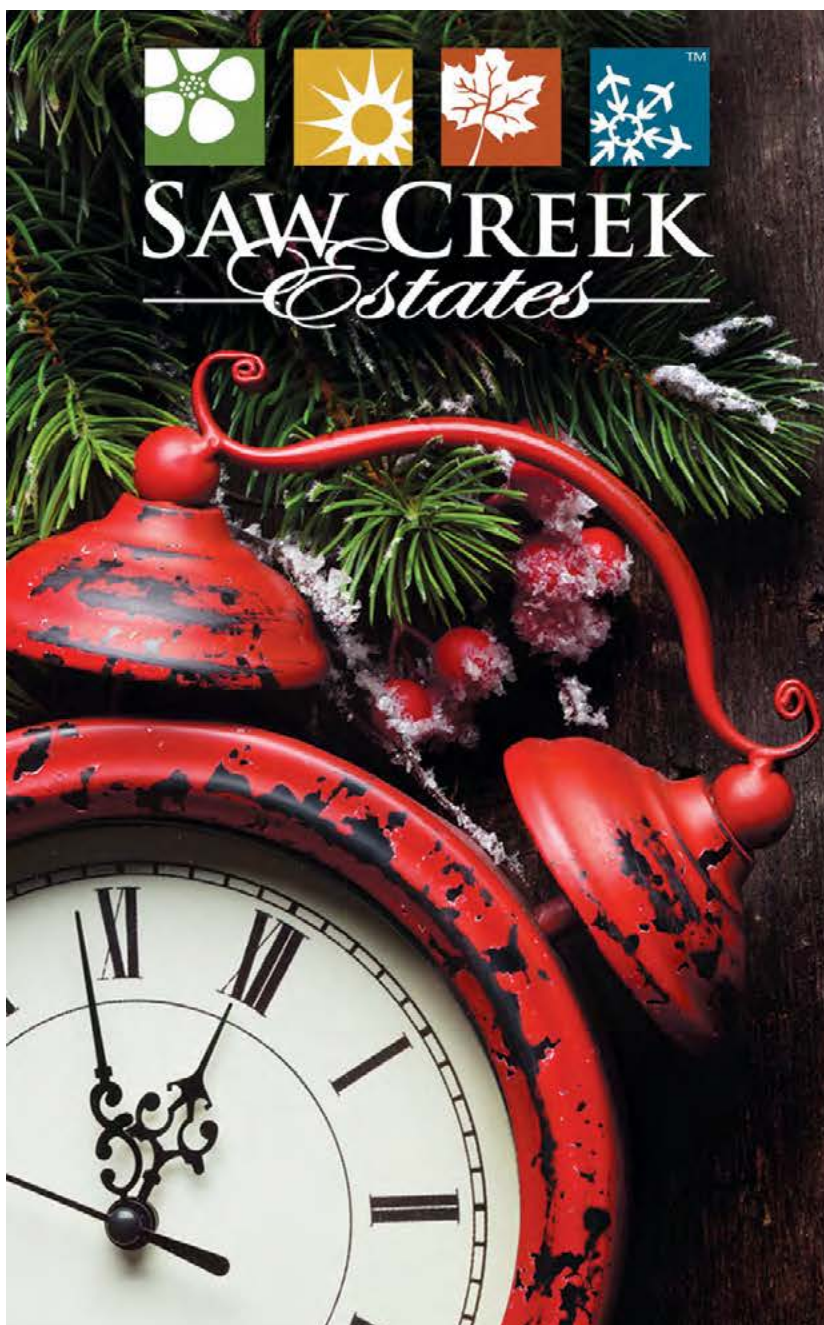
**Paving and Drainage:** Unusual freeze and thaw patterns have taken a toll on road surfaces, increasing cracks, potholes, reducing lifespan, and creating backlogs. Normal wear and tear required only 3 miles be replaced annually budgeted at a cost of \$100k per mile. New road studies are planned with Kiley & Associates to adjust project timelines and costs for the impact of petroleum-based materials, contractor methods, fuel prices and storm water drainage requirements with a goal of achieving long-lasting and cost-effective results.

**Storm Water Management:** Saw Creek is responsible for managing storm water impact on roadways and common buildings, diverting run-off through culverts and retention structures while removing leaves that obstruct drainage. Homeowners are encouraged to do their part along the front, sides and adjacent properties. The Construction & Architectural Standards are posted in the Resource Center on our website <[www.sawcreek.org](http://www.sawcreek.org)>. Contact Compliance/Project Director, Nic Hutta <[nickh@sawcreek.org](mailto:nickh@sawcreek.org)> with any questions about protecting your property for the wet winter and spring seasons ahead.

**Mill Pond Dock Expansion:** No more heavy lifting! A new floating dock expansion is planned for Mill Pond where our kayaks, canoes and row boats will be tethered for easy access. Enjoy fall colors, fishing and fun on the water in one of Saw Creeks most popular amenities.

**Pavilions and Decks** will be stained and maintained across the community to increase their longevity and beauty.

**Bulk Dumping:** Have a maintenance project of your own? Saw Creek's twice-monthly Bulk Dumping is scheduled through December.



