



SAW CREEK NEWS



The official publication of the Saw Creek Estates Community Association

February/March 2020

RESIDENT SPOTLIGHT

Priscilla Rasmussen 

by Ginni Cozzi, Public Information Committee

For so many of us, owning our own business and being "the boss" was a dream that never materialized, but for 18-year Saw Creek resident Priscilla Rasmussen the dream came true as a second career, and now she owns ARCS- Academic and Research Conference Services.



Priscilla's first career took place mainly at Rutgers University in NJ. Over the 25 years she was there, she worked her way up in the Computer Science Dept. and wound up managing the laboratory for Computer Science Research with grants worth between \$2-5 million per year and the teaching department with a \$10 million budget. "On the side," Priscilla worked with many faculty members organizing conferences locally and nationally. In 1983 she connected with an international conference, and that is where her interest in coordinating conferences on a more regular basis began.

Fortunate to take an early but full retirement, Priscilla started her business here in the Poconos after she moved to Saw Creek. Basically, ARCS organizes conferences internationally for "not for profit" research societies and acts as a business manager for one society that has about 1,500 members. She also plans and organizes smaller conferences and at times mentors PhD students so they can attend conferences around the world. She loves to watch them "grow up" and proud to see them become senior scientists in Natural Language Processing, R&D, and Bullying or Terrorism Online Language Detection and Control.

Priscilla gets to travel all over the world (Singapore, Australia, Lisbon, Ukraine, Argentina, etc.) but for her the most exciting part of her job is working with groups of people (locals) internationally and developing friendships, immersing herself in their cultures, and "broadening my perspective of the world"; "it is truly a privilege to do this work."

She is very proud of developing relationships with major companies such as Google, Amazon, IBM, Microsoft and several others which have become featured sponsors and exhibitors at her conferences, but she is most proud of being able to "after two years of negotiating, planning, preparing, and eventually setting up the catering, audio-visual, and physical arrangements at the hotel or convention center, watch 3,000 attendees meet each other, mingle, present their work, and enjoy the conference overall."

So, what could possibly be a negative to this dream job? Priscilla says the biggest problem is sometimes being overwhelmed with organizing a conference from a distance - responsible for the success but not on site for the planning stages. Fortunately, she has been able to employ four Saw Creek residents over the years to help her succeed, but she says that a long time ago at Rutgers she learned to "do what was asked of you, learn from others, and don't give into your self-doubt. Take on the challenge and you will find a way to make it work."

When not traveling or at the office, Priscilla tries to stay busy here in Saw Creek. In the past, she has served on two ad-hoc committees and has been a member of the Saw Creek Women's Club for seven years, where she now serves as a VP and plans outings and trips! She also likes to stay home with her constant companion, her dog Mr. Pickles (who often travels with her) and her cat and listen to jazz, a passion of hers since she was very young.

Priscilla loves her home, she loves living in Saw Creek, and we love having her as a resident who can show us to follow our dreams.

Our Community is filled with awesome residents. 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 we would love to speak with them.

New Decade... New Voting... New Candidates

by Betty Ann Ricci-Gorman, Nominating Committee Chairperson



Happy New Year Saw Creek Residents!
The Nominating committee is preparing for this year's Board of Directors election. There will be three seats on the Board to be filled.

Whether you live here part time or full time, Saw Creek is very important to all of us. We all voice our opinions, and want the best for Saw Creek.

To those thinking of being a Candidate, yes, it is a hard job with some stress, but think how rewarding it would feel to help the Saw Creek Community come together as ONE. We need YOU. Remember, the future of Saw Creek is in our hands. Let's rally together and start 2020 as the best Community in the Poconos.

As outlined in the Association's Bylaws, below are the qualifications needed if you wish to be a candidate for our Board of Directors:

1. Candidates must be a deeded owner of a Saw Creek property.
2. Candidates must be a member in good standing.

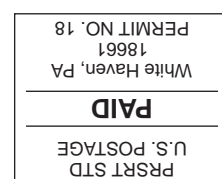
Each board member is elected for a three-year term. More information about Candidate responsibilities can be found by reviewing the Candidate Binder, which will be posted on the Saw Creek website in the Resource Center.

To become a Candidate for the Board of Directors, you'll complete an on-line application that contains a few questions to describe yourself and your commitment to Saw Creek. Once you've completed the application, it will then automatically be submitted electronically to nominations@sawcreek.org.

2020 Board of Directors Election Schedule:

- March 23** On Line
- April 6 - May 1** Accepting applications
- May 1** Application deadline for all Saw Creek printed or distributed material
- May 9** Introduce candidates to the Board
- May 29** Meet the Candidates event
- June 2-25** Electronic voting
- June 14** Voting help available at the TOW
- June 18** Deadline for code request
- June 20** Voting help available at Community Day
- July 11** New Board Members introduced at Board Meeting
- July 18** Annual Board Meeting - New Board Members begin their three-year terms

We have lots of homeowners who always volunteer and are members of different committees. Why not come out and join a committee? You may not want to run for the Board, but your ideas and talents can make a difference on a committee. The Nominating Committee is looking for members. You can reach us at nominations@sawcreek.org. Hope to see you soon!



President's Message

by Suzanne Mark, SCE Board President

Happy Birthday Saw Creek!

Yes, we are 20 in 2020. Two decades, still going strong. And how appropriate that we were voted #1 HOA in the Poconos 20 years ago and again last month. Watch for information about celebration activities to help us commemorate our birthday!

Speaking of our #1 award, it takes a community coming together to make us great - not the folks who pick up the trophy, but everyone:

- The homeowners who pay their dues, so we have the financial resources to operate efficiently and effectively.
- The ski hill crew did a great job opening the weekend *before* Christmas.
- The maintenance folks who keep us neat and tidy and have kept our roads in great condition salting and plowing in the wee hours of the morning and late into the evening until all 43 miles of roads are open.
- Public Safety routinely patrolling, manning the gates and keeping us safe.
- The TOP restaurant and recreation staff keeping us fed and having fun.
- The office folks who service our needed administrative functions and the staff who keep us informed with email blasts, monthly bulletins and newsletters.
- Our General Manager and administrative staff who pull it all together.

Let's not forget the countless hours donated by volunteers to make our committee system work or show up for great programs helping with recreation activities including upcoming Spring Clean Up Day, Safety Day and the Pet Expo.

There are other unsung heroes who silently do their part - the 'envelope stuffer brigade' who prepare our mass mailings; although I've been in the office when they're 'working' and sometimes it seems they just have too much fun!

In addition, there are those who take on special projects like the compilation of the Board Candidate Binder, a 116-page document recently completed and available on the website in the Resource Center. It includes all pertinent governing documents, policies, procedures, rules and regulations in one file. A magnanimous project in preparation of our upcoming elections. Thank you, MJ!

