



SAW CREEK NEWS



The official publication of the Saw Creek Estates Community Association

Holiday Edition 2020/2021

Gate Congestion and What YOU Can Do to Help

Over the past several months, you have most likely seen or heard about the longer than normal lines at the front gate. We know, it stinks! We apologize to our members who have been inconvenienced by this issue and we want you to know we are working on a solution. But it is not an easy task.

There is an unavoidable bottleneck on the main artery from Winona Falls Road that leads to our front gate. That road cannot be widened without major costs and construction that the Association would have to incur. Tasks like this, if approved, would raise our dues, so we are exploring other options available to us.

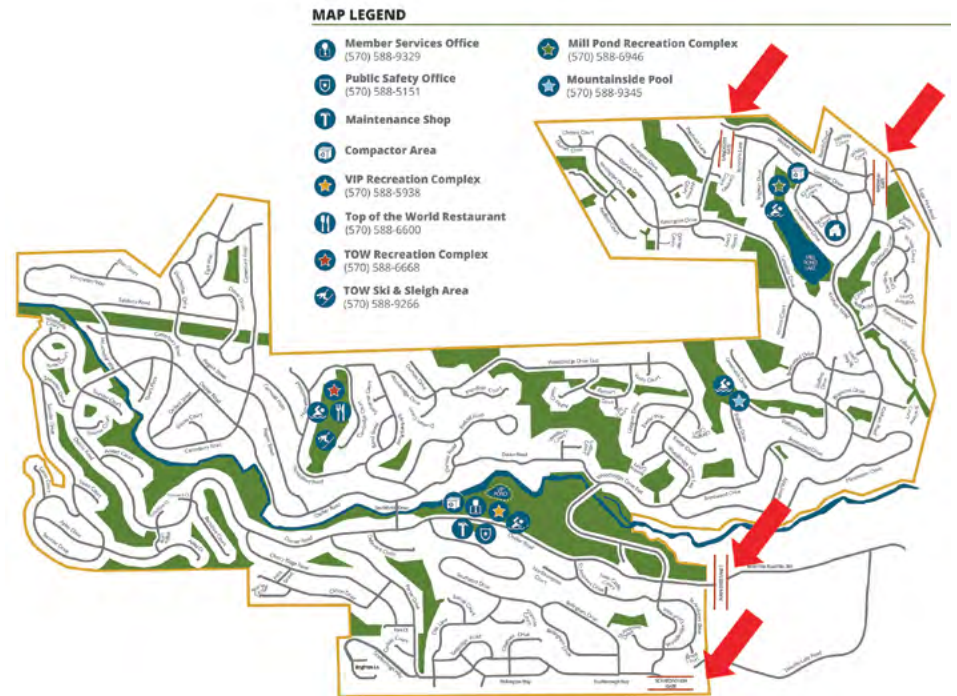
The Association has communicated that we are working on some solutions to help alleviate some the congestion, in case you missed it:

1. We have added additional Public Safety personnel to the gates during heavy traffic times, to include an additional guard in the center lane (kiosk area) for double processing of non-gate card holders.
2. We have added additional signage to the area and are exploring the use of signals lights to alert drivers when the kiosk is open and when traffic is backing up.
3. We are working on software/hardware improvements to help speed up the transaction time.

Here are some things that you may *not* know:

1. We have over 10,000 gate cards in our system for residents, staff, contractors, and the Falls residents, staff and contractors, which adds to the traffic at the gates. Imagine 2,800 homes + 300 units (Falls) x an average of 4 people per household = **A LOT OF TRAFFIC!**
2. In just the month of October alone, we processed over 11,400 visitors thru the gate houses - that's 3,000 more than October 2019. Most of these visitors were entered manually by the dispatcher at our Public Safety office. Imagine the traffic around the holidays and busy summer months!
3. If residents properly register their guests ahead of time, it should take approximately 3-5 minutes per person to register at the gate house because several credentials are collected including but not limited to:
 - Address of the property, as each pass is registered under each individual property account.
 - Name of the Visitor (First & Last)
 - Make of the vehicle
 - Model of the vehicle
 - License Plate of the vehicle (Plate Cam verification)
 - Length of visit

If any of this information is not readily available for the Public Safety personnel, it slows down the processing time. We ensure that all this information is entered before allowing the person to enter the community.



Here are some ways *YOU* as an active gate card holder can help improve this issue:

1. Utilize alternate entrances during expected heavy traffic times. We understand no one wants to be inconvenienced by going to the "other gates," but most are within a few minutes of the front gate and we are asking our residents to please help us by not adding to the congestion. It would take approximately 4 extra minutes to drive through the Scarborough Gate and bypass the congestion at the front gate, which may be less than what you would have to wait at the front gate when congested. **If you are not familiar with our other gates and their locations, visit www.sawcreek.org/gates**
2. Please do not drive up the wrong lane on Winona falls road to enter the community. Believe it or not this is illegal and is also dangerous to you and the oncoming (exiting) traffic.
3. Pre-register your guests utilizing the online gate platform at GM. SawCreek.org. (No www). It is a customized website that was built specifically to allow our residents to register their guests online and speed up the registration process. More residents utilizing the program will help reduce the overall processing times. A step-by-step user manual is available for this program on the bottom of the Gm.SawCreek.org page. It is easy to login and you use the same pin number/password as you would if you called Public Safety on the phone. For additional assistance please contact our Member Services Team at memberservices@sawcreek.org.
4. Make sure your guests know the following to help speed up the gate registration process:
 - Your complete name (I know, it does happen though!)
 - Your address (911 physical address is fine)
 - Have their photo ID and vehicle registration ready

Lastly, but important as we work through all the hurdles ahead of us, we ask that our residents please have patience with us. This issue did not develop overnight, and it will take a multi-pronged approach to correct. We are working to streamline internal processes to speed up the gate procedures so there is no compromise in your security. After all, the security of our residents is what is most important!



Saw Creek Estates
5728 Decker Road
Bushkill PA 18324



Manager's Message

by Elijah Jones, CMCA, AMS, General Manager

I trust you all had a nice Thanksgiving with your friends and family! In this tumultuous year of 2020, I hope we have all been able to recognize those things for which we are truly thankful – as well as those things we may take for granted from time to time.

This issue of the Saw Creek News contains the 2021 operating, capital and reserve budgets. The Finance Committee and the Board of Directors worked for many months to arrive at the approved budgets for 2021. MSO staff worked diligently during November to get the annual mailing to homeowners completed. And now they continue to work on receiving the incoming payments from the members.

The Maintenance Department is in tune with winter weather patterns to make sure we provide safe roadways for members and guests during any inclement weather. Public Safety continues during this time of the year to respond to the stream of incoming calls to dispatch, processing visitors and residents at the gates, completing welfare and property checks along with being there for residents in an emergency or their specific time of need.

The Recreation staff continues to think outside of the box on events (in person and virtual) to appeal to the vast majority of the Creek's residents, while providing a safe environment for all participants. There is a lot of work behind the scenes that this group does without any complaints!

The TOP Restaurant staff are preparing for the holidays and looking at what events we may be able to hold while remaining compliant with Covid restrictions that are currently in place. A new winter menu should be out by the end of December, and we hope to introduce paperless menus utilizing QR codes around the same time.

The Board of Directors completed a CAI Board Workshop held virtually over two days this last month. I want to publicly thank all nine members of the Board for taking time out of their schedules to become educated on community association matters and their role as a Board member. It was a great opportunity to learn with other volunteers and industry professionals.

Thank you for your patience while we had our road repairs done this year. It took a bit longer than expected to complete the scope of work. But, we are now in good shape going into the winter months! Also, we are pleased that the work in the former stables area is finishing up. New pumps for the ski hill are running along with the new material storage building and the recycling/bulk dumping area.

I continue to remain very thankful for so many of our staff members who go above and beyond in their normal daily tasks! Thank you all for your efforts on behalf of the whole. I trust each one of you will have great holiday seasons as we look forward to 2021!



President's Message

by Kathi Connell, Board President

Dear Saw Creek Friends and Family,

I hope everyone is doing well, staying safe, and had a nice Thanksgiving!

The one thing I would like to address this issue is the article written in the Pike County Dispatch regarding an "alleged" lawsuit against Lehman Township regarding short-term rentals. In summary, part of the current township Ordinance includes criminal charges that can be brought to the Association and/or Association employees for non-enforcement of the township's short-term rental ordinance.