Here are some of the fun **events** coming in the next few weeks:

**Monday Night Football** - Top of the World Bar specials and a great place to watch the game

**Angel Tree - Now - Dec 14** - Bring a gift and help a less fortunate child have a better holiday.

**Food & Coat Drive - Now - Dec 23** - Help our Bushkill neighbors have a warmer and happier holiday.

**Holiday Decorating Contest - Dec 1-23** - Let's make Saw Creek even more festive and win prizes.

**Breakfast with Santa - Dec 22** - Enjoy breakfast with the most famous guy in town before he has to pack up the sled. **Pet Photos with Santa follows the Breakfast.**

**Magnetic Attraction - Dec 21** - Classic Rock, Motown, Soul, Duets spanning a diverse setlist.

**KIDS New Years - Dec 31** - The kids get to hit the pool, have great food and fun games.

**New Years Eve - Dec 31** - NYE is always a HIT at the TOP with The Uptown Getdowns Band, awesome food and friends!

Visit our website or Facebook page to learn more!

[facebook.com/SawCreekEstates](https://facebook.com/SawCreekEstates)

[www.sawcreek.ORG](http://www.sawcreek.ORG)

**2019 Annual Thanksgiving Pot Luck Dinner**  
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# SENIOR CORNER

by Debra Wulff

As the author of this column, I am going to take some literal license and use this space to do a little bragging about myself and a few friends. I hope you won't mind. With the onset of the holidays there is so much to do with family and friends such as holiday meals, entertaining of friends, religious events, you probably wouldn't have time to do anything I could suggest anyway so... here is the brag!

On a Saturday in mid October after two cancelled attempts due to windy conditions, my pared down group from six to three (due to scheduling conflicts) of Yolanda Roque and Kathy Harrington and myself, finally did it! What did we do you say: we jumped, out of a plane, along with 15 others, and enjoyed a beautiful scenic sky

dive tethered ever so tightly to an instructor.

For me, the word tight was an understatement since I almost passed out from lack of blood flow. I am still here so I guess too tight was ok. As they say, better safe than sorry.



Oh well, on with the story. As we boarded the plane my heart started to beat a little faster and my thoughts were going from excitement to "ARE YOU CRAZY!?" Oh, I forgot to mention that since I was a child I have had a fear of heights. Fainted on top of the Empire State Building when my mother said



Three good friends living the high-flying life!

"Look at the ants down there." I was so sure I had overcome it with flying, etc., little did I know...! Anyway, as the plane reached the 7500 ft mark and the door opened, reality set in. Oh my God, I am doing this, "ARE YOU CRAZY!?" I said to myself.

Sitting on the floor of the plane, with my legs dangling out, with the instructor hooked to me, I looked down at the ants below and remembered what they said in the training, "Raise your hand and be sure to let the instructor see it if you don't want to jump otherwise, off you go whether you wanted to or not." I was thinking but... out I went, spinning and flipping and then... a yank of the cord and you are pulled up rather forcefully and then ah....!

My God, how beautiful a view, the quiet except for the instructor's voice telling me to rest my feet on his, let go of the straps and raise your arms, enjoy the ride. I couldn't see enough. The colors of autumn abounded in the distance with yellows, oranges and reds complimented with the green grasses. The blue sky and very little clouds made for such a watercolor painting from above.

Before I knew it, the instructor said lift your legs as we came into land on our butts. And you are down. It's over! The initial reaction was I made it, the second one was when can I do it again! Once Kathy and Yolanda were down we all exclaimed how wonderful it was, can't believe we did it and when are we going again. The feeling of the high lasted for several hours for all of us.

Three senior women from the Women's Club overcame their fears and doubts that Saturday in October and dared to be different. One less item on their bucket lists waiting to be checked off. I am so proud of my friends as well as myself for daring to test the unknown.

Life is too short to not try those things you have always wanted to do but just couldn't get the energy, nerve or whatever to do them. Next spring or early summer we will go again. Higher and higher this time, 13,000 feet is an awesome number! Can't wait, wanna come???

## Saw Creek Estates Contact Information

**BOARD OF DIRECTORS**..... SCEbod@sawcreek.org  
 President..... Suzanne Mark  
 Vice-President..... Joseph Salerno  
 Treasurer..... Art Kalpin  
 Secretary..... Debra Wulff  
 Members ..... James Hidalgo, Patricia Kirby, Jack Burchill,  
 Kathi Connell and Bill Montgomery

### MANAGEMENT TEAM

General Manager..... Dave Martin..... dave@sawcreek.org  
 Director of Operations ..... Jim Andrews ..... jim@sawcreek.org  
 Director of Public Safety ..... Bill Varcadipane..... billv@sawcreek.org  
 Human Resources Manager ..... Lynda Keogh ..... lynda@sawcreek.org  
 Dir of Community Relations..... Jessica VanDerVliet..... jessica@sawcreek.org  
 Compliance/Project Mngr ..... Nicolas Hutta ..... violations@sawcreek.org  
 Restaurant Manager..... David Hanf..... david.hanf@sawcreek.org  
 Director of Finance & Admin..... Martha Almanza ..... martha@sawcreek.org

### COMMITTEES & CHAIRPERSONS

Appeals ..... Norda Calder ..... appeals@sawcreek.org  
 Beautification ..... TBD ..... beautification@sawcreek.org  
 Building & Architectural ..... Dave Stagg ..... maintenance@sawcreek.org  
 Finance ..... Donna Mahmood..... finance@sawcreek.org  
 Nominating ..... TBD ..... nominating@sawcreek.org  
 Public Information..... Donna Dillon..... pic@sawcreek.org  
 Recreation ..... Jaime Polster..... recommittee@sawcreek.org  
 Rules & Regulations ..... M.J. Stigliano ..... rulesandregulations@sawcreek.org  
 Safety..... Frank DenDulk ..... safety@sawcreek.org