I'm so proud to *bee* one little worker *bee* among a truly great and distinguished hive of homeowners and staff. Yes, it takes a community to *bee* #1.

I still can't believe I live here!



Manager's Report

by David Martin, General Manager

Happy New Year and a safe, prosperous 2020 to everyone!

I'm pleased to report that unaudited financial results indicate that we finished 2019 slightly under budget despite several unanticipated expenses throughout the year. Many thanks to the management team for keeping discretionary spending under control and turning a potential deficit into a modest surplus.

As many of you know by now, the 2020 budget included funding to keep the Mill Pond indoor pool open during the winter and there's more to watch for in the coming year. The Mill Pond boats and docks will be expanded and improved; the Top of the World indoor pool and fitness center will get some HVAC upgrades; an emergency generator will be installed to support the new Mill Pond mail pavilion and compactors; a recycling and bulk waste facility will become operational; and a new snow-making pump system and ski lift chairs will be installed.

And speaking of the ski lift, whether you are a skier or not, I'd like to remind you that another fun-filled winter season is well underway thanks to favorable weather, new snow making equipment and a new groomer. Our annual President's Week and Winterfest celebrations are just around the corner. Be sure to get your family and friends together and join us at the Top of the World Complex during President's week where you'll find plenty of great food and fun for everyone!



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Saw Creek Turns 20 in 2020!

by Jessica M. VanDerVliet, Director of Community Relations



Twenty Years ago, Saw Creek Estates community was just a dream for some, with unpaved roads and no swimming pools. It was up to the developer to paint a picture of what the community would look like today and sell that grand idea!

Those interested in buying a lot would often be wined and dined by the sales team at the Top of the World Restaurant - owned and operated at the time by Fernwood. Prospective buyers were given a pamphlet that talked about assessments and what could be if they took advantage of this great offer!

Like many timeshares today, people would come and listen to the plans and aspirations of building a community that had beautiful pristine amenities for all to enjoy. But at that time there was no Rigby Lane or Mountainside Pool, much less even a trash compactor area.

Look for more historical tidbits of information in upcoming editions of the Saw Creek News to follow. We have A LOT to be PROUD of!

And the Survey Says...

by Jessica M. VanDerVliet, Director of Community Relations

By now, you should have received an email invitation to participate in a community-wide survey. The link to the survey will come directly from a Survey Gizmo email address, so watch your email inbox.

Saw Creek management is excited about the release of the survey and we hope our residents will use it as a tool to provide the Board of Directors and the management team with some valuable insight. The last time the community released a survey was in 2012, when unfortunately, only 23% of the residents participated.

We hope you will find the newly improved survey to be easier to navigate and the redesigned questions to be more targeted to your interests. The survey takes about five minutes to complete. Some questions ask for information related to homeownership and demographics, while other questions ask for your opinion on various topics. Read each question carefully, and pick the answer you think is best.

In order to serve our residents better we asked specific questions such as:

- Which type of community do you currently see Saw Creek Estates as?
- Considering overall assessments and the services provided by the Association, how would you describe the return for what you pay in assessments?

Although the survey is anonymous, as an incentive those interested will have an opportunity to be entered into a drawing for several gift cards for the Top of the World Restaurant. For more information regarding the survey please contact info@sawcreek.org.





YOUR LOCAL EXPERT

Saw Creek Home Sales

- **Currently Listed:**
68 homes as of January 27, 2020
- **Pending Settlement:**
24 homes as of January 27, 2020
- **Sold in 2019:** 167 homes

Information provided by the Pocono Mountain Assoc. of Realtors

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OPINION

Letters to the Editor

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. Before submitting a Letter to the Editor, please review the Letter to the Editor Policy in the Saw Creek website Resource Center, in the folder named Important Information. 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.

Marvelous Mignosi. Fabulous Foodtown.

Some weeks ago, at the end of my shopping spree in Foodtown, all goods were efficiently placed into the trunk, all, including my car keys. Oh dear! Now what to do? It seemed logical to go back into the supermarket to seek some help. On asking a man standing near the checkout counters if he worked for Foodtown, he replied "Well, yes."

He came out to the car with me, couldn't help, but brilliantly asked where I lived and did I have another car key in the house. When I told him "Saw Creek" and "Yes, I did," he said he would get someone to drive me there.

He introduced himself as Mike Mignosi, found a young employee who was happy to drive me and thrilled with the \$10 for gas which he had been given. I retrieved the key and was quickly returned to my car.

What a great solution. Marvelous Mignosi.

My next experience with Foodtown was also amazing. When I went the next day to check if a bag of shopping had been left in the supermarket, the person in charge went through the books and found no record of my missing purchases.

She said "Well, we'll just replace them." She picked up an empty shopping bag and came with me to fill it with all my forgotten goods.

I shared with her my thoughts that Foodtown had the best fresh produce anywhere and learned of the highly qualified department manager who saw to that. In addition to replacing all my shopping, I was given a poinsettia plant for New Year. Fabulous Foodtown!

Margaret P Meyer

RESIDENT SPOTLIGHT

Shane Montalvo

Saw Creek Lifeguard Making His Mark

by Darcie Ackerman, Fitness and Aquatics Supervisor

Shane Montalvo is going on his third year as a Saw Creek employee and he has lived in the community for nine years.

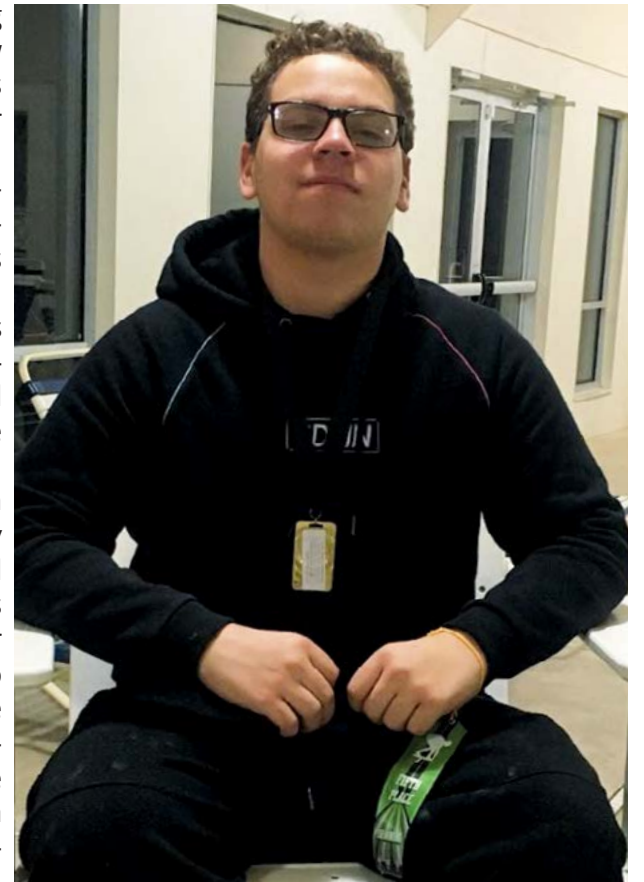
In his first year swimming for the East Stroudsburg North High School's Swim Team, he is making a great impression. Shane has placed first in a Boys 200-yard Freestyle Relay and fifth in a 400-yard Freestyle Relay Event.