The Association instructed our attorney to draft a complaint to ask the court to prevent our employees from being criminally charged as well as to protect the records of the Association and its members. It was and still is our hope to work with the township to reword the ordinance to ensure protection to the Association, our members, and employees.

This Board does not officially support or oppose short-term rentals within the Association. The township controls the regulation of short-term rentals through its ordinances. Negotiations are currently ongoing, and we will not be making any more comments until this issue is resolved.

We ask that if any member has an issue, question, or concern regarding the Association, the community, compliance, rules, events, etc. please use the official communication channels and not Facebook to address your concerns. The Board, Management and/or Staff does not monitor Facebook and will not respond to any comments posted. The false information, name calling, and accusations are hurting us all.

The correct email addresses for addressing any issues are:

- scebod@sawcreek.org
- elijah@sawcreek.org
- info@sawcreek.org,
- recreation@sawcreek.org
- memberservices@sawcreek.org.

The Member Services Office can also be reached at 570-588-9329.

The Board approved the 2021 Operating and Capital/Reserve Budgets at the November board meeting and because of the uncertainty presented to us by COVID-19, the budget includes substantial increases to the association's operating expenses to maintain and sanitize buildings and amenities while providing additional funding for increased operating costs (insurance premiums, trash disposal, etc.). The Finance Committee, Management staff, our Committees and the Board of Directors worked diligently to minimize the 2021 assessment increase. The operating budget was approved with a 3% increase, which represents an increase in the annual assessment of \$50 per homeowner.

The annual operating and reserve assessments are determined based on all the budget-related items and a completed reserve study which provides a look at expected future expenses required to continue daily operations and maintain the Association's properties. Although we may feel the pools are an important amenity, in the scope of budgeted expenses, it is a negligible cost.

The overall daily operations and the requirements for us to build reserves for the future stability of our association requires us to maintain the HOA assessments at the current approved level. The approved 2021 budget does not account for unexpected or emergency related expenses we could encounter due to the COVID-19 pandemic or any catastrophic events.

As always, all members are encouraged to attend the monthly Board meetings (held the second Saturday of each month at 10am) either in person or via Zoom. We welcome your comments at the meeting. In addition, always feel free to contact the Board any time at scebod@sawcreek.org with any questions or concerns that you may have.

Hoping that this holiday season and new year brings health and happiness to all! Stay safe and well.

Kathi



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RESIDENT SPOTLIGHT

Lurline Harris

by Ginni Cozzi, Women's Club President

At 91, Lurline Harris, a resident of Saw Creek for 14 years, is one of the most active, kind, intelligent, and personable women I have ever met. As a neighbor, I have seen her stack firewood, blow leaves with a leaf blower on her back, shovel snow, and walk to the Scarborough Gate to hitch a ride with her friend who lives outside of the community. She was also a daily walker down at the VIP pond until this past year where she was often seen cleaning up garbage along the stream and pathway.



As a member of the Saw Creek Women's Club, I have watched her, along with her co-chairwoman Jackie Pace, head up the Ways & Means Committee for the past 3 years and raise around \$5,000 for their scholarship fund by collecting at the gates, baking cookies for their Holiday Cookie Sale (canceled this year because of Covid-19), selling snacks at the pools in the heat of the summer, and selling items at local yard sales/flea markets. She not only organized all of these events- she participated in every one of them.

Lurline is a devout Catholic, who belongs to St. John's Seniors, and who prior to Covid-19 attended Mass several times a week. She is the devoted mom to her five children plus 1 adopted niece and a loving grandmother to her 15 grandchildren and 13 great-grandchildren. When she was younger, she often babysat for many of them, and even now she sometimes supervises some of them who are at home attending school virtually. She is an avid reader, and so every one of those grands gets a book for his/her birthday and Christmas! To top it all off, she is an excellent cook and crochets beautiful things.

Lurline was born and raised in Jamaica, West Indies to a dad who was a bookbinder and a mom who was a glasscutter in a hardware store. After finishing high school, she immigrated to the USA at age 21, following her younger sister and her aunt with whom she lived on Long Island. I asked her how she felt about that journey she took by herself, and she said the scariest part was taking a cab and not knowing our currency. She opened her hand filled with money to him and had to trust he took the right amount. This is a very vivid memory for her.

Once here, Lurline enrolled in nursing school at the Hospital for Joint Diseases and became an LPN, and then went to work at City Hospital at Roosevelt Island. On one weekend when Lurline was living with her sister and brother-in-law in NYC, a handsome young man named Roland Harris came to visit the couple. A month later he called Lurline for a date and after that they spent every weekend together, finally getting engaged on Thanksgiving Day 1958. They married in 1959 and were married 45 years until Roland passed in 2004.

In the beginning, Roland was in the military and then became a truck driver, and like many married women in the 50's and 60's, Lurline stopped working and stayed home to raise her family in East Rutherford, NJ, Roland's hometown. When her youngest child went to school, Lurline fulfilled another dream. As a young girl she always said she wanted to be a nurse or a teacher, so as a middle-aged women, she took the course to become a Montessori teacher and taught for 15 years. "I am blessed to have been able to pursue both of the careers I loved."

Lurline moved to Saw Creek because her son and her sister-in-law both live nearby, but she has grown to love the peace and quiet here and the many friends she has made through her activities. It is really a blessing to have her as a neighbor and friend, and I believe she has made many of us better people by her example.

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Prepare for Winter Driving

by Louis Pantuso, Public Safety Chief

The risks increase during the winter months when shorter days and slick roads due to rain, snow, and ice make road conditions even more treacherous. Here are few guidelines:

- Keep your vehicle's gas tank at least ½ full. Not only will this reduce your risk of getting stranded, but it can also help prevent condensation and freezing in the fuel system.
- Warm up your vehicle before driving on cold winter days. However, most experts agree that just 1-2 minutes is adequate.
- Always remove ice and snow from windows, mirrors, and lights.

Although we do want you safe while you are driving, we also would like to keep you safe in the community as well.

Please be mindful of your speed limit when driving. We all know these roads can be slippery as well as dark and vision can be blurred. Road /Shoulder parking is not permitted and a fine will be issued to the homeowner. Let's avoid this. Park your cars safely in your driveway. If your driveway is on an uphill, please use your emergency brakes when parking for the night.

This is a stressful time of the year, but if we all work together and everyone pitches in, we can get through this winter season safely. Stay safe!

THE SAFETY SPOT

by Frank DenDulk and the Safety Committee

"Hey, Boo Boo!" Please Don't Feed the Bears!

Spotting a black bear can be a real treat for residents and visitors who enjoy the surroundings of nature at Saw Creek. While exciting, remember that bears are wild animals. They can be dangerous!



What should you do when you encounter a black bear? Following some basic guidelines may help lessen the threat of danger. Basic viewing etiquette helps avoid an encounter with a bear that could escalate into an attack.

First, don't freak out! Generally, if you don't bother the bears they will not bother you. Be cautious, of course; but don't be fearful. Next, keep your distance! The best thing to do is to stay away from bears and leave them alone.

Surprising a bear is something you do not want to do. Most bears will avoid humans if they hear us coming. If you spot a bear, leave the area or take a detour. Pay attention to your surroundings and make a special effort to be noticeable if you are in an area with known bear activity.

Once a bear has noticed you and is paying attention to you, your safety can depend on your ability to calm both yourself and the bear. Identify yourself by talking calmly to the bear in low tones so the bear realizes you are a human and not a prey animal. This will help you stay calm while being non-threatening to the bear. A scream or sudden movement may trigger an attack. Never imitate bear sounds or make a high-pitched squeal.

Move away slowly and sideways while gently waving your arms. Look big but not scary to the bear. Immediately pick up and hold any small children who are with you. Again, the message to the bear must be, "We are NOT prey."

Do not turn your back to the bear and/or run, but if the bear follows, stop and hold your ground. Bears can easily outrun you. They can cover the length of a football field in under 6 seconds!

Don't wander off alone. Stay with others. Groups of people are usually noisier and smellier than a single person. The numbers are intimidating to bears. Appear to be as large as possible and seek higher ground.

Do not climb a tree. The bear can climb the tree faster than you!

Always leave the bear an escape route.

Do not throw rocks at the bear. (If you do, who has become the attacker?)

Stay away from bears that are foraging. Please DO NOT FEED THE BEARS! Giving bears food will only encourage them to want more. They are already looking for food, so don't encourage them to make you their dinner!

Be especially cautious if you see a female with cubs; never place yourself between her and her cubs, and never attempt to approach them. The chances of an attack escalate greatly if she perceives you as a danger to her cubs.