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# Cold Weather and Utilities

by Margaret Jones, Member Services Supervisor

As I am writing this article, cold weather has finally arrived and winter isn't even here yet. During the cold, snowy, and icy winter months there is always the concern of utility problems, whether it is power outages, frozen water pipes, or main water lines that have burst. The first point of contact for any utility issue should always be the service provider. **Saw Creek Estates does not provide service for the utilities and has no control of when the problem will be corrected.**

If you experience problems with the electrical service to your home, contact MET-Ed at 800-545-7741 or visit their website at [https://www.firstenergycorp.com/content/customer/met\\_edison.html](https://www.firstenergycorp.com/content/customer/met_edison.html) to report an outage - or use any search engine and type in the words 'MET-Ed.' If the outage is widespread, all residents should still report the outage to MET-Ed.

For issues with your water, contact Pennsylvania American Water at 800-565-7292 or visit their website at <https://amwater.com/paaw> - or use any search engine and type in the words 'Pennsylvania American Water.'

The website also offers helpful tips on preventing frozen pipes; this can be found at [https://amwater.com/paaw/news-community/pa\\_news\\_feed/id/908355](https://amwater.com/paaw/news-community/pa_news_feed/id/908355) - or use any search engine and type in the words 'Pennsylvania American Water Frozen Pipe Tips.'

If you encounter frozen pipes, a plumber may be needed. For your convenience we have gathered information on some local plumbers. This information is available by contacting the Member Services Office at 570-588-9329, or by email [memberservices@sawcreek.org](mailto:memberservices@sawcreek.org)

I hope everyone has happy holidays and a safe winter season!

*"To effectively communicate, we must realize that we are all different in the way we perceive the world and use this understanding as a guide to our communication with others."* -Tony Robbins

# Help Us Help You!

by Ann Marie Toto, Marketing and Public Relations Specialist

Do you read the Saw Creek News? How about our one-page monthly bulletin, or bulletin boards with our event flyers on them? Our website and Facebook page also have all this information out there for you in digital format! With so many ways to communicate, which one do you feel is the best? Which one is your favorite? Texting, email, and posters - oh my!

Help us help you. Soon, Saw Creek will be sending out a survey that will do just that. Your help with answering a few questions will allow us to better put information where it is best accepted, as well as change a few things or make communication improvements.

Speaking of the Saw Creek News, do you know how easy it is to submit something of yours for it? All you have to do is send it to us! Of course, we have a review process but it's just us... we are ready to see what you have! How about starting your own journalism club and be featured in our paper? Send us your photos; write about your favorite topic or what's going on in Saw Creek. We would LOVE to read what you send us. Email your submissions to [PIC@sawcreek.org](mailto:PIC@sawcreek.org).

**Did you know the PIC committee is looking for members? Committee members are writers. Consider joining them today!**

# Thanksgiving Tennis Classic

by Res Montgomery, Tournament Director

Our 2019 Thanksgiving Tennis Classic was held on Saturday, November 16, 2019 at the Top of the Word indoor courts. The tournament was played in a mixed doubles format and winners were determined after round robin play. Everyone enjoyed the competition and all displayed good sportsmanship. Special thanks to all players and spectators for putting up with the extreme cold condition on the courts (no heat!)

Congratulations to the winners: this year's champions, Lynn Pestano and Brian Bates and to our finalists, Dominika Wierzbowska and John Mathew.

Coming up next will be our annual Sweetheart Tennis Tournament on Saturday, February 8, 2020. Get in the game and have fun!



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## Women's Club News

by Ginni Cozzi, Club President

First and foremost, the Saw Creek Women's Club would like to thank each and every one of you who donated to our Scholarship Fund back in September when we collected at the gates. Because of your generosity, we, for the next few years, will be able to give an annual scholarship to a deserving young woman from Saw Creek who will use the money to continue her education, either at a college or technical school.

Annual Christmas Cookie & Craft Sale - Profits go exclusively to our Scholarship Fund. All cookies and craft items are homemade and can be picked up on December 21 from 10AM-3PM in the Creek Room at the Top of the World Complex. Each platter will contain 3-dozen cookies and the cost is \$10. A platter of Rice Krispy Treats for children will be available for \$5. **ALL COOKIES MUST BE ORDERED AND PAID FOR BY DECEMBER 16.** Contact Jackie at [jcp49@ptd.net](mailto:jcp49@ptd.net) or Lurline at 201-983-3220.

Besides working to grow our Scholarship Fund, we also take time to meet on the first Thursday of each month in the Mountain Room for a business meeting, lunch, and socializing. We often have outings to lunch, the movies, museums, etc. and have special events like our Holiday Luncheon in November and our Christmas Party in December. Our Vice-Presidents Kathy and Priscilla will be busy planning outings for the coming winter and spring.

Meeting new people in Saw Creek is not always easy, but the Women's Club offers a place for women to meet other women who share the same interests and who enjoy having fun. Please join us on the first Thursday of every month in the Mountain Room at the TOP, and let us welcome you to our beautiful community. For further information contact Ginni Cozzi at 570-588-0555 or [cozziginni@yahoo.com](mailto:cozziginni@yahoo.com).

## Let the Holiday Fun Begin!

by Ginni Cozzi, Public Information Committee

What better way to begin the holiday season in Saw Creek than a party at the Top of the World Restaurant? The festivities took place on Saturday, December 7, 2019, and were sponsored by the Saw Creek Women's Club.