He joined the swim team because he found the way his teammates respected each other and the bonds they formed with each other was something he wanted to be a part of. Shane said the swim team is very supportive of the students on the team when compared with other sports. The camaraderie drew him to it.

Shane is a terrific swimmer and has been a lifeguard for two of the three years he has been employed by Saw Creek. He chose lifeguarding because of the responsibility that comes along with the job. Shane also joked that he was here to get paid. Coworkers are one of the reasons he enjoys his job.

He decided to join the swim team when a couple of family members had health issues. "I wanted to make them proud," he said.

Shane is a high school junior and plans to go to college. Swimming on a college swim team is one of his goals, as is possibly attending a college in New York. We are happy to have Shane as an integral part of our recreation team!



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A Healthier and Fitter Saw Creek

by Darcie Ackerman, Fitness and Aquatics Supervisor

On January 5, 2020, Dr. LaJoyce Brookshire came to Saw Creek and spoke to a group of residents about health eating. Our residents learned about keeping an alkaline body with what we eat, the importance of drinking water and staying hydrated, the abundance of chemicals in foods and drinks and how to better ourselves health wise. She helped us kick off our Healthy Living Series.

The Healthy Living Series will continue next month with GIANT Food Stores nutritionist Sarah Glunz, MS, CNS, LDN, on Saturday, February 29 at 1:00pm for an interactive presentation about the foundation of a healthy diet - a balanced plate. Sarah will share her tips for getting balanced meals on the table every day that won't break the bank or take hours to prepare. Bring your nutrition questions, and leave feeling empowered to take a step towards health. She is also bringing coupons!

In March [date to be announced], Saw Creek's Personal Trainer Michielle will talk to us about getting fit and giving hints on good exercises for problem areas. We will also be rolling out some new pricing and sessions for personal training. On March 29 at 1:00pm, please join Shoprite's Dietician Cassandra Hucaluk, MS, RDN, LDN as she helps us continue our quest to eat healthy in 2020.

The 2Fit 2Quit program has been changed from a contest to a peer to peer support group. We will be meeting Saturdays at 11:45am. There will be guided discussions, weigh ins and sharing of healthy tips, tricks and recipes. We are also hoping to a walking group may evolve out of this. I hope anyone who is trying to make a healthy change comes and gives this group a chance. Together we can make great things happen.

I've been hearing some buzz about Exercise-a-thon and am so happy we have piqued everyone's interest. A donation to the American Red Cross is appreciated, but not mandatory to participate. At Exercise-a-thon we will have information on the walking aerobics which will be beginning in February.

Let's get healthy, Saw Creek!

DISCLAIMER: You should consult your physician or other health care professional before starting any fitness program to determine if it is right for your needs. This is particularly true if you (or your family) have a history of high blood pressure or heart disease, or if you have ever experienced chest pain when exercising or have experienced chest pain in the past month when not engaged in physical activity, smoke, have high cholesterol, are obese, or have a bone or joint problem that could be made worse by a change in physical activity. Do not start any fitness program if your physician or health care provider advises against it. If you experience faintness, dizziness, pain or shortness of breath at any time while exercising you should stop immediately.

Saw Creek True or False

1. Saw Creek Estates became a homeowner association in 2000.
2. Homeowners need a permit to change the color of their home.
3. The Member Services Building was originally a turkey farm.
4. Saw Creek has over 5,000 homes.
5. Saw Creek has a total of 6 pools.

Answers on page 14...

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Shopping Online Safely

by MJ Stigliano, Public Information Committee

Merchants are making online shopping increasingly convenient by accepting not just credit cards, but debit cards and checks. However, according to the Privacy Rights Clearinghouse (PRC), the safest way to shop online is with a credit card. If something goes wrong, you're protected under the federal Fair Credit Billing Act.



Here are other online shopping tips from PRC:

- Use one credit card exclusively for all your online shopping. This makes it easier to spot unauthorized charges.
- Don't pay for online purchases with a check, since checks are vulnerable to bank fraud. Even mailing a check or money order won't give you any protection if you have problems with the purchase.
- Use a true credit card—not a debit card, check card or an ATM card. A debit card exposes your bank account to thieves. Your checking account could be wiped out in minutes. Also, federal law does not protect debit and ATM cards as extensively as it does credit cards.
- Use a "virtual credit card," if possible. Some banks are now offering their credit card customers a free service called single-use card numbers. Virtual credit cards use a randomly generated, substitute account number so you never need to give out your real credit card number online, over the phone or through the mail.

Among the card companies offering a virtual credit card service are Citibank, who calls its program Virtual Account Number and Discover calls its service Secure Online Account Number. You specify the expiration date and credit limit. Once used, the card is tied to the merchant where it was used, and cannot be used elsewhere. If you don't have Discover or Bank of America credit cards, check with your credit card company to see if they offer a similar service.

As technology advances, so does criminal activity. Stay safe out there in cyber world.

Recycling Now Available

by Saw Creek Management

Saw Creek is pleased to announce that we are launching a community-wide recycling program. We are counting on you to get this new program off to a good start! Recycling paper, cardboard, plastic, cans and glass from your household will help reduce the amount of things thrown away as garbage and is an important and simple step to building a greener community.

Saw Creek will offer this service to residents during the same hours of operation and location as our bi-monthly Bulk Dumping Program. The recycling container(s) are located on Decker Road next to our garbage containers in the bulk dumping area.

Mark your calendar for the next couple of months for the dates these services will be available:

Feb 8 / Feb 22 / March 14 / March 28 - 9:00am to 12:00pm

While an attendant will be available for assistance, the recycling containers are marked with a sticker that explains what you may place in the recycling bins. To make it easier for you to participate in the recycling program, here are the three simple rules:



What needs to be separated?

The only thing you need to separate is paper products (paper, cardboard, magazines) from the rest of your recyclables. Bring your recyclables in your own containers separate from your garbage.

Stay tuned to the Saw Creek Website, Facebook page and eBlasts for additional announcements regarding specific guidelines - or contact MSO with any general questions.