Above all, keep your distance from bears! Most bears do not want to attack you; they usually just want to be left alone. But bears are not exhibitionists and may respond with hostility to those intruding on their space. Consider the risks involved in that photo op! From the bear's perspective, the photographer may be the aggressor!

If the bear comes closer or stands on its hind legs, it's likely curious and not threatening, wanting to get a better look or smell. Bears may bluff their way out of an encounter by charging and then turning away at the last second. Bears may also react defensively by woofing, yawning, salivating, growling, snapping their jaws, and laying their ears back.

Bear behavior can be unpredictable, but attacks on human are rare. Most attacks are provoked by a bear's interest to protect its food, its cubs, or its space. If, after all your precautions, the worst-case scenario happens, FIGHT BACK. If a black bear stalks and attacks you, DO NOT PLAY DEAD! Concentrate your kicks and blows on the bear's face and muzzle.

Yogi claims that he is "smarter than the average bear." For your personal safety, be smarter than the average human. Start by respecting a bear's space.


Coexisting with wildlife is a choice we've all made by our presence in Saw Creek Estates. The obligation falls upon us to make our interactions successful and beneficial. Learning and observing proper viewing procedures is good for us all; humans and other creatures.

Some of the above material is sourced from the National Park Service: <https://www.nps.gov/subjects/bears/safety.htm>

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BOARD ACTIONS

October and November 2020

by Debra J. Wulff, Board Secretary

October 2020

- Board approved a \$650,000 budget for the VIP Project for the 20/21 budget that will come from the Capital Improvement Fund and Reserve Study and not come from dues.

November 2020

- Board approved the hiring of White Buffalo to do the deer count for Saw Creek this year instead of USDA. The additional cost of \$1,340 over what was budgeted for the count will be taken from Adm wages budget and added to Environmental to eliminate increasing the dues by \$1.00 per household.
- The Board approved the 2021 budget for Saw Creek with an increase of \$50 per year in the annual assessment. The full budget as approved is in this edition of the Saw Creek News.
- The Board approved the increase to \$7,500 (per lot) for the purchase of any of Saw Creek lots. Members in good standing can still purchase lots thru Dec 31, 2020 at the current rate of \$5,000. Non-members will be charged \$7,500 effective immediately.
- The Board approved a new contract for the Zagoren Collective and added additional marketing services including Public Information (Saw Creek News), E-Mail blasts, real estate, etc. at a cost of \$1,200 a month. The result has been to reduce staffing costs by \$35,000.
- The Board consensus was to reactivate all gate cards until January 15th in order to eliminate delays at the gates and encourage homeowners to pay their bills.
- The Board approved the sale of a lot, #2126/27 to RGB, per their agreement with Saw Creek, at a price of \$1.00. This agreement was developed at the time to promote new development within Saw Creek. Any additional lot sales with RGB if and when executed will be at a price of \$5,000 per lot. The current agreement expires at the end of January 2021.
- The Board brought to the attention of the membership a public notice announcing that Lehman Township was holding a meeting on November 23, 2020, regarding

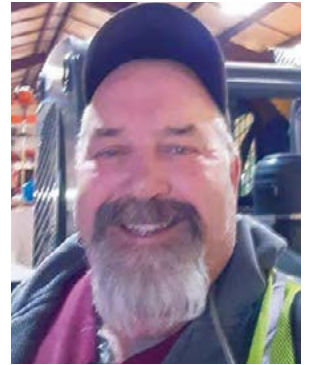
STR's and the revision of some of the ordinances. More info can be found on the Lehman Township website.

- The Board issued a statement as a follow up to the Pike County Dispatch article that stated Saw Creek is in the process of suing Lehman Township. The Board and Lehman Township are in active discussion regarding certain wording of their ordinances to protect our employees as well as what information needs to be supplied to Lehman Township in order to comply with their ordinances.
- The Board approved the Covid-19 Policy as written for Saw Creek Employees as well as for its committee and Board members.

In Memory of Chuck Rude

On October 1, 2020, Saw Creek suffered the sudden loss of a beloved member of its team, full time Maintenance Tech, Chuck Rude. He was 60.

Prior to joining our team in 2019, Chuck worked for the State of New Jersey Department of Transportation in Hackettstown, retiring in 2015 with 35 years of service. He was also a life member of the Hampton Township Fire Department, a member of the New Jersey Forest Fire Service, and was a former Forest Fire Warden. Service to others was his passion.



If you knew Chuck, or even had a quick chat with him in passing, you would know that he was an easy-going guy. Chuck always had a smile (or smirk) and gleamed from ear-to-ear when he spoke of his new granddaughter Adelina. Although he was only part of our family for a short time, he made a big impact and will always be remembered for his infectious personality, wonderful sense of humor, and friendly demeanor. He will be greatly missed.



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OPINION

Letters to the Editor

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Dear Editor;

As noted, in part, in one of our Governing Documents, The Guide for Construction, Architectural, and Aesthetic Standards: "The Residents of Saw Creek live in a natural woodland and mountainous setting. Approved house colors, building materials, decorative garden and lawn ornaments will maintain the serene woodland setting of Saw Creek Estates."

This sentiment is mirrored in Saw Creek Estates Forest Stewardship Plan, which says, in part, that Saw Creek's stewardship vision for our forest is "To preserve, protect, and provide for the continuous health of the natural woodland and mountainous setting."

And yet, I am witness to an alarming amount of wanton tree cutting in the community. As our community continues to see an increase of homeowners who've moved here from the suburbs, it's important that they be educated on the protocol of "living in the woods." Having a manicured lawn can still be accomplished while maintaining the "serene woodland setting" of our community without cutting down healthy trees.

All life on Earth benefits from healthy forest communities. Trees stabilize slopes and filter water runoff, thus reducing pollution. Trees are the lungs of our planet, and without trees, life as we know it would not exist. Let's think globally and act locally: take good care of Saw Creek's trees, using them sustainably and not overcutting them for no good reason.

MJ Stigliano
Lot 2101/Section 27

Cold Weather Homeless Shelter

by David J Henon, PIC Committee

There is a "Cold-Weather" homeless shelter located in the basement of the Wesleyan Church in Stroudsburg, which is open from November 1st through March 31st. I knew I wanted to get involved when I learned of it at the Christmas Eve Service there two years ago. I have a saying that I use a lot; "I am only one bad decision away from being homeless." It can happen to anyone, especially right now with folks losing their jobs due to COVID-19.

One of the things I enjoy the most is sometimes when, for whatever reason, a guest is having trouble sleeping, they will start talking to me. I get to hear their "back story" and sometimes it is very interesting. There are a lot of very smart folks that just had something unfortunate happen in their life.

We all have a "back story," some are just worse than others and some are just plain bad luck. I get to share some of my "back-stories" with them. I too struggled with addiction issues and I tell them recovery is possible and how great life can be again. We have a saying in the fellowship I attend on a regular basis; "Lost dreams are awakened, and new possibilities arise."

I share with them my experience, strength, and hope. It really helps me as much as it does them. I can only plant the seed. Some have mental health issues and just need a little help.

A requirement the shelter has for people who stay there is that within three days they need to go to an organization called "Street to Feet." Once there, they will be vetted and given anything they need, even a hot shower. The "Street to Feet" program will set them up with a case manager that will help get them the assistance they need.

I work the overnight shift. I arrive at 9 pm and I leave the next morning at 6 am. I do not have a regular shift because of my work schedule, but I fill in when they are short or if someone needs a night off. We lock the doors at 10 pm. If they leave, they cannot come back in. Only under certain exceptions, they can return. We have a few folks that work late and will inform us. That way we know what time they will be arriving.

The shelter is simply a place for people without a home to lay their heads and get a good night's sleep with some comforts of a home, like a blanket and a pillow. We do not feed them or give them anything. Even though we do not provide meals, occasionally we will try to give snacks to certain guests that may have not eaten in a while. We have ambassadors (volunteers) that greet the guests, do an intake if it is their first time with us and get them settled in.

With COVID-19 restrictions, we now make sure to take each guest's temperature upon arrival. If it is 100 degrees or higher, they cannot stay with us. Their bedding is sanitized every morning and masks are required except when sleeping.

I usually play on my phone or take a short nap if it is quiet. In the mornings, many of the guests go to McDonald's for coffee until the Salvation Army opens. Different local churches have free meals for them throughout the week.