The restaurant was beautifully decorated with colored lights and table and window decorations (thanks Samantha); the buffet dinner was excellent (thanks Anthony, Matt, and staff); the table and bar service was great (thanks Jackie and staff). The Byrd Pressley Band was AWESOME! They played everything from 1960s-70s Motown to Uptown Funk and club music; a great mix of fast and slow dance music.



I'm sure everyone went home that night with a smile and ready to celebrate his or her holiday. The Saw Creek Women's Club wishes to thank everyone who attended and the restaurant staff for putting on an excellent gathering at the TOP. HAPPY HOLIDAYS and HAPPY NEW YEAR TO ALL!



## Men's Club News

by Bill Montgomery, Club President

Being the last edition of 2019, I would like to take this opportunity to wish everyone and their families a Happy Hanukkah, Merry Christmas and a Happy and Healthy New Year.

On October 10, 2019, 14 members and guests visited Penn's Peak to see a luncheon show, "Barbra and Frank - The Concert that Never Was."



The Men's Club participated in the annual Trunk or Treat on October 19, 2019, by decorating a car and handing out candy to the children in our community. The kids looked great in their costumes and certainly got enough candy. Many games including arts & Crafts, and a great haunted house added to the fun.

On November 11, 2019, the Men's Club took part in our Veterans Day festivities. Many guest speakers were members of the Club and I would like to thank them and all the veterans in the audience for their service to our country. I'd like to give a special thanks to our Master of Ceremonies, John Magnotti, who works so hard every year to make this event such a success. Also, thanks to Renee Hognowski and her recreation staff for preparing a light lunch for all attendees.



### Upcoming Events for 2020

- January 25, 2020 - Beef & Brew @ Top of the World Restaurant; supported by Men's Club
- February 1-2, 2020 - Learn to Ski Weekend; supported by donations from the Men's Club

Please feel free to attend one of our meetings, which are held the first Thursday of the Month at 6:00 PM in the Mountain Room. No obligation, just the opportunity to meet your neighbors and make new friends. For more information, please contact our club secretary, Joe Doe at [Josdoe@yahoo.com](mailto:Josdoe@yahoo.com) or call him at 570-588-6858.

# Woolly Weather Prognosticator?

by Barbara Beltz, Public Information Committee

An old wives' tale says that if a woolly caterpillar is mostly brown, a mild winter is coming. But if the woolly caterpillars are mostly black, be on the lookout for severe winter weather. I've been watching the woolly caterpillars while out walking my dog. I've seen lots that are 75% or more brown. But I've also seen caterpillars that are almost completely black. Which one to believe? You choose - or just wait and see what this winter brings!



# Saw Creek Critters

## Who Let the Dogs Out?

by David J. Henon, Public Information Committee

Navigating the dog laws and who to call for what issue is difficult and most of the time frustrating. It seems like you go around in circles and no one wants to take responsibility and help. At least that was the result I found when trying to write this article. I was finally able to speak with Ellen Howarth, Supervisor, Department of Agriculture, Dog Law Enforcement, Region 3, at 570-836-2181, who was able to make sense of who to call for what issue.

In other states, it's much simpler to reach the group responsible for animal control. In Pennsylvania it is all broken out. Our Saw Creek Estates Dog Warden Jayson Bell reports to Ellen Howarth. Their responsibilities include enforcing licensing and control of dogs, enforcing kennel licensing and inspections, investigating dog bites, seizing and detaining any dog seen running at large, reimbursing individuals for dog-caused damage to livestock, poultry and domestic game birds, establishing and enforcing the quarantine of dogs in certain area when required, funding counties and humane organizations to establish dog control facilities, providing education services concerning dog ownership in Pennsylvania and enforcing Pennsylvania Rabies Law.

That being said, you would contact Jayson Bell, Dog Warden at 570-350-0804 during working hours of 8am-4pm, Monday-Friday for pick-up of stray dogs running at large, dog bites and quarantines, damage claims, damage to livestock, kennels and hoarders, dog license and rabies check.

If it is after hours you would contact Pennsylvania State Police 570- 619-6800 for pick-up of stray dogs or dogs running at large and quarantines, dog bites and quarantines. State Police also handle noise complaints (barking), abandonment, animal cruelty and neglect, dog fighting, dogs left in foreclosed homes or property, livestock running at large and other violations of the new Libre's Law.

In the case of animal cruelty and neglect, dog fighting, dogs left in foreclosed homes or property, you could also contact Humane Society Police Officer at 866-601-7722 or email [cruelty@pspca.org](mailto:cruelty@pspca.org).

If you see a stray dog you can post to Saw Creek Critters Facebook page and we will get the word out. Social media is an excellent tool in getting pets returned home safely. If you're comfortable with getting the dog you can do so and/or contact one of our local shelters to see if they have room to take the dog in and or scan for a chip. The animal shelters in our area are The Pike County Humane Society in Shohola 570-296-7654, A.W.S.O.M (Animal Welfare of Monroe) in Stroudsburg 570- 421-3647, and Camp Papillion in Stroudsburg 570-801-6166. In some cases, Saw Creek Public Safety can assist with these issues 570- 588-5151.

It is my hope that there can be more effective way of handling some of these issues within Saw Creek Estates, such as a scanner to check for a chip, a registration list of dog owners and somewhere to house the found dog until we can return it to it's owner or take it to a shelter. On my wish list would be to have our own dog park. If you are interested in volunteering with these issues please contact me at [davidjhenon@gmail.com](mailto:davidjhenon@gmail.com).