Other best practices can be found on the Waste Management website at RecycleOftenRecycleRight.com (or go to any search engine and type in the words recycle right recycle often).

This is a temporary solution to meet the township's requirement. In the spring of 2020 we plan to have a permanent facility set up at the former stables site on Decker Road. It will be single stream, meaning all in one dumpster and we will discuss having it open more hours and alternate days.



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2020: The Start of a New Year and a New Decade

by Barbara Beltz, Public Information Committee

Saw Creek said goodbye to 2019 and hello to 2020 with a gala evening at the Top of the World Restaurant on Tuesday, December 31, 2019.

The near-capacity crowd feasted on endless hors d'oeuvres and a delicious steak and shrimp dinner.

Musical entertainment by The Uptown Getdowns had the folks toe tapping, singing along and dancing all evening. When the clock struck at midnight to ring in the new year, there were kisses and champagne toasts all around.

All those who attended agreed, it was a fabulous way to enter 2020 and, hopefully, a good omen for the year to come.



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Should You Make the Switch?

by Donna Dillon, Public Information Committee Chair

We all as a community share our thoughts on the high cost of our electric expense. Did you know you don't have to put up with the rates that Med Ed is charging you? Met Ed's power lines bring the power into Saw Creek, they do not create it. We as a consumer have the right to shop electric companies to find out who has better kilowatt rates. Then all we have to rely on Met Ed for is to bring it to our doorstep.

For those of you that have not done any research on this, go to PA Power Switch www.papowerswitch.com (or go to any search engine and type in the words pa power switch). This site is sponsored by the Pennsylvania Public Utilities Commission. They can show you the how, what and why in making any changes. They even have a section on understanding the different rates that are offered. If you have the time, take a look. You may find the cost savings beneficial.



Saw Creek News Submissions

Any resident may submit ideas, photos, full articles or Letters to the Editor. Articles and Letters to the Editor must be in MS Word format. Letters to the Editor must be 300 words or less and must include name, lot and section number. Lot and section numbers are used for verification of member status only and are not printed. Before submitting a Letter to the Editor, please review the entire Letter to the Editor Policy located on the Saw Creek website Resource Center, in the folder named Important Information.

The Public Information Committee makes every effort to see that content is printed as available space permits. Send to the Public Information Committee at PIC@sawcreek.org.

Future issues and deadline dates:

- APRIL/MAY edition: Friday, March 13, 2020
- JUNE/JULY edition: Friday, May 15, 2020
- AUGUST/SEPT edition: Friday, July 10, 2020

Jason W. Possinger

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COMMUNITY LIVING

Know the Rules

by MJ Stigliano, Rules Committee Chairperson

Listed below with a brief synopsis are several Rule Change Requests (RCRs) submitted to the Board since June 2019 which have been updated in the Rules and Regulations Document, and which is available by hard copy at Member Services, or via the Saw Creek website in the Resource Center.

Updates to the Rules Document

RCR 2019-08: Updates were made to the type of items that can and can't be discarded into our compactors: Section: IV. Health & Safety, Rule G.

RCR 2019-10: Added the permission to fish in Mill Pond: Section: V. Pets, Wildlife & the Environment, Rule C.

RCR 2019-12: The presence of an adult is mandatory when burning fires in an approved fire pit: Section: IV. Health & Safety, Rule C.

RCR 2019-13: Removed bullet point D4 from Section: III. Community Roadways & Parking Areas, Rule D4.

RCR 2019-14: Added the removed text as indicated on RCR 2019-13 to the Rule Making Authority paragraph on page 3 of the Rules Document.

RCR 2019-15: This change provides clarification that tailgating/piggybacking are a violation of the Gate Card rule: Section II. Community Identification Procedures, Rule B.

RCR 2019-16: Lowered the fine amount from Tier 3 to Tier 2: Section V. Pets, Wildlife & the Environment, Rule A6.

RCR 2019-17: Added oversized beach ball to the list of items that are not permitted in the pools: Section VII. Community Facilities and Amenities, Rule B10.

RCR 2019-19: Added the permission to ice skate on the VIP Pond: Section VII. Community Facilities and Amenities, Rule A8.

RCR 2020-01: Clarified that swimming is not permitted when the facility is closed: Section VII. Community Facilities and Amenities, Rule 2A.

RCR 2020-02: Lowered the fine amount from Tier 3 to Tier 2: Section V. Pets, Wildlife & the Environment, Rule A7.

Rule Change Procedures

Are you curious about how a rule is added, removed or updated via the Rule Change Procedure? Please consider attending the Rules Committee meetings, held on the third Thursday of every month, weather permitting, at 4:00pm in the Mountain Room, or you may contact us with any questions or concerns by sending an email to rulesandregulations@sawcreek.org.

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SENIOR CORNER

by Debra Wulff

Now that the holidays have been and gone, it is time to start thinking ahead. Spring will not be long in coming but we still have to get through some last gasps of winter. Winter however, to date, has been somewhat disappointing to those who love snow. At the time of the writing of this article we have had probably no more than eight inches total.

Hopefully, before too long we will have a good storm to provide those beautiful winter scapes that I am so fond of. For those who hate snow, keep saying your prayers!

Some thoughts of what to do or plan for in the upcoming weeks:

The Da Vinci Science Center in Allentown is a great place to bring your kids or grand kids. The center's hands-on exhibits, programs, and partnership initiatives present science, technology, engineering, and mathematics (STEM) subjects to kids informally, playfully, and in ways that relate to their popular interests.

Bethlehem, PA is a nice city to visit. Known as the Christmas City during the holidays it is lit with beautiful holiday lights and decorations. It is a typical college city, home of Lehigh University with quaint shops and cafes; community events and traditional entertainments make this diverse city a place to see year-round.

The Lost River Caverns is a fun place to visit with the family. It is a natural limestone cavern with five rooms. On a guided walking tour, visitors can see stalactites, stalagmites, flowstone, the Lost River, Crystal Chapel, the rock and mineral museum, and an indoor tropical garden. Visitors can also explore the outdoor nature trail or look for treasures while gem panning.

I am chuckling about this next suggestion. Purely for pizza lovers of which I am one, did you ever hear of Old Forge, PA? Old Forge is the American Pizza capital you've never heard of, [according to USA Today](#). A product of the area's rich industrial history, this signature food differs from the typical American experience. There are pizza establishments all over Old Forge. All serving their unique styles of pizza. Check it out!