Last year the shelter was not completed yet and the YMCA in Stroudsburg was nice enough to allow us to use their gym. It was difficult to make sure the guests were up at 5:30 am and out by 6 am for the YMCA Center to begin its opening, so having the shelter officially open now is a blessing. The homeless shelter is open to anyone that is in need. If you know of anyone send them down and tell them to ask for David. I will take care of them.

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SCECA's Take on Rentals

by Amelia Battipaglia, Communications Assistant

Rentals in Saw Creek are a significant part of the community. We have both long-term and short-term rentals that are accounted for under the Saw Creek Estates rental policy. With the number and popularity of rentals increasing, many questions and concerns have arisen from homeowners in the community. To accommodate these concerns, address the issues that have come up, and educate the residents and public about rental policy in the community, Saw Creek Estates has appointed former Saw Creek Dispatch Officer, Adam Hackett as Saw Creek's new Rental Enforcement Officer.

In an interview with Adam to learn more about the Rental Enforcement Officer role, he described his position as a "main point of contact to address all rental related concerns and to enforce rental policy." Back in 2015, the Saw Creek Estate Community Association did not have much demand for rental enforcement resources and the rental policies were adequately managed in-house by Member Services. Since then, Adam explained that, "as the volume of rental services (short term AND long term) grew, it became a full-time job."

Adam had a head start regarding the experience needed for the rental enforcement officer position. He was formerly a dispatch officer for Saw Creek Public Safety for the past ten years. He explained that his experience gave him the "understanding of the culture of the community and necessary knowledge of resources needed to apply them appropriately toward the enforcement of rental policies." It is beneficial to have someone in this role who knows the community so well, has a working relationship with patrol that increases the line of communication between departments, and has a concrete understanding and familiarity of necessary software.

As this role is brand new, there is a lot of work to be done. In Adam's six weeks in this position, he feels that he has made a noticeable difference. Adam's typical workday includes not only computer and clerical work, but also visual observations of properties throughout the community. He works hard to make sure that every rental complies with all local and state agency regulations and association policies.

Making sure all policies are correctly and consistently enforced and implemented throughout the community is one of Adam's main goals. He explained how important it is to keep a line of communication open with these agencies and associations for enforcement purposes.

Another important and knowledgeable person who was interviewed for this article was the Short Term Rental Ad Hoc Committee's Chairperson, Jason Kurz. When asked why he decided to join the committee, his response was, "I

felt that there was a divide in the community that needed to be addressed." There seem to be many people who disagree on the topic of short term rentals. Although homeowners benefit greatly from short term rentals, some homeowners are concerned about quality of life issues. Jason explained that his desire to be on the committee was to help solve issues and address concerns so that people on either side, for or against short term rentals, could be satisfied.

The Short Term Rental Ad Hoc Committee works to identify the issues affecting the community regarding short term rentals and focuses on creating recommendations to make to the Board of Directors. Jason explained that "this matter affects everyone, so we work hard to take into account specifically how it affects both sides and focus on ways to solve the present issues." The committee is composed of members from both sides of the subject to make sure that the decision-making process and focus is as fair as possible.

Jason also emphasized how important it is to keep the community in compliance with local ordinances. Making sure that all necessary rules and policies are being followed and enforced is what creates the balance that keeps the peace in the community. There seems to be a lot of misinformation out there concerning short term rentals. Statistically, citations issued to short term rentals represent a very small percentage of the total citations issued each year. Jason mentioned that "roughly 5% of homes in the community are registered short term rentals. To put that into perspective, of the approximately 2,950 homes in Saw Creek Estates, fewer than 150 are short term rentals."

The Short Term Rental Ad Hoc Committee seems to be very satisfied with the implementation of the new Rental Enforcement Officer position. Jason said, "Originally, we thought that we were going to be creating new rules and policies. We quickly realized that most of the rules and policies were already in place but needed to be updated and enforced. The community will benefit from having one main point of contact for the enforcement of the rental policy." Jason explained that the Short Term Rental Ad Hoc Committee has recommended to the Board of Directors a rolling tier system of fines to be implemented to assist in enforcement.

Keeping transparency by releasing statistics on rentals and citations is something that the Short Term Rental Ad Hoc Committee is committed to. It helps people form opinions based on facts rather than misinformation, which is very important. The Saw Creek Estates Community Association is committed and determined to make sure to satisfy the concerns of all homeowners.

If you're considering renting or would like more information on rental policies, please contact Rental Enforcement Officer, Adam Hackett via email at Adam@sawcreek.org or rentals@sawcreek.org

CORRECTION:

Lehman Township Amends Short Term Rental Ordinance Again

*In the September/October 2020 issue, we mistakenly ran this article with an error in the first paragraph. Lehman Township's short term rental ordinance affected not only Saw Creek Estates, but **five** other homeowner associations - not one other homeowner association.*

Here is the corrected paragraph:

Lehman Township's short term rental (STR) ordinance was first adopted in October 2018, which affected not only Saw Creek Estates, but five other homeowner associations (HOAs) in Lehman Township, and homes in residential zoned areas that aren't located in HOAs.

The first amendment to the ordinance was made in December 2019. At that time, the Public Information Committee (PIC) interviewed Lehman Township Supervisor Rob Rohner about the change, and our interview was published in the February/March edition of the Saw Creek News.

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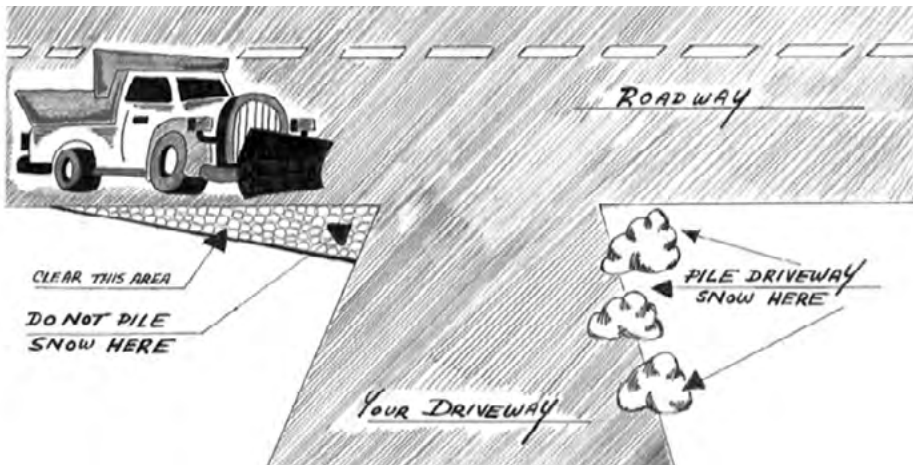
by MJ Stigliano, Rules Committee Chairperson

Winter is upon us, and in the Poconos, we most often have to endure snow removal. For the safety of you, your family, your visitors, and delivery persons, you want to clear the snow from your driveway, walkways or other areas on your property. But where to put all that snow? Some homeowners might have just moved into their new home and have never lived in the woods or mountains, so let's look at the Rules Document for some guidance:

SECTION VIII: QUALITY OF LIFE, Rule A2:

It shall be unlawful for homeowners, their guests, or hired contractors, etc. to throw, shovel or otherwise move, pile or dump snow or ice removed from sidewalks, driveways or other areas onto any SCE roadway or adjoining homeowner property. Tier 2 Offense.

Another reason to observe the rule is to help our dedicated maintenance crews who operate the snowplow trucks. They plow the road in the most efficient manner possible to provide the safest driving conditions as quickly



as possible. As the truck is moving, the plow delivers snow to the side of the road. There is no way to "shut off" the flow of snow at driveway entrances.

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 pile 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). Yes, snow shoveling can be a chore, but we live in the beautiful Poconos and snow is part of that beauty!

Happy holidays to all and welcome 2021!

Our Community Needs YOU!

by Ida Mathew, Nominating Chairperson

The Nominating Committee is in the planning stages for the 2021 Board of Directors elections. There will be three seats on the Board to be filled. I urge you to think about your talents and how they can benefit our community.

Saw Creek is important to every one of us whether we live in the community full time or part time. Its future is in our hands. Please consider the importance of getting involved and helping to contribute to making the decisions that affect all of us. 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. **Candidate packages will be available in the Resource Center at www.sawcreek.org.**

Timeline: 2021 Board of Directors Election

Monday, March 29, 12:00PM (EDT)

Applications are available in the Resource Center at www.sawcreek.org

START: Monday, April 5, 12:00PM (EDT)

END: Thursday, May 13, 12:00PM (EDT)

Applications accepted—Applications must be submitted electronically through the website and accompanied by an electronic photo of the candidate for the biography. Candidates will appear alphabetically by deeded last name on the ballot and in all other Saw Creek Estates publications.