A suggestion might be to keep this article handy if you should need to refer to it and need assistance with a dog issue. It is always a wise idea to document everything you see and who you contacted. See something; say something applies to animals as well. Let's keep our dogs and community safe. Woof!

# Martial Arts Study Club: 3rd Promotional Test for 2019

by James Hidalgo

On December 7, 2019, the Saw Creek Martial Arts Study Club conducted a promotional test for 32 students. The students practice Kyokushin Karate which is a style of Japanese Martial Arts. After the promotional test, the students celebrated with a Christmas party with their families at the Creek room. The Saw Creek Martial Arts Club is a FREE program available to community members and their families. We would like to expand the club to include new members. The Martial Arts Study Cub meets at Top of the World indoor tennis courts every Tuesday and Thursday at 5:30PM to 7:30PM. If you are interested in joining our FREE club, just drop on by during our class hours. We hope to see you soon! Happy Holidays from the karate kids!



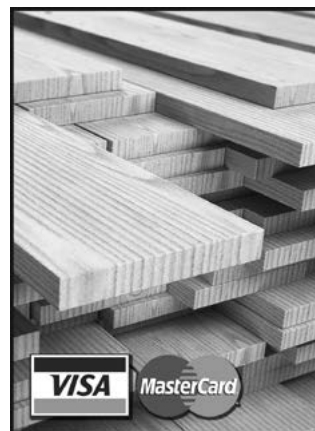
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# STAFF SPOTLIGHT

## Accounting and Collections

by **Debbie Beall**

The Director of Finance, Accounts Receivable Specialist, and an Accounts Payable Clerk make up Saw Creek Estate's highly qualified team dedicated to serving homeowners with creativity, compassion and over 50 years of experience combined. Their mission is to provide ease in accessibility, and customized solutions for happy, informed and current residents.

In addition to financial reporting, operational efficiency, and auditing support, Accounts Receivable and Accounts Payable are vital functions that keep Saw Creek not only humming, but thriving.

The Accounts Receivable Specialist is responsible for revenue collection including restaurant income, rental fees, badges, citations and homeowner's yearly assessment or dues. A dramatic increase in ACH, or Automatic Clearing House transactions by electronic bank withdrawal, increases our collection rates with precision timing and flexible payment periods, bringing homeowners current during unexpected financial hardships. Happy families that are able to use all amenities without interruption is their reward.

As a new year of annual assessment approaches, consider whether automatic payments or other types of payment plans might be right for you. Monthly options can be designed to suit you. Our Accounting Department is available by phone, email and in-person to answer any questions, keep and establish arrangements to meet homeowners' unique needs. Accounting and Collection doors are always open, and confidentiality is guaranteed.

Our Accounts Payable Clerk ensures Saw Creek vendors, contracts, credit accounts and fees are paid on time. They resolve charge disputes and manage discounts across departments including Public Safety, Restaurant and Maintenance, processing checks weekly and in addition to performing account reconciliations. This employee also works part-time at the Member Services desk adding another level of expertise available at our Reception Desk.

There's nothing our talented accounting staff can't do. Don't hesitate to ask, in any language! They're multi-lingual too! They are cross-trained and part of our resident-employee Member Service team dedicated to making Saw Creek Estates the best community among it's peers and a pleasure to come home to. Plan ahead. All questions and requests are welcome. Contact [Accounting@sawcreek.org](mailto:Accounting@sawcreek.org) anytime.

# Shout Out from the TOP!

Although we only have a few days before the arrival of 2020, you still have time make a reservation at the Top of the World Restaurant (TOP) to enjoy a great time with family and friends. You have a choice of either enjoying the evening with drinks and hors d'oeuvres or enjoy the hors d'oeuvres with a great steak and shrimp dinner. See you on the dance floor to the tunes of The Uptown Getdowns.

The upcoming holiday is always a great excuse to go out for dinner or lunch. Here at The TOP we would like to provide you the best service we can during the busiest times of the year. We hope that you decide to take advantage of our services by making a reservation with us. Making a reservation even for the same day helps us in many ways, from preparing your table to checking staff and food quantities.

While public reservations for The TOP help speed up gate entry reservations and get you a seat, they are also required for valued members and guests. Your reservation guarantees you a spot and we are also happy to put you in your favorite seat, if you have one! We look forward to serving you this holiday season, and making a reservation will help us help you get the best dining experience you can from us! Give us a call at 570-588-6600.

You've been asking and we delivered. Monday Night Football has arrived! The TOP finally has ESPN on all of our TV's to highlight the NFL's Monday night games. Why stay home and watch the game when you can share the experience with your neighbors and enjoy some of our discounted appetizers, not to mention a discount on Coors Light Draft. What's not to like. See you at the kickoff!

**Make a reservation at The TOP so you're not caught waiting out in the cold...**





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## Tree Lighting and Story Time at the TOP



## Senior Seminar at the TOP

Saw Creek Estates and Pike County Area of Aging (PCAA) hosted their Annual Senior Seminar at the Top of the World Restaurant (TOP) on Wednesday, December 4th and although we recently had a winter storm, some seniors managed to brave the weather and attend.

We were grateful to have Senator Lisa Baker and State Representative Rosemary Brown both attend the event and speak to our residents on a one-on-one basis. After the event, they both stayed and had a nice lunch with some of our residents. We were able to secure some of the vendors from the seminar for the Safety Day program to be held in May of 2020.