Earth Day Festival at the Pocono Environment Educational Center - April 25, 2020 - Help PEEC celebrate the Earth! At this Earth Day Festival, there will be

hands-on learning stations, interpretive hikes, conservation exhibits, crafts, food, music, and much more! Pre-registration is not required. See website for details: peec@peec.org

The Jim Thorpe Tourism Agency hosts the 28th annual Winter Fest President's Day Weekend, February 15 and 16, 2020. A mix of ice and wood carving demonstrations, family activities, special shopping and dining promotions, and the popular Mug Walk mark a weekend of winter fun in Jim Thorpe, Pennsylvania. February 15 and 16, 2020

Shawnee Mountain Winter Carnival - Sponsored by Shawnee Mountain and Coca-Cola, this event will include fun activities and is open to all. Demonstrations, vendors, product sampling, giveaways, outdoor BBQ, entertainment, and Apres ski party are scheduled. February 23, 2020

How about a little celebration of one of the favorite holidays in America - St. Patrick's Day. Attend a St. Patty's Day parade in Stroudsburg, PA. Enjoy marching units, bands, non-profit groups, politicians and local businesses marching between two boroughs to celebrate the life and good works of St. Patrick of Ireland. With a grand Marshall who exhibits similar characteristics, the parade kicks off at the Stroudsburg High School and ends at Crystal Street in East Stroudsburg. March 22, 2020

Eagle Watching - Hawley, PA on the Lackawaxen River, is a prime eagle viewing location. The best time to see the bald eagles is mid-January through mid-March. Take a self-guided tour down the Lackawaxen River or take a Guided Eagle Excursion offered by Delaware Highlands Conservancy. Visit nearby antique and specialty shops, go hiking, horseback riding, and so much more.

Explore the Pocono Mountains by UTV and Unleash Your Wild Side. This is my next adventure. Girls, are you ready!? These machines are designed to be driven off-road. Instead of riding on top of an ATV, you are seated inside a caged UTV with netting strapped around the sides of the vehicle. The vehicles also have seat belts to keep you safely fastened in your seat while experiencing off-road adventure. "One thousand acres of trails are ready for you to explore. Open seven days a week, online rental reservations can be made between 9 a.m. and 5 p.m. for either a single, double or quadruple vehicle. Like it sounds, single vehicles are designed for one person while double vehicles are designed for two people". Contact [Pocono Outdoor Adventure Tours](#) at Pocono Manor.

That's it for now. Spring is coming with lots of things to do; so see you then!



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The Year in Review



Women's Club
Baby Shower



Santa Arrival



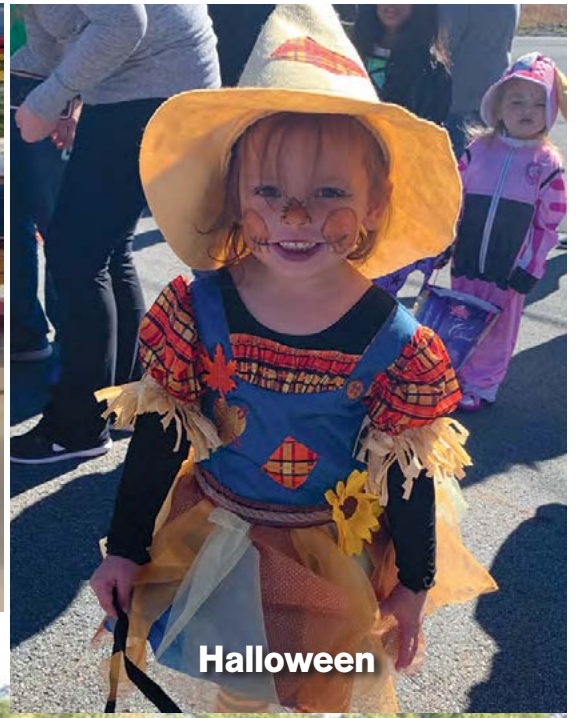
Ski Patrol



Men's Community Day



SWEETHEART TENNIS TOURNAMENT



Halloween



Community Day



St. Pat's Party



Community Day



2019 Valentine Tourney Group



Pink Walk



Kids Skiing



Karate Club



Snowboarding



Men's Golf



Camp



Beef & Beer



Doggie Dip



Men's Club



Halloween
Trunk or Treat

Oh, What a Season!



2019
Holiday
Decorating
Contest
Winners

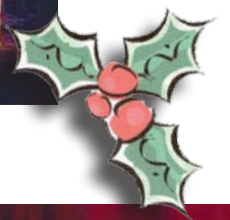
photos by A. Scott



1st Place
Name: Sevek
Southport Drive



2nd Place
Name: Gardener
Canterbury Road



Pets showing off with Santa



Breakfast with Santa



Autumn Photo Contest Winners



1st PLACE - "Saw Creek VIP Lake" Photo by: Jayme N.



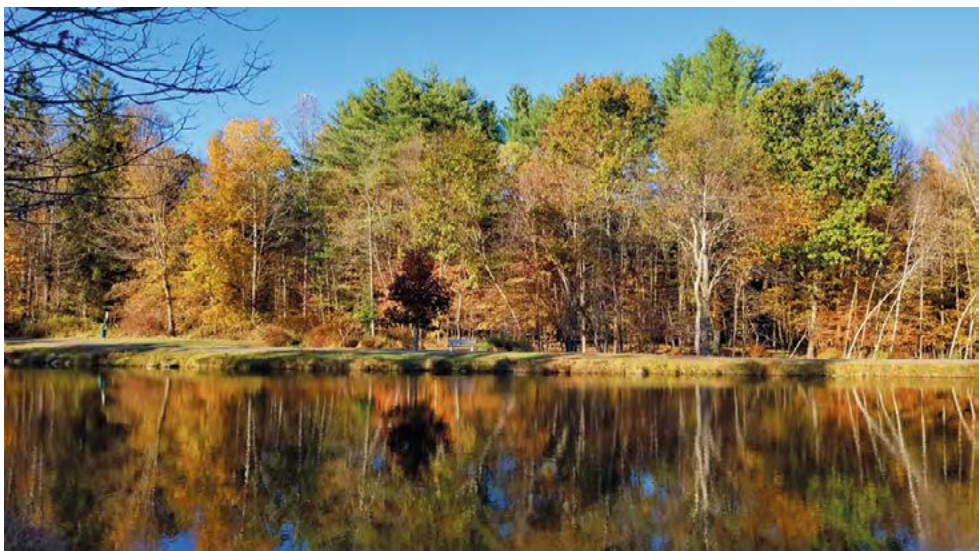
2nd PLACE - "Sunset on Elgin" Photo by: Dorinada M.



RUNNER UP
"Loving Fall"
Photo by:
Jannet G



3rd PLACE - "Don't need to go anywhere to soak in the colors!"
Photo by: Ansarti T.