Saturday, April 10: Potential candidates invited to attend an informational work session with the Saw Creek Board of Directors and General Manager immediately following the April Board of Directors meeting (*attendance optional*).

Friday, June 4, 5:00PM to 6:30PM (EDT)

Informal Candidate Forum—Candidates will be asked pre-submitted questions from the membership. Questions can be anonymously submitted by sending an email to: candidatequestions@sawcreek.org, or by dropping off questions marked PRIVATE at Member Services, no later than May 28, 2021.

**SCE Bylaws: Nominees shall be invited to participate, either in person at or by submitting a written presentation for, a Candidates' forum scheduled by the Board.*

START: Monday, June 7, 12:00PM (EDT)

END: Friday, July 2, 5:00PM (EDT)

VOTING – Electronic voting takes place

Saturday, June 12: Candidates will be announced to the Board of Directors at their monthly meeting. All candidates are encouraged to attend. A luncheon for candidates and Board Members will take place following the Board of Directors Meeting. Following the luncheon our members will be invited to a Meet & Greet the Directors.

If you cannot run for the Board, we welcome you to join the Nominating Committee. You can pick up an application at the Member Services Office or contact the Nominating Committee at nominations@sawcreek.org.



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4th Annual Halloween Pet Parade

by David J. Henon, Saw Creek Critters and University of Pets

We were determined not to let Covid rain on our parade. The 4th annual Halloween Pet Parade was a smashing hit! Every human who dressed up their dog to join us wore beautiful accessories in the form of a mask. It seems to be the fashion for 2020, unfortunately.

Speaking of which, we had one dog dressed as the year 2020 and it was a hot mess. We also had a little fellow dressed as Candy Corn and mom had a matching stuffed Candy Corn around her neck. Others included a dragon, a bumble bee, a Hawaiian dancer, two dogs dressed as teddy bears, even a ghost buster. Not only were the dogs dressed, most humans were as well. I was a Lumber Jack and my two Saint Bernard's were dressed as a vampire and a prisoner.



I know I had a blast. I enjoyed the new venue at VIP. It is so beautiful this time of year. Our captain, the DJ, did a great job announcing the event and kept us rockin'. Once everyone made it to the gazebo, everyone came up and introduced themselves, their pet and told us what they were dressed as. Then they could pick out a prize from the goodie bag.

Every dog was a winner! Prizes were donated by Petvalu in Stroudsburg and University of Pets. We then marched back to the starting point. Everyone behaved, humans and dogs. It can be stressful on both, trying to keep them in their costumes, behaving around other dogs and humans that are all dressed up crazy. Dogs feel that stress from you right down the leash.

A special honorable mention to Shatzi dressed as a beauty queen, Bella the bride and Duncan, dressed as the groom. Unfortunately, they missed the parade. It has always been hard to set a time for this event, that is why I



schedule it immediately following trick or treating. In past years we have set a time and folks were left with time in between events so I do apologize. It's always best to come shortly after the start time of trick or treating.

I think a good time was had by all. I love our community, our residents and their pets. We are Saw Creek Estates strong! Already looking forward to next year for our 5th annual Halloween Pet Parade. Maybe by then we will not need our accessory, the mask. Woof!



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Parental Advice from a Swim Instructor and Lifeguard

by Darcie Ackerman, Aquatic and Fitness Supervisor

During swim lessons, I begin lessons with some safety advice for the parents and children. The first steps are 1) to always ask before entering the pool, 2) be aware of where the lifeguard is and 3) know your limits.

For parents, a great time to talk about water safety and expectations is when applying sunscreen. When you enter a pool area, water park or lake, look around for hazards as you walk in and get your children used to waiting and listening for you to tell them where they can swim, if they can jump in and all other safety related issues.

It's important to get your children used to talking about safety so when you enter a high excitement area, such as a water park, your children know safety first. How do you decide what limits to impose and how to help your

children make good choices? Start by teaching your child their height and how to read the depth of the water on the pool deck. They should know what is over their head and where they would have trouble touching the bottom.

Teach your children that whatever adult they are with needs to be watching them without any distractions. Life is full of distractions, both internal and external. Someone may start talking to you, your phone may ring or maybe you get hungry or thirsty; these are all external distractions. You may have a work deadline you are thinking about or another situation that is weighing on your mind; these are internal distractions.

Have your kids hold you accountable and get your attention if you are distracted. Also, know who you can trust watching your children in the pool, and if you don't trust them with your child's life, be sure to have your child wear a correctly fitted United States Coast Guard approved life jacket.

Make your kids part of your safety team. Teach them that breath holding contests are risky behavior that can cause someone to pass out underwater. Teach them not to roughhouse or run on the pool deck because falling on the cement could really hurt them.

Have them watch out for others. Often, people swim right past someone who is struggling. Tell your children to look out for people underwater, count to six, and tell an adult if they haven't moved. If you would be interested in Red Cross Safety classes for children, email Darcie@sawcreek.org.



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SAW CREEK ESTATES EVENT CALENDAR 2021*

January

Contest:
Snowman Building

January 16 Movie Night
 January 23 Healthy Living Series (HLS)
 January 23 Beef & Beer with the SCECA Men's Club @ TOP
 January 29 Dog License Program
 January 30 & 31 .. Learn to Ski/Snowboard



February

Contest:
Create a Mardi Gras mask

February 6 Sweetheart Tennis Tournament
 February 6 Water Safety Zoom Class
 February 13 Winterfest
 February 13 Valentines Dinner @ TOP
 February 20 Healthy Living Series
 February 27 Movie Night



March

Contest:
Create a Rainbow

March 6 CPR Class
 March 19 Movie Night
 March 20 St. Patrick's Party @ TOP
 March 20 Healthy Living Series
 March 27 Live Animal Show
 March 28 Brunch w/ the Easter Bunny & Egg Hunt



April

Contest:
Kite Building & Decorating

April 10 Movie Night
 April 16 Basic Water Safety Class
 April 17 Healthy Living Series
 April 24 Spring Community Wide Clean-Up with the Saw Creek Estates Men's Club
 April 24 Comedy Show @ TOP



May

Contest:
Create a Cinco de Mayo Hat

May 1 Cinco de Mayo Party/Latin Night @ TOP
 May 1 Movie Night
 May 8 Safety Day
 May 8,15,22,29 ... Lifeguard Swim Skills Class
 May 22 Concert in the Park
 May 22& 23 Spring Community Wide Garage Sale
 May 29 Healthy Living Series
 May 30 Memorial Day BBQ @ TOP
 May 31 Memorial Day Ceremony



June

Contest:
Design Summer Sunglasses

June 4 Movie Night
 June 5 Fishing Derby @ VIP
 June 12 Pride Parade @ VIP
 June 12 TOW LGBTQ Mixer
 June 11,12,13 Lifeguard Class @ Mt. Side Pool
 June 19 2021 Community Day @ VIP
 June 21 Aug 27th Summer Camp 2021
 June 25 Community Camp Out with PEEC



July

Contest:
Build a Sand Castle

July 2 Ice Cream Social & Movie in the Park
 July 4 4th Poolside BBQ @ TOP
 July 17 Annual Meeting
 July 17 Volunteer Party 2021
 July 24 Healthy Living Series
 July 24 Trivia Night @ TOP
 July 30 Campfire Night & Concert in the Park
 July 31 Adult Tennis Classic Tournament



August

Contest:
Build a Boat

August 7 Jr Tennis Tournament
 August 7 Classic Movie @ Mt. Side Pool
 August 14 Mill Pond Beach Party
 August 21 Healthy Living Series
 August 21 Fishing Derby @ MP
 August 27 Kids End of Summer Party @ VIP



September

Contest:
Building Block Contest

September 5 Labor Day BBQ @TOP
 September 11 Doggy Dip/Pet Expo
 September 18/19 Fall Community Garage Sale
 September 18-Oktober 3 TOP Oktober Specials
 September 24 Movie Night
 September 25 Painting in the Park



October

Contest:
Create a Jack-O'-Lantern

October 1 Food & Coat Drive
 October 2 Healthy Living Series
 October 3 First Aid/CPR/AED Class
 October 9 Fall Festival w/ Pumpkin Painting
 October 16 Babysitting Class
 October 16 After Pink Drinks/ Pink Walk 2021
 October 23 Kids Halloween Party
 October 29 Halloween Movie Night
 October 30 Adult Halloween Party @ TOP
 October 30 Healthy Living Series



November

Contest:
Create a Scarecrow

November 1 Angel Tree Begins
 November 6 International Food Fest (Potluck)
 November 11 Veteran's Day Ceremony
 November 13 Jazz Night @ TOP
 November 20 Fall Tennis Tournament
 November 26 Movie Night
 November 27 Healthy Living Series



December

Contest:
Build a Gingerbread House

December 1 Senior Seminar @ the Top
 December 4 Tree Lighting and Story time
 December 10 Holiday Decorating Contest begins
 December 11 Healthy Living Series
 December 18 Movie Night
 December 19 Breakfast with Santa
 December 31 Kids' NYE Party
 December 31 2022 New Year's Party

*Events subject to change based on COVID restrictions in place at the time of the scheduled event

*Events subject to change based on COVID restrictions in place at the time of the scheduled event

Saw Creek Estates Lots for Sale

If you would like to enjoy the year-round amenities and many other benefits of being a member of Saw Creek Estates, now's your chance! Saw Creek Estates Community Association holds title to the vacant lots listed below.