As a reminder, we continue to host the PCAA program every Wednesday (weather permitting) at the TOP. More information regarding the program and what it has to offer can be obtained by calling (570) 775-5550.

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# 2020 Operating and Capital Budget

Dear Fellow Community Members:

The following pages contain the Approved 2020 Operating and Capital Budget. We are pleased to inform you that the budget includes a modest increase of just 0.6% in the annual dues assessment. The total assessment for 2020 will be \$1,655 - an increase of \$10 over the current year assessment.

The Finance Committee worked for several months, through a series of open meetings with input from members, committees, department heads and the General Manager to carefully review all income and expense items. A copy of the proposed budget was previously distributed for a 30-day public comment period prior to final approval by the Board of Directors. We continue to welcome questions or comments on the budget and encourage you to contact us by email at [Finance@sawcreek.org](mailto:Finance@sawcreek.org).

Your participation in the budget process is vital to ensuring that we continue to address the needs of the community in a fiscally responsible manner.

Sincerely,  
Finance Committee

## 2020 Operating Budget

	2019	2020
Operating Assessment	\$1,505	\$1,530
Billable Units	2,521	2,539
Total Units	2,898	2,885
<b>INCOME</b>		
<b>DUES &amp; FEES</b>		
6010 Annual Dues Assessments	3,794,100	3,885,150
6020 Prior Dues Assessments	185,000	185,000
6030 Owner NSF Fees	300	750
6040 Owner Late Fee Income	55,000	55,000
6050 Owner Payment Plan Fee	16,500	16,500
6060 Owner Collection Costs	2,000	2,000
6070 Owner Interest Income	74,000	90,000
6080 Owner Admin. Fees Income	8,500	6,500
6085 Code Enforcement Fines	20,000	20,000
6090 Citation Income	45,000	65,000
<b>Dues &amp; Fees Income</b>	<b>4,200,400</b>	<b>4,325,900</b>
<b>ADMINISTRATIVE</b>		
6305 Badge/Passes Income	50,000	50,000
6310 Gate Card Income	15,000	15,000
6320 Renters Registration	65,000	95,000
6330 Annual Rent Fee	70,000	60,000
6340 Resale Certificate Fees	35,000	40,000
6350 Account Information Fees	1,000	500
6360 Building Permit Income	2,000	3,000
6370 Bulk Dumping Owner Receipts	8,000	12,000
6375 Logo Merch - Taxable -	500	
6376 Logo Merch - Non-taxable - -		
6380 Misc. Income	1,500	1,500
6410 Blue Ridge Cable Franchise	72,000	72,000
6420 The Falls-Gate Income	19,500	21,000
6430 Verizon Rental Fee	21,500	21,500
6440 PNC Business Options Discount	3,000	4,000
6450 Interest Income Operating	2,500	1,800
6460 Interest - Investment Account	25,000	30,000
6465 Realized Invest. Gain/Loss -		
<b>General Income</b>	<b>391,000</b>	<b>427,800</b>
<b>RECREATION</b>		
6610 Facilities Rental	4,000	5,000
6620 Recreation Activities Income	6,500	8,500
6630 Summer Camp Income	20,000	22,500
6640 Ski Ticket/Lesson Income	15,000	25,000
6650 Ski Rental/Tech Service Income	18,000	25,000
<b>Recreation Income</b>	<b>63,500</b>	<b>86,000</b>
<b>TOP OF THE WORLD</b>		
6810 Food & Beverage Sales	230,000	285,000
6825 Beer Sales	63,000	65,000
6830 Liquor Sales	118,000	125,000
6850 Cover Charges	3,000	3,000
6860 Vending Commission	1,600	1,000
6870 Misc. Income	500	500
<b>Top of the World Income</b>	<b>416,100</b>	<b>479,500</b>
<b>TOTAL INCOME</b>	<b>5,071,000</b>	<b>5,319,200</b>