RUNNER UP - "Paint This!" Photo by: Annika H

KNOW WHAT'S GOING ON IN YOUR COMMUNITY



MEETS 2ND SATURDAY OF THE MONTH **10 AM**

BOARD MEETINGS

TOW MOUNTAIN ROOM **OPEN TO ALL HOMEOWNERS**

You elected the Board and you have the right to attend meetings to hear what is being proposed and voted on for your community. Your comments are welcome. **Special Topic Work sessions Start at 9am** and are announced in our bulletins. Coffee and danish served.

Other opportunities to speak with the Board:

Thur, Feb 20th	7 pm:	Penn Water - Town Hall
Sat, March 28th	2 pm:	Homeowner Forum
Thurs, April 16th	7 pm:	Town Hall
Sat, June 6th	2 pm:	Homeowner Forum

Ski Operations - What's New?

by Zach McCormack, Ski Mountain Operation Manager



As a part of continually improving Saw Creek's fine amenities, the community was able to purchase a new snowcat for our ski area operations. This machine replaces our existing 30-year-old dilapidated machine with a very efficient, modern, and safe tool to carry Saw Creek's ski operation into the future.

The new Prinoth Bison was put into service in December and has already provided many weeks of fantastic skiing to the community. The ski area operation team looks forward to many years of great service from the new acquisition and is excited to host residents and guests on the slopes this season!

We look forward to seeing you during Presidet's Ski Week: February 15-23!

Answers: Saw Creek True or False - page 5

- 1. True.
- 2. True.
- 3. False. The MSO was originally a hunting cabin.
- 4. False. Saw Creek has around 2,700 homes.
- 5. True.

Crayon Word Search Puzzle

E	E	N	S	R	H	O	Q	L	T	K	I	D	D	F	N
L	E	A	H	M	L	S	H	L	F	B	D	O	Q	M	I
N	A	P	C	B	I	S	W	E	L	O	G	O	V	O	A
R	P	R	E	W	L	H	G	Z	R	F	N	Z	S	S	Q
R	I	F	F	A	S	E	N	P	R	I	P	Q	I	R	A
W	R	N	S	E	E	V	I	I	F	C	K	G	Q	I	Q
N	I	T	U	I	O	S	E	L	K	N	F	T	S	F	F
G	O	D	O	A	K	Q	V	N	J	C	V	Z	S	E	S
G	O	F	S	C	F	I	I	B	E	T	A	T	G	T	Q
O	C	R	T	I	D	P	E	A	G	I	S	L	S	Y	I
E	T	Q	N	E	Z	O	D	J	R	E	U	L	B	A	U
A	Q	A	R	N	L	H	R	I	E	T	F	L	I	D	B
I	S	O	A	Y	L	O	H	A	E	J	G	F	I	C	T
M	M	F	E	E	O	G	I	D	N	I	D	T	E	E	H
E	C	D	N	E	O	O	K	V	E	G	D	X	S	V	A
C	P	H	E	T	I	H	W	O	L	L	E	Y	R	P	O

Find the following hidden words:

Red	Orange	Yellow	Green
Blue	Indigo	Violet	Pink
Black	White		

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Save these Dates

You asked for it, here it is!

Walking Aerobics Class

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Instructor led class Tuesdays 5:30pm-6:00pm.

Video led class Sundays 5:15pm-5:45pm and Mondays 9:00am-9:30am.

Pennsylvania American Water Representatives Meeting

Thursday, February 20, 7:00pm

Mountain Room

All Saw Creek residents welcome!



2020 Save the Date

February:

- 2/1-2: Learn to Ski Weekend
- 2/2: Super Bowl Specials
- 2/15: Winterfest
- 2/15: Valentine's Dinner
- 2/29: Sweetheart Tennis Tournament
- 2/29: Build a better plate (HLS)

March:

- 3/14: Candy Bar Bingo & Family Fun Night
- 3/14: St. Patrick's Day Party
- 3/28: Animal Show (evening)
- 3/21: CPR Class

April:

- 4/4: Basic Water Safety Class
- 4/5: Breakfast with Easter Bunny
- 4/25: Spring Clean

May:

- 5/2: Safety Day
- 5/2: Cinco De Mayo/Latin Night
- 5/10: Mothers Day Specials
- 5/16: Women's Club Tea Party
- 5/24: Memorial Day BBQ
- 5/25: Memorial Day Ceremony & Luncheon
- 5/30: Swim Lesson Open House

June:

- 6/6: VIP Yard Sale
- 6/13: LGBTQ Night
- 6/13: Boat Races
- 6/20: Community Day
- 6/21: Fishing Contest
- 6/21: Father's Day Specials
- 6/22-8/28: Summer Camp 2020
- 6/27: Community Camp Out

Note: Events are subject to change. Check www.SawCreek.ORG

Ending of Another Decade

by Renee Hojnowski, Program and Event Coordinator

The end to another decade has fallen upon us and now that we have said good-bye to 2019, we can reflect on all the different events, activities and entertainment Saw Creek has to offer its homeowners.

November and December seemed to fly by too quickly, but some of us were able to slow down and enjoy the festivities that were in place for us to take part in. We came together to celebrate our Veterans and remember those that passed at our annual Veteran's Day Ceremony.

At our Thanksgiving Pot Luck we enjoyed each other's company as we shared a delicious feast. Families had a great time at Movie Night, Family Fun Night and the Fall Tennis Tournament.

We even had two special visits from the North Pole this season! Santa joined us for the Tree Lighting and Story Time event complete with a reading of T'was the Night before Christmas and crafts. Christmas breakfast was extra special with a visit from Santa, Mrs. Claus and Frosty!

To end the year, we had both indoor pools open, the ski hill was up and running and our children had a festive New Year's Eve party of their own complete with lunch, swimming, and DJ Manny who provided both games and dancing enjoyment.

A fresh new decade is now upon us and we look forward to new and exciting programs, events and educational classes as well as our old favorites to share as a family community. Please see our Save the Date area of the newspaper, mark your calendars and have a wonder new year!



Women's Club News

by Ginni Cozzi, Club President

Although the holiday season is well behind us, the Saw Creek Women's Club (SCWC) would like to wish all of our friends and neighbors in our community a happy and healthy new year!

The SCWC stays active all during the winter months although we try to "stick close to home" in case the weather has other plans for us on the days we plan an outing.

In January, our outing was to Off-Track Betting in East Stroudsburg, where we spent an enjoyable afternoon having lunch and betting on the horses. Most of us had no clue about what we were doing, but we had a lot of laughs and some extra cash for a lucky few!

In February, our plan is to have lunch at the Culinary School at Monroe County Technical Institute and then shopping at the Crossings for those who want to browse or spend.