All lots are free and clear of taxes, liens or encumbrances. Lots will be sold as-is for \$7,500 each or \$5,000 for members in good standing through December 31, 2020. The price is not negotiable and subject to all standard real estate transfer terms, conditions and fees. For more information, contact Member Services at 570-588-9329 or email memberservices@sawcreek.org. Price and availability are subject to change, so act now!

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

2021 Budget

by Donna Mahmood, Finance Committee Chair and Pat Kirby, Board Liaison



Soon we will close this chapter on 2020 and begin, what we hope, to be a chapter of recovery. While we look to get back to some sense of normalcy, we must be realistic with the unknown that COVID-19 brings, and what to expect. And that was a major consideration for the 2021 budget.

In preparing the 2021 Budget, the Finance Committee along with Management met bi-weekly for a three-month period. During each meeting, the proposed budget was reviewed, and each line was discussed in great detail as to the necessity of an added or reduced expense, taking into consideration the current and future COVID-19 circumstances.

In addition, we considered our Reserve Study, current and planned projects and replacement equipment necessary for continued operation, all while trying not to increase our dues. We looked at several scenarios at each meeting, but realistically a raise in the dues was a necessary evil to protect our reserves and continue to operate while providing our members the best services and amenities we could offer with the uncertainty of the future.

The 2021 Operating and Capital Budgets are included on the next two pages (16 and 17) for your information. Income and expenses are shown alongside the corresponding 2020 budget figures for easy comparison. The Board approved the final budget on November 14, 2020. Some of the key differences between the 2020 and 2021 budgets are summarized below.

Income – Saw Creek's main source of income is the annual assessments paid by our members. In 2021 the annual assessment has been set at \$1,705 - an increase of just 3.0% over the current year's assessment. Total operating income is just shy of \$5.6M including about \$4.0M in 2021 assessments and \$1.6M in non-dues income from investment earnings, interest, collections, administrative fees, and other sources.

Capital Budget – The 2021 capital plan takes on significant improvements through Saw Creek Estates. First and foremost is the renovation of the existing VIP Building (\$650,000). Other improvements include relocation and replacement of the VIP Playground (from 2019 budget never completed), work at the Top of the World with its HVAC system, repairs to the indoor tennis court walls, interior pool renovation. Also included in the Capital Budget is new equipment for maintenance to continue maintaining various elements of Saw Creek, necessary improvements to the IT infrastructure, installing amenity card readers (similar to gate cards) to ensure owners in good standing are the only ones using the amenities, along with some equipment needed on the Ski Hill most of which was scheduled in the Reserve Study.

As the Board mentioned when they approved the budget, the budget is a plan of spending, but **not** a mandate to spend. If circumstances around Covid-19 change our financial outlook, Management and the Board will work together to prioritize and cut expenses accordingly with any changes we notice in our various income streams.

We would like to thank all the concerned members who sent their comments and concerns during the open comment period. As always, the Finance Committee invites all members to join us at our monthly meetings, which are held the first Thursday of each month.

We wish all the very best in the new year!

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Home Stretch of 2020

by Renee Hojnowski, Program and Event Coordinator

Summer has long ended and now we find ourselves amid fall with its cool crisp nights and sunny warm days. Within Saw Creek, many are keeping busy outdoors with enjoyable activities and exciting events.

Our Community-Wide Garage Sale was successful with a new record of 51 residents signed up as sellers, while buyers traveled around for the weekend seeking their treasures.

The Fall Adult Tennis Tournament was successful with twelve teams in attendance!



Howl-O-Ween Event

Pumpkin Painting was visited by 60 people who had a terrific time painting their pumpkins on the grass while listening to Ann Matthews play her guitar and sing some favorite well-known songs. The crowd also enjoyed some snacks, games, and crafts in the afternoon sun.

With the help of some wonderful individuals, the Fall Clean-Up made a terrific difference in our roadways and facility grounds, while on the same day, others enjoyed the outdoor Exercise-A-Thon.

Our Howl-O-Ween event was visited by 350 people who came out to enjoy this holiday favorite. This year we took it to the VIP walking trail. A dance and Hula Hoop contest started the afternoon off while DJ Manny played his spooky tunes over the water. Spectators had fun watching the talented dancers and many prizes were awarded.

Then the trick or treating began and, as you made your way around the pond, you were treated to the "Thriller" dancers that entertained the crowd as the children stopped for their treats. There were four pinatas at the pavilion followed by, and ending the day with, the Haunted VIP! Hope you were not too afraid to visit! Dave Henon ended the day with his Pet Parade around the pond with Saw Creek's dressed up lovable furry friends and their parents.

In the eleventh month, on the eleventh day, and at the eleventh hour, we held our Veterans Ceremony. The flag was raised outside, and speeches were given by John Magnotti, Bill Montgomery, Gene Farrell, and Bob Palmer in the restaurant. There were 30 people that attended this very special ceremony as we gathered to remember and thank those who keep us safe day and night.

Kara J, Natale A, Nick D, and Kim P were the October Jack-O-Lantern home contest winners. Thanks to all that sent in their awesome pumpkin designs. Many talented and creative individuals live amongst us.

Please see the centerfold in this edition for the 2021 activities calendar and mark your calendar for all the future events, programs, and themed home contests. And as always, thank you so much to all those who volunteer their time and energy to help make our events nothing less than fantastic!

Happy holidays to all! Stay safe and stay well.