## EXPENSES

<b>ADMINISTRATIVE</b>		
7005 Badge/Passes Expenses	5,000	3,500
7010 Gate Card Expenses	3,500	2,500
7015 Office Supplies	9,000	12,000
7020 Printing & Reproduction	8,000	10,000
7025 Meeting Expenses	15,000	12,000
7030 BOD Reimbursable Exp	500	500
7035 Postage & Mail	18,000	20,000
7040 Postage Meter Rental	2,600	2,600
7045 Federal Express	300	300
7050 Copier Service Contract	3,000	3,000
Logo Merc Expense -	500	
7055 Miscellaneous Expenses	500	500
<b>Administrative Expenses</b>	<b>65,400</b>	<b>67,400</b>
<b>GENERAL &amp; PROFESSIONAL</b>		
7105 Bank Charges	2,500	3,000
7110 Credit Card Processing	35,000	10,000
7115 Dues & Subscriptions	1,500	2,500
7120 Professional Consulting Fees	2,500	2,500
7125 Legal Fees	30,000	30,000
7130 Collection Expense	20,000	15,000
7135 Accounting Fees	16,800	18,000
7140 Investment Account Fees	300	300
7145 Marketing/Advertising	125,000	105,000
7150 PR/Comunications	10,000	15,000
7165 Federal Income Tax -	5,000	
7170 Insurance Commercial	275,000	255,000
7175 Bid Advertising	2,000 -	
7180 IT-Technology	36,500	63,000
<b>General &amp; Professional Exp.</b>	<b>557,100</b>	<b>524,300</b>
<b>Administrative &amp; General Exp</b>	<b>622,500</b>	<b>591,700</b>
<b>RECREATION</b>		
7210 Rec. - Training	3,500	4,000
7220 Recreation Supplies	7,500	7,000
7230 Recreation Events	12,000	17,000
7240 Sports Equipment	1,500	1,500
7250 Fitness Center	2,500	3,000
7260 Recreation Uniforms	1,300	1,500
7270 First Aid Supplies	700	500
<b>Recreation Expense</b>	<b>29,000</b>	<b>34,500</b>
<b>SKI EXPENSE</b>		
7310 Ski Shop Operating Exp	2,800	4,000
7320 Ski Facility Repairs & Inspections	13,500	15,000
7330 Snow Mobile & Groomer Exp	7,500	1,000
7340 Snow Making Electric	14,000	15,000
<b>Ski Expenses</b>	<b>37,800</b>	<b>35,000</b>
<b>Total Recreation Expense</b>	<b>66,800</b>	<b>69,500</b>
<b>TOP OF THE WORLD</b>		
7405 Food Purchases	115,000	135,000
7410 Beer Purchases	25,200	25,500
7415 Liquor Purchases	29,500	35,000
Costs of Goods	169,700	195,500
7425 Chemical/Janitorial Supplies	8,500	8,500
7430 Paper & Disposables	6,000	9,000
7435 Linens & Uniforms	6,000	6,500
7440 Smallware & Equip. Purchases	5,000	5,000
7445 Music & Entertainment	20,000	20,000
7450 Credit Card Exp. - TOW	6,500	8,000
7455 License & Permits	5,000	5,000
7460 Over/Short	100	100
7465 Promo/Customer Awards	7,500	7,500
7470 Pro Services (carpet,pest,cleaning)	6,000	6,000
7475 TOW Equipment Repairs	2,500	2,500
7480 Misc. Expenses	500	500
<b>TOW Operating Exp.</b>	<b>73,600</b>	<b>78,600</b>
<b>Total TOW Expenses</b>	<b>243,300</b>	<b>274,100</b>
<b>PAYROLL</b>		
8005 Administrative Wages	539,000	590,000
8015 Administrative Payroll Taxes	48,800	52,000
8020 Administrative Employee Benefits	138,000	135,000
<b>Administrative Payroll</b>	<b>725,800</b>	<b>777,000</b>
8030 Recreation Wages	308,000	292,000
8040 Recreation Payroll Taxes	48,500	38,000
8045 Recreation Employee Benefits	23,700	17,500

**2020 Operating Budget cont.**

8050 Ski Shop/Lift/Patrol/Snowmaker	40,000	15,000
8065 Ski Shop Payroll Taxes	2,200	1,200
<b>Recreation Payroll</b>	<b>422,400</b>	<b>363,700</b>
8080 Public Safety Wages	660,000	695,500
8085 Public Safety OT Wages	19,000	12,000
8090 Public Safety Payroll Taxes	68,400	68,500
8095 Public Safety Employee Benefits	87,500	80,000
<b>Public Safety Payroll</b>	<b>834,900</b>	<b>856,000</b>
8105 Maintenance Wages	530,000	543,500
8110 Maintenance OT Wages	25,000	25,000
<b>Ski Patrol/Lift/Snowmaker Wages -</b>	<b>30,000</b>	
8115 Maintenance/Ski Payroll Taxes	50,000	54,200
8120 Maintenance Employee Benefits	82,000	95,000
<b>Maintenance Payroll</b>	<b>687,000</b>	<b>747,700</b>
8130 TOW Wages	250,000	250,000
8140 TOW Payroll Taxes	31,000	31,000
8145 TOW Employee Benefits	31,800	28,000
8150 TOW Employee Meals	7,000	9,000
<b>Top of the World Payroll</b>	<b>319,800</b>	<b>318,000</b>
<b>HUMAN RESOURCES</b>		
8160 Payroll & Compliance Service	24,500	28,000
8165 Training & Professional Dev.	3,000	3,000
8170 Travel & Entertainment	500	1,000
8175 Employee Retention	6,000	6,000
8180 Simple IRA Expense	7,500	7,500
8185 Advertising - Help Wanted	4,000	5,000
<b>Other Payroll Expense</b>	<b>45,500</b>	<b>50,500</b>
<b>Total Payroll Expense</b>	<b>3,035,400</b>	<b>3,112,900</b>
<b>PUBLIC SAFETY</b>		
8305 Alarm Monitoring	2,000	2,000
8310 Life-Safety/Security/CCTV Ma	15,000	15,000
8315 Public Safety Expense/Equip	4,000	4,000
8320 Public Safety Vehicles R&M	9,000	9,000
8325 Public Safety Uniforms	6,500	6,000
8330 Public Safety Fuel	20,000	22,000
8335 Public Safety Training	4,000	4,000
8340 Community Relations/Outreach	1,000	1,000
<b>Public Safety Exp</b>	<b>61,500</b>	<b>63,000</b>
<b>POOL EXPENSE</b>		
9010 Pool Contract-Service & Chem.	32,000	34,000
9020 Pool Repairs	5,000	5,000
9030 Pool Supplies	2,000	5,000
<b>Pool Expense</b>	<b>39,000</b>	<b>44,000</b>
<b>GROUNDS</b>		
9105 Lake & Grounds	88,000	100,000
9110 Beautification/Landscaping	11,000	5,000
9120 Code Enforcement Exp	2,500	5,000
9130 Environmental (*)	17,500	7,500
<b>Grounds Expense</b>	<b>119,000</b>	<b>117,500</b>
<b>MAINTENANCE EXPENSE</b>		
9210 Maintenance Supplies	20,000	20,000
9220 Maintenance Uniforms	3,000	2,000
9240 Mower/Tractor Exp	1,500	1,500
9250 Backhoe Expense	1,500	1,500
9260 Vehicle Maintenance	25,000	25,000
9270 Vehicle - Gas/Diesel	35,000	35,000
9280 Maint. Licenses & Permits	3,500	4,500
<b>General Maintenance Exp</b>	<b>89,500</b>	<b>89,500</b>
9305 Salt/Cinders	75,000	75,000
9310 Snow Removal Supplies	8,000	5,000
9315 Road Repair/ Storm Water	275,000	300,000
9320 Parking lots/Lines/Signs	35,000	15,000
9312 Snow Removal Contract	10,000	15,000
<b>Road Maintenance Exp</b>	<b>403,000</b>	<b>410,000</b>
9405 Building Repairs	15,000	15,000
9410 HVAC Maintenance & Repairs	8,000	7,500
9415 Sewer Maintenance	4,500	2,500
9420 Plumbing Repairs - Common	4,500	3,000
9425 Electrical Repairs	2,500	3,000
9430 Exterminating	2,500	2,500
9450 Janitorial/Cleaning Supplies	10,000	10,000
<b>Building Maintenance</b>	<b>47,000</b>	<b>43,500</b>
<b>Total Maintenance</b>	<b>539,500</b>	<b>543,000</b>