Meanwhile, our Vice Presidents are planning outings for the spring and summer months. Of course, we continue to meet for a business meeting and socializing on the first Thursday of every month in the Mountain Room at the TOP Complex at 12:30pm. PLEASE come and join us if you are looking to make new friends or are interested in getting involved in our community. We would be so glad to meet you! Just show up or call Ginni Cozzi at 570-588-0555 for more information.



Men's Club News

by Bill Montgomery, Club President

First edition of 2020, Best wishes to everyone for a healthy and prosperous year. The Men's Club finished up 2019 by attending the Christmas show "Miracle on 34th Street" at Shawnee Playhouse on December 15, 2019 followed by dinner at the Gem & Keystone. We had 29 members and guests attend and everyone enjoyed the show and dinner.

As always, we offer an open invitation to anyone interested in making new friends and meeting your neighbors by joining our club. We meet on the first Thursday of the month at 6:00 P.M. in the Mountain Room. Please come and just observe, no obligation. For more information, please contact our club secretary, Joe Doe at Josdoe@yahoo.com or call him at 570-588-6858.

Scheduled Events - Men's Club

- March 20, 2020 - "Greater Lehigh Valley Auto Show" at the Stabler Arena, Bethlehem PA
- April 16, 2020 - "Midnight Train to Motown" at The Waterfront at Silver Birches, Hawley PA

Animal Welfare Society of Monroe

by David J. Henon PIC Committee Member



Animal Welfare Society of Monroe (AWSOM) is Monroe County's Animal Shelter. They are located at 3129 Godfrey Drive in Stroudsburg. Their mission statement is to provide shelter and medical care for companion animals where they are free from abuse, hunger, fear and loneliness, until placing them in responsible forever homes. AWSOM's vision aims to provide a lasting safe haven shelter for unwanted companion animals throughout Monroe County, Pennsylvania. They seek to end the cycle of pet overpopulation through the widespread education about, and practice of, spay and neuter. They strive to provide the community with high quality, affordable veterinary care (AWSOM Wellness Center). They dream of a future where the unnecessary killing of homeless pets is rejected nationwide.

Residents of Saw Creek Estates may contact them if they are interested in adopting a pet. You can view all adoptable pets on their website www.awsom-animals.org (or go to any search engine and type in the letters AWSOM).

If you find a stray cat or dog, you can take it to them and they will scan the animal to see if it is chipped with the owner's information. If the pet is from Monroe County or is a small pet and they have room they will take the animal in. However, if it is a larger dog it will have to go to the county animal shelter it was found in. For the Lehman Township portion of Saw Creek, that would be the Pike County Humane Society. I will also be interviewing Pike County Humane Society in an upcoming Saw Creek News.

Like many animal shelters, AWSOM runs mostly on generous donations from the community. They hold many fundraising events throughout the year. You can view events on their Facebook page, www.facebook.com/awsomanimals. I have been on their Fundraising Committee for several years, as are many residents of Saw Creek Estates. I am proud to say that Saw Creek has a nice relationship with AWSOM and our residents have done an outstanding job donating goods during the holiday season and all year long.

AWSOM is always in need of blankets, towels, litter, wet cat food, toys, beds and cleaning supplies including hand sanitizer. For a full list, visit their website. Items can be dropped off anytime or drop your donation at our Member Services Office and I will take it down to the shelter.

If you're interested in volunteering with AWSOM, fill out an application at the shelter. They are always in need of dog walkers (who must complete a volunteer dog walker orientation held monthly), cat socialization or general help cleaning the shelter. I have always found the volunteers and staff extremely helpful and grateful for the help. Stop in, take a tour, and find a new furry friend to take home or one to visit every day to give love until it goes to its forever home. Find out why they are called AWSOM.

FOOD & DRINK

The Flavors of Saw Creek

The residents of Saw Creek are very fortunate to be a community with so much diversity. We are all so different but so alike in many ways. Food is a great vehicle for sharing culture with people from different backgrounds.

Let's share our favorite recipes with the community, whether they are from your grandmother's kitchen or yours. Send your favorite recipes to recipes@sawcreek.org.

SAUSAGE LENTIL SOUP

by Ginni Cozzi, Public Information Committee

- ½ pound bulk Italian sausage
- 1 large onion, finely chopped
- 1 small green pepper, finely chopped
- 1 small carrot, finely chopped
- 1 large garlic clove, finely minced
- 1 bay leaf
- 2 cans (14½ ounces each) chicken broth
- 1 can (14½-16 ounces) whole tomatoes with liquid, coarsely chopped
- 1 cup water
- ¾ cup dry lentils
- ¼ cup country-style or Dijon mustard

In a Dutch oven, brown sausage. Drain fat and crumble sausage; return to Dutch oven along with remaining ingredients except mustard. Simmer, covered, for 1 hour until lentils and vegetables are tender. Stir in mustard. Remove and discard bay leaf before serving. YIELD: 6 servings.

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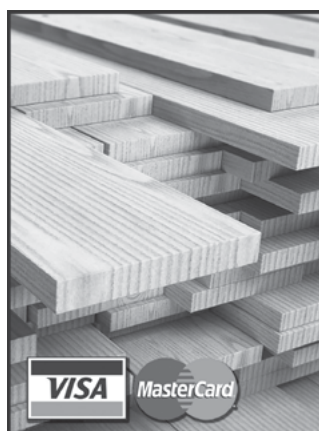
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The Safety Spot

Family & Home Safety

by Annora Poole & Linda Waddington-Tully, Safety Committee

Although we live in a somewhat secure and safe community environment here at Saw Creek Estates (SCE), we often experience environmental emergencies, such as snowstorms, road closures, as well as power outages. Additionally, there are some unsavory individuals in our community who look for opportunities to take advantage of our relaxed attitude regarding our safety and well-being. Securing our family and home is very important and should be a top priority. There are several ways in which we can be proactive in securing our family and our homes during emergencies and from intruders.



A household emergency plan should be implemented addressing what to do in case of a fire, illness, weather emergency, and an explanation for the operation of the security system if there is one. Where do we meet in case we are separated during a storm or blackout? What type of emergency provisions should we have in our vehicles, in our physical possession, and/or in our home, besides water? Finally, how do we secure our family members and/or home on a day to day basis when we are in residence or away? These are the types of things we should discuss with our family members, and consider in the New Year, if we haven't already.

Children should know their first and last names, as well as their parents' names, and should memorize their telephone number and address including city and state, so that they can respond to emergency personnel if they are lost or separated from you. They should know when and how to dial 9-1-1 for help during any emergency. When out of the house we should have some form of reflective device with us, as weather changes rapidly and darkness can be upon us very quickly.