Pumpkin Painting Event



Veterans Day Celebration



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2021 Operating Budget

	2020	2021			
Operating Assessment	\$1,530	\$1,580	7115	Dues & Subscriptions	2,500 1,500
Billable Units	2,539	2,539	7120	Professional Consulting Fees	2,500 2,500
Total Units	2,885	2,885	7125	Legal Fees	30,000 36,000
INCOME			7130	Collection Expense	15,000 25,000
DUES & FEES			7135	Accounting Fees	18,000 18,000
6010 Annual Dues Assessments	3,885,150	4,011,620	7140	Investment Account Fees	300 300
6020 Prior Dues Assessments	185,000	235,000	7145	Marketing/Advertising	105,000 120,000
6030 Owner NSF Fees	750	1,595	7150	PR/Comunications	15,000 15,000
6040 Owner Late Fee Income	55,000	60,000	7165	Federal Income Tax	5,000 5,000
6050 Owner Payment Plan Fee	16,500	16,500	7170	Insurance Commercial	255,000 280,000
6060 Owner Collection Costs	20,000	2,000	7175	Bid Advertising	0 3,000
6070 Owner Interest Income	90,000	90,000	7180	IT-Technology	63,000 64,000
6080 Owner Admin. Fees Income	6,500	65,000		General & Professional Exp.	524,300 575,300
6085 Code Enforcement Fines	20,000	35,000		Administrative & General Exp	591,700 641,200
6090 Citation Income	65,000	75,000			
Dues & Fees Income	4,325,900	4,533,215	RECREATION		
ADMINISTRATIVE			7210	Rec. - Training	4,000 2,500
6305 Badge/Passes Income	50,000	67,500	7220	Recreation Supplies	7,000 9,500
6310 Gate Card Income	15,000	16,000	7230	Recreation Events	17,000 15,000
6320 Renters Registration	95,000	175,000	7240	Sports Equipment	1,500 1,000
6330 Annual Rent Fee	60,000	72,000	7250	Fitness Center	3,000 4,000
6340 Resale Certificate Fees	40,000	45,000	7260	Recreation Uniforms	1,500 1,750
6350 Account Information Fees	500	500	7270	First Aid Supplies	500 1,000
6360 Building Permit Income	3,000	3,500		Recreation Expense	34,500 34,750
6370 Bulk Dumping Owner Receipts	12,000	15,000	SKI EXPENSE		
6375 Logo Merch - Taxable	500	500	7310	Ski Shop Operating Exp	4,000 3,000
6376 Logo Merch - Non-taxable	0	500	7320	Ski Facility Repairs & Inspections	15,000 12,000
6380 Misc. Income	1,500	1,500	7330	Snow Mobile & Groomer Exp	1,000 1,000
6410 Blue Ridge Cable Franchise	72,000	68,000	7340	Snow Making Electric	15,000 16,000
6420 The Falls-Gate Income	21,000	21,000		Ski Expenses	35,000 32,000
6430 Verizon Rental Fee	21,500	21,450		Total Recreation Expense	69,500 66,750
6440 PNC Business Options Discount	4,000	4,500	TOP OF THE WORLD		
6450 Interest Income Operating	1,800	3,000	7405	Food Purchases	135,000 117,500
6460 Interest - Investment Account	30,000	32,400	7410	Beer Purchases	25,500 18,000
Administrative Income	427,800	547,350	7415	Liquor Purchases	35,000 19,500
RECREATION				Costs of Goods	195,500 155,000
6610 Facilities Rental	5,000	5,000	7425	Chemical/Janitorial Supplies	8,500 7,000
6620 Recreation Activities Income	8,500	6,500	7430	Paper & Disposables	9,000 12,000
6630 Summer Camp Income	22,500	29,925	7435	Linens & Uniforms	6,500 6,000
6640 Ski Ticket/Lesson Income	25,000	22,500	7440	Smallware & Equip. Purchases	5,000 4,000
6650 Ski Rental/Tech Service Income	25,000	37,500	7445	Music & Entertainment	20,000 12,500
Recreation Income	86,000	101,425	7450	Credit Card Exp. - TOW	8,000 6,000
TOP OF THE WORLD			7455	License & Permits	5,000 5,000
6810 Food & Beverage Sales	285,000	260,000	7460	Over/Short	100 100
6825 Beer Sales	65,000	60,000	7465	Promo/Customer Awards	7,500 2,500
6830 Liquor Sales	125,000	92,500	7470	"Pro Services (carpet,pest,cleaning)"	6,000 4,000
6850 Cover Charges	3,000	3,000	7475	TOW Equipment Repairs	2,500 2,500
6860 Vending Commission	1,000	0	7480	Misc. Expenses	500 500
6870 Misc. Income	500	0		TOW Operating Exp.	78,600 62,100
Top of the World Income	479,500	415,500		Total TOW Expenses	274,100 217,100
TOTAL INCOME	5,319,200	5,597,490	PAYROLL		
EXPENSES			8005	Administrative Wages	590,000 620,660
ADMINISTRATIVE			8015	Administrative Payroll Taxes	52,000 61,500
7005 Badge/Passes Expenses	3,500	8,000	8020	Administrative Employee Benefits	135,000 115,000
7010 Gate Card Expenses	2,500	2,500		Administrative Payroll	777,000 797,160
7015 Office Supplies	12,000	12,000	8030	Recreation Wages	292,000 317,840
7020 Printing & Reproduction	10,000	10,000	8040	Recreation Payroll Taxes	38,000 54,000
7025 Meeting Expenses	12,000	12,000	8045	Recreation Employee Benefits	17,500 19,000
7030 BOD Reimbursable Exp	500	500	8050	Ski Shop Wages	15,000 33,500
7035 Postage & Mail	20,000	14,000	8065	Ski Shop Payroll Taxes	1,200 4,000
7040 Postage Meter Rental	2,600	2,600		Recreation Payroll	363,700 428,340
7045 Federal Express	300	300	8080	Public Safety Wages	695,500 710,000
7050 Copier Service Contract	3,000	3,000	8085	Public Safety OT Wages	12,000 24,000
7055 Miscellaneous Expenses	500	500	8090	Public Safety Payroll Taxes	68,500 84,500
7060 Logo Merchandise Expense	500	500	8095	Public Safety Employee Benefits	80,000 87,500
Administrative Expenses	67,400	65,900		Public Safety Payroll	856,000 906,000
GENERAL & PROFESSIONAL			8105	Maintenance Wages	543,500 588,000
7105 Bank Charges	3,000	3,000	8110	Maintenance OT Wages	25,000 25,000
7110 Credit Card Processing	10,000	2,000	8112	Ski Patrol/Lift/Snowmaker Wages	30,000 53,000
			8115	Maintenance/Ski Payroll Taxes	54,200 60,500
			8120	Maintenance Employee Benefits	95,000 120,000
				Maintenance Payroll	747,700 846,500

2021 Operating Budget cont.

8130	TOW Wages	250,000	245,000
8140	TOW Payroll Taxes	31,000	30,000
8145	TOW Employee Benefits	28,000	31,500
8150	TOW Employee Meals	9,000	6,000
	Top of the World Payroll	318,000	312,500
HUMAN RESOURCES			
8160	Payroll & Compliance Service	28,000	25,000
8165	Training & Professional Dev.	3,000	3,000
8170	Travel & Entertainment	1,000	1,000
8175	Employee Retention	6,000	15,000
8180	Simple IRA Expense	7,500	6,600
8185	Advertising - Help Wanted	5,000	5,000
	Other Payroll Expense	50,500	55,600
	Total Payroll Expense	3,112,900	3346,100
PUBLIC SAFETY			
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	6,000	6,000
8330	Public Safety Fuel	22,000	20,000
8335	Public Safety Training	4,000	4,000
8340	Community Relations/Outreach	1,000	1,000
	Public Safety Exp	63,000	61,000
POOL EXPENSE			
9010	Pool Contract-Service & Chem.	34,000	35,000
9020	Pool Repairs	5,000	10,000
9030	Pool Supplies	5,000	3,000
	Pool Expense	44,000	48,000
GROUNDS			
9105	Lake & Grounds	100,000	100,000
9110	Beautification/Landscaping	5,000	5,000
9120	Code Enforcement Exp	5,000	3,000
9130	Environmental	7,500	8,340
	Grounds Expense	117,500	116,340
MAINTENANCE EXPENSE			
9210	Maintenance Supplies	20,000	20,000
9220	Maintenance Uniforms	2,000	2,500
9240	Mower/Tractor Exp	1,500	2,000
9250	Backhoe Expense	1,500	1,000
9260	Vehicle Maintenance	25,000	25,000
9270	Vehicle - Gas/Diesel	35,000	27,500
9280	Maint. Licenses & Permits	4,500	5,500
	General Maintenance Exp	89,500	83,500
9305	Salt and Brine	75,000	75,000
9310	Snow Removal Supplies	5,000	5,000
9312	Snow Removal Contract	15,000	15,000
9315	Road Repair/ Storm Water	300,000	330,000
9320	Parking lots/Lines/Signs	15,000	35,000
	Road Maintenance Exp	410,000	460,000
9405	Building Repairs	15,000	15,000
9410	HVAC Maintenance & Repairs	7,500	7,500
9415	Sewer Maintenance	2,500	4,500
9420	Plumbing Repairs - Common	3,000	2,500
9425	Electrical Repairs	3,000	2,500
9430	Exterminating	2,500	2,500
9450	Janitorial/Cleaning Supplies	10,000	10,000
	Building Maintenance	43,500	44,500
	Total Maintenance	543,000	588,000
UTILITIES			
9610	Electric	91,000	85,000
9615	Water & Sewer	39,500	35,000
9620	Utilities - Gas	79,000	44,000
9625	Waste/Recycling & Compactor	245,000	300,000
9630	Telephone Expense	26,000	26,000
9635	Internet Service	23,000	23,000
	Utilities Expense	503,500	513,000
PRIOR YEARS OPERATING RESERVES			
9921	Surplus	55,100	0
	TOTAL EXPENSES	5,374,300	5,597,490

2021 Capital/Reserve Budget

Year	2020	2021	
Assessment	\$125	\$125	
(2021) 88% of Billable Units	\$2,539	\$2,539	
INCOME			
Capital Income			
Replacement Reserve Assessments	\$317,375	\$317,375	
Prior Years Reserve Assessments	\$8,000	\$10,000	
Capital Improvement Transfer Fees (\$1530)	\$265,000	\$321,300	
Total Capital Income	\$590,375	\$648,675	
Other Income			
ML Investment- Interest Income	\$100,000	\$80,000	
ML Investment-Realized (Gain)/Loss	\$0	\$0	
Carryover Project Funding from FY20*	\$0	\$155,207	
Total Other Income	\$100,000	\$235,207	
Total Income	\$690,375	\$883,882	
CAPITAL & RESERVE EXPENSES			
ML Invest. Account Fees	\$8,900	\$9,500	
Capital & Reserve Expenses Budgeted	\$890,844	\$1,955,898	
Total Capital Expenses	\$899,744	\$1,965,398	
TRANSFERS			
Transfer excess to Replacement Reserve Fund		(\$9,216)	
Transfer in from Capital Improvement Fund		\$1,091,732	
Total Net Transfers		\$1,082,516	
Current Year Net Income/(Loss)	(\$209,369)	\$1,000	
Capital & Reserve Detail			
	Capital Improvement	Replacement Reserves	Budget Estimate
Recreation			
Aquatics - Pool Vacs & Canoe Racks	\$10,000		\$10,000
VIP Playground - replace & relocate	\$120,800	\$19,200	\$140,000
Umbrellas for outdoor pools		\$25,000	\$25,000
Total Recreation	\$130,800	\$44,200	\$175,000
VIP Renovation	\$555,066	\$94,934	\$650,000
Ski Area			
Ski Hill Snowmobile	\$0	\$11,049	\$11,049
Replacement Snow Guns (2)	\$0	\$45,000	\$45,000
Ski Lift Painting	\$19,000	\$0	\$19,000
Ski Shop Project - Ski Boots/Racks	\$15,355	\$12,645	\$28,000
Total Ski Area	\$34,355	\$68,694	\$103,049
TOW Complex			
HVAC/Renovation Engineering Costs	\$24,000	\$0	\$24,000
Interior Pool Renovation	\$135,952	\$39,048	\$175,000
HVAC Project	\$19,841	\$116,159	\$136,000
Deck Staining	\$10,000	\$0	\$10,000
TOW Tennis Entrance & Wall Repair	\$100,000	\$0	\$100,000
Snack Bar - Kitchen Equipment	\$0	\$8,448	\$8,448
Kitchen Tile Floor - Rebuild Base & Tile	\$50,000	\$37,767	\$87,767
Hardwood Refinish & Replace Carpet	\$0	\$12,747	\$12,747
Bar Stools, Tables & High Tops	\$0	\$22,387	\$22,387
Total TOW Complex	\$339,793	\$236,556	\$576,349
Maintenance			
Trash Compactor new fencing (2 sites)	\$20,000	\$0	\$20,000
Wheel Loader	\$79,000	\$0	\$79,000
Mill Pond Dam Stabilization Project	\$10,000	\$0	\$10,000
Backhoe Replacement	\$106,000	\$29,000	\$135,000
Public Safety Deck, chimney & repairs	\$0	\$12,000	\$12,000
Total Maintenance	\$215,000	\$41,000	\$256,000
IT Equipment			
Replace main domain server	\$0	\$20,000	\$20,000
GateHouse - Phase II	\$130,000		\$130,000
Upgrade & Expansion Project	\$13,768	\$3,232	\$17,000
Total IT	\$143,768	\$23,232	\$167,000
Sign Replacement Project (4)	\$28,500	\$0	\$28,500
TOTAL CAPITAL PROJECTS	\$1,447,282	\$508,616	\$1,955,898



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Senior Corner

by Debra J. Wulff, PIC Liaison

I am back...! From where you ask? Nowhere, I just haven't been wanting to write much because I have been in a funk, like many others, I guess. Now that the election is over, one of my major areas of stress were eliminated so I have perked up a bit. Only now I continue stressing over the pandemic and what it is doing to the world, our country and to our family and friends.

Our relationships have been greatly affected by all of this and will continue to be until it is all over. Missing the hugs and kisses, smiles and laughter. Ugh! Now, here come the holidays and all of the missed get-together's we would be having at this time of year with our family and friends (if you adhere to the CDC guidelines and hopefully you will).

Traditionally, the holidays are not an easy time for many people anyway, due to loneliness, sadness, or depression. Now add the rest of us cooped up and just begging to get out. What can we do to make the holidays a happy experience this year, even as limited as it may be? Well, here are a few suggestions to brighten up your days and nights so you can still enjoy them, with some modifications.

First - get out those decorations you were thinking you were too depressed to put up. Buy that tree or use old faithful in the basement but get it up and decorate it. Decorate the outside too and maybe even participate in the house decorating contest that is held every year in Saw Creek. It is so enjoyable to drive around the community and see the decorations. It makes you feel good! The colors of the lights always brighten up the place and make you happy. After-all, it is all about feeling good that we are after, right!

Second - mail your gifts early so that they are received in time. Start planning a virtual get-together with your family and friends during the holidays. Platforms such as Skype and Zoom as well as video calling products like Amazon Echo and Facebook's Portal provide easy access to our

families now, so take advantage. Whether it is with family during a holiday meal or the opening of gifts on Christmas day, the gift of the moment is so important and to be remembered. By using the virtual get-together, you can still share the conversation or the excitement of opening that gift and seeing something you always wanted (or pretended you wanted). Hearing your grandchildren's laughter is a great lifter of spirits. The gift of giving also provides you with a feeling of satisfaction. Don't cheat yourself of that emotion. This is the time of year to "give unto others".

Third - if you are religious, all places of worship now have virtual services, so participate in them if you choose not to attend a service in person (if offered). There is so much a simple prayer can do this year. Give thanks for the good health of yourself and your family as well as remembering those we have lost. I have always found that church hymns during the holidays are so uplifting, too!

Fourth - pour a glass or two of wine, sit back and listen to Christmas music. Another way to cheer yourself up and enjoy the holidays is to sing-a-long! Perhaps a few friends would want to go caroling, social distancing of course! Bring joy to yourself and to others, just a thought!

Fifth - volunteer for something! Meals on Wheels is always looking for people to deliver meals to those who can't get out. Check with the Salvation Army as well as the shelters. Perhaps they need some type of assistance. Nothing makes you feel better than helping others. It also takes our minds off our own problems. You feel good!

Last but not least - Do something for YOURSELF, whatever that may be that will make YOU feel good. You deserve it! Perhaps, buy yourself a gift - a good bottle of wine to savor with a meal; a good book to read by the fire; a piece of clothing you would cherish; a CD of music you can relax by. You made it through 2020 and we have much to look forward to in 2021!

Have a Merry Christmas, Happy Hanukkah, Happy Kwanza, and a happy and healthy new year!



NOVEMBER 2 to DECEMBER 12

ANGEL TREE

MEMBER SERVICES OFFICE **BE AN ANGEL FOR A CHILD IN NEED**

Come down to Member Services and pick an Angel Tag from the tree and give a gift to those less fortunate. The tag will indicate the age and gender of a local child in need. Please bring the tag along with an age and gender appropriate unwrapped gift to MSO by December 12th. Gift cards are encouraged for older children.

DECEMBER 1-31

GINGERBREAD HOUSE CONTEST

CREATE AT HOME **WIN A \$25 WAWA GIFT CARD!**

Here is your holiday challenge...build a gingerbread house out of the material of your choice...gingerbread, graham crackers, cardboard, etc and decorate it. (we find gingerbread tastes better than cardboard ☺) Creativity counts!

Send a picture of you and/or team standing next to your holiday creation to recreation@sawcreek.org

Check out our full calendar at sawcreek.org

Tennis Fall Classic

by Res Montgomery, Tournament Director

Due to the Covid-19 pandemic, the 2020 Summer Tennis Classic was held on September 26, 2020 at the outdoor VIP courts and renamed the Fall Classic. With the limitation of the number of players, the tournament category was changed from Men's and Women's Doubles to a Mixed Doubles and played in a round robin format. Everyone enjoyed the competition and it was a successful event.

I would like to thank all the participants for following the Covid-19 guidelines by wearing their masks at all times, except when they were playing their matches. And, on behalf of all the players, "a special thank you" to Renee Hojnowski from the Recreation Department.

Our next tennis event will be the "Sweetheart Tournament" which will be held in February, 2021. Stay tuned for the exact date.

Tennis Fall Classic

Champions

Jayna Penn
Brian Bates

Finalists

Josie Cucullo
Henry Rybak



Saw Creek Estates Contact Information