**UTILITIES**

9610 Electric	82,000	91,000
9615 Water & Sewer	35,000	39,500
9620 Utilities - Gas	70,000	79,000
9625 Waste/Recycling & Compactor	228,000	245,000
9630 Telephone Expense	25,000	26,000
9635 Internet Service	22,000	23,000
<b>Utilities Expense</b>	<b>462,000</b>	<b>503,500</b>
<b>PRIOR YEARS OPERATING RESERVES</b>		
9921 Operating Reserve Contribution	(118,000)	55,100
<b>TOTAL EXPENSES</b>	<b>5,071,000</b>	<b>5,374,300</b>

**2020 Capital and Replacement Reserve Budget**

<b>Year</b>	<b>2019</b>	<b>2020</b>
Assessment	\$140	\$125
88% of Billable Units (2020)	2,521	2,539
<b>INCOME</b>		
Capital Income		
Replacement Reserve Assessments	352,940	317,375
Prior Years Reserve Assessments	8,000	8,000
Capital Improvement Transfer Fees	265,000	265,000
<b>Total Capital Income</b>	<b>625,940</b>	<b>590,375</b>
Other Income		
ML Investment- Interest Income	110,000	100,000
ML Investment-Realized (Gain)/Loss	0	0
Sale of Capital Asset	25,000	0
Realized Invest. Gain/Loss 0 0		
<b>Total Other Income</b>	<b>135,000</b>	<b>100,000</b>
<b>Total Income</b>	<b>760,940</b>	<b>690,375</b>
<b>CAPITAL EXPENSES</b>		
ML Invest. Account Fees	8,900	8,900
Capital & Reserve Expenses	619,069	890,844
<b>Total Capital Expenses</b>	<b>627,969</b>	<b>899,744</b>
<b>Current Year Net Income/(Loss)</b>	<b>132,971</b>	<b>(209,369)</b>

**CAPITAL and RESERVE DETAIL**

	<b>Capital Improvement</b>	<b>Replacement Reserves</b>	<b>Budget Estimate</b>
<b>Recreation</b>			
Skis, Boots, Bindings, etc.		8,282	8,282
Ski Hill Groomer		331,500	323,000
Ski Lift Chair Replacement		53,550	40,000
Snow Guns Replacement (2 of 8)		74,542	45,000
MP Dock & Boats	25,000		25,000
Pool Furniture (TOW Indoor)		6,000	6,000
<b>Total Recreation</b>	<b>25,000</b>	<b>473,874</b>	<b>447,282</b>
<b>Public Safety</b>			
PS-3 Dodge Durango SSV Replacement		46,037	46,037
Portable Radios (25 @ 20K)	20,000		20,000
Decker Road Gate Operators (2 of 4)		9,318	9,318
<b>Total Public Safety</b>	<b>20,000</b>	<b>55,355</b>	<b>75,355</b>
<b>TOW Complex</b>			
Restaurant Equipment		9,633	8,000
TOW Indoor Pool Ceiling	20,000	8,695	28,695
TOW Indoor Pool Deck		2,071	2,071
TOW Indoor Pool Whitecoat		8,282	8,282
TOW 5 Ton Condensing Units (4)		24,847	24,847
TOW Indoor Pool Dehumid. Units (2)	25,000	36,312	61,312
TOW HVAC Project Contingency	30,000	30,000	
<b>Total TOW Complex</b>	<b>75,000</b>	<b>89,840</b>	<b>163,207</b>
<b>Maintenance</b>			
Emerg. Generator - MP Mail/Compactor	12,000		12,000
Recycling Facility	175,000		175,000
Stain & Seal Pavilions (Decker/VIP/MP)	18,000		18,000
<b>Total Maintenance</b>	<b>205,000</b>		<b>205,000</b>
<b>TOTAL CAPITAL PROJECTS</b>	<b>325,000</b>	<b>619,069</b>	<b>890,844</b>



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