Securing your home is another priority item. Be sure to keep ladders

folded and put away. Never leave them open against the house. Keep sliding deck doors secured with metal or wood rods so they cannot be forced open. When economically feasible purchase a security system. They range from \$15 a month and up, and some have no installation cost with contract. Some include video surveillance; glass break sensors; motion detectors for doors and windows; and smoke and carbon dioxide detectors. Also, alert a trusted neighbor when you will be away so that they can keep an eye on your home, and report any suspicious activity.

Have a happy, blessed and safe 2020!

Final Suggestions:

- Secure your crawl space and check it periodically.
- Make sure your family members know where the circuit breaker and water cutoff valve is located.
- Purchase a fire extinguisher for each floor in your home, make sure every family member knows how to use them, and have them checked by an extinguisher service company i.e., "Cintas" <https://www.cintas.com/location-finder/> or go to any search engine and type in the words Cintas fire safety
- Take a first aid and CPR class if possible. For information concerning both contact the American Red Cross at www.redcross.org, call them at 800-733-2767 or go to any search engine and type in the words American Red Cross.
- Keep important documents in a waterproof pouch, in a fireproof safe, including front and back copies of your license, credit and bank cards.
- Your family should have two emergency meeting locations in case you cannot return to your home. One location close to home as well as another central location. Decide on one out of town family member that should be called in case you are separated from one another during a local emergency or unexpected evacuation.
- Do not store propane tanks or gas storage containers in your house or garage. Store them under your deck out of the sun or in your shed away from your house. Plastic sheds are great for propane tanks, gas containers as well as small yard tools.
- Secure a PA Emergency Preparedness Guide by going to www.Ready-PA.Org or go to any search engine and type in the words PA Ready

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Lehman Township Amends Short-Term Rental Ordinance

by MJ Stigliano, Public Information Committee

Last year's Pennsylvania (PA) Supreme Court's decision addressing the permissibility of short-term rentals (STRs) in residential zoning districts has had a statewide impact on the home share economy¹. Based on that ruling, Lehman Township amended their existing STR ordinance. The Public Information Committee (PIC) met with Lehman Township's Supervisor Rob Rohner to talk about the amended ordinance and how it affects all township residents, including Saw Creek homeowners.

PIC: Let's start with a bit of history. In 2018, the supervisors passed short-term rental ordinance # 135. Was there an event or events that precipitated the decision to create this ordinance?

Mr. Rohner: In April 2017, a deck at a rental home in Saw Creek collapsed, seriously injuring the renters, all of whom were minors under 21 years of age². Since township supervisors are obligated to protect the public health, safety and welfare of its residents and visitors, we initiated a STR rental ordinance. Township residents with an interest in STRs attended the first township meeting on this issue in August 2018. All homeowner comments at the meeting, for or against, were considered. Ultimately the township's STR rental ordinance passed in October 2018.

PIC: After the ordinance passed, did township residents comply with the process of getting a permit?

Mr. Rohner: The applications for a rental permit started to pour in. A two-year permit costs \$150; \$47 of that figure was allotted to the building inspector, making the township's share \$103. Our focus is both on safety and regulation, so it's interesting that of the approximately 40 applications that first were received, only one of them passed inspection. Items such as no smoke detectors, handrails, etc., caused the failed home inspections, which had to be corrected before a permit could be issued.

PIC: About one year after the initial ordinance was passed, the aforementioned PA Supreme Court ruling was issued. Based on that ruling, Lehman Township amended the STR ordinance effective December 2019. Would you elaborate on the changes in the updated ordinance?

Mr. Rohner: The township's amended rental ordinance now re-categorizes STRs in two ways:

- Short term home rentals: the homeowner must live in the home at least 183 days per year.
- Short term transient rentals: the home was purchased for investment purposes only. There is no residency requirement for this type of rental, but the homeowner must submit an application for a conditional use permit. Upon submission of the application and a fee of \$350.00, a hearing will be scheduled with the township supervisors. The supervisors will notify neighbors near the home for the scheduled meeting, and neighbors are encouraged to attend to voice their objections, if any. A hearing notice is placed in local newspapers, once a week for two weeks, and the zoning officer also posts a visible notice on the property about the hearing.

PIC: After the supervisors weigh all the information presented at the hearing, what comes next?

Mr. Rohner: If the conditional use application is approved, the homeowner then applies for a permit to rent the home. Homeowners can use this link on our website to apply: <https://safe.hostcompliance.com/lehman-township-pa/permit-registration/welcome>.³ If the application is not approved, the homeowner is sent a denial letter, who may then file an appeal with the Pike County Court of Common Pleas.

PIC: What is being done to confirm that township homeowners who rent STRs are complying with the ordinance?

Mr. Rohner: In addition to providing a link to apply for a rental permit or make a complaint about a rental home, we use the same company, Home Compliance, to scour the web on a daily basis to look for rental ads, which helps us confirm if the homeowner is in compliance or not with the permit process.

PIC: Thank you, Mr. Rohner for providing more insight on the township's amended STR rental ordinance.

Additional information on STRs in Lehman Township can be obtained by contacting the township at 570 588-9365, or visit <http://www.lehmantownship.com/short-term-rentals>⁴

Although this article only references Lehman Township, Middle Smithfield Township also has a short-term rental ordinance. The township can be reached at 570 223-8920, or visit <https://www.middlesmithfieldtownship.com/zoning-zoning-permits>⁵

Rental ordinance information for both townships is also available on the Saw Creek website in the Resource Center, or by contacting the Member Services Office at rentals@sawcreek.org.

1. <https://www.mcall.com/news/local/mc-nws-airbnb-ruling-state-supreme-court-20190501-xzxfpcbuvezhltesiapq2dwlgxy-story.html> or go to any search engine and type in the words supreme court ruling township zoning ordinance
2. <https://www.poconorecord.com/news/20170417/12-injured-in-saw-creek-deck-collapse> or go to any search engine and type in the words saw creek deck collapse
3. <https://safe.hostcompliance.com/lehman-township-pa/permit-registration/welcome> or go to any search engine and type in the words short term rentals lehman township
4. <http://www.lehmantownship.com/short-term-rentals/> or go to any search engine and type in the words short term rentals lehman township
5. <https://www.middlesmithfieldtownship.com/zoning-zoning-permits/> or go to any search engine and type in the words middle smithfield township zoning permits

Volunteers Needed for Winterfest

- **Servers** at a table in the Creek Room for cake and hot chocolate - approx. three hours.
- **Support** for outside games and help with the fire pit and snacks - approx. two hours (not outside for two hours).

If you can help, or have any questions, please contact Recreation at 570-588-9329 X2217 or recreation@sawcreek.org. Thank you!

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	Betty Ann Ricci-Gorman.....	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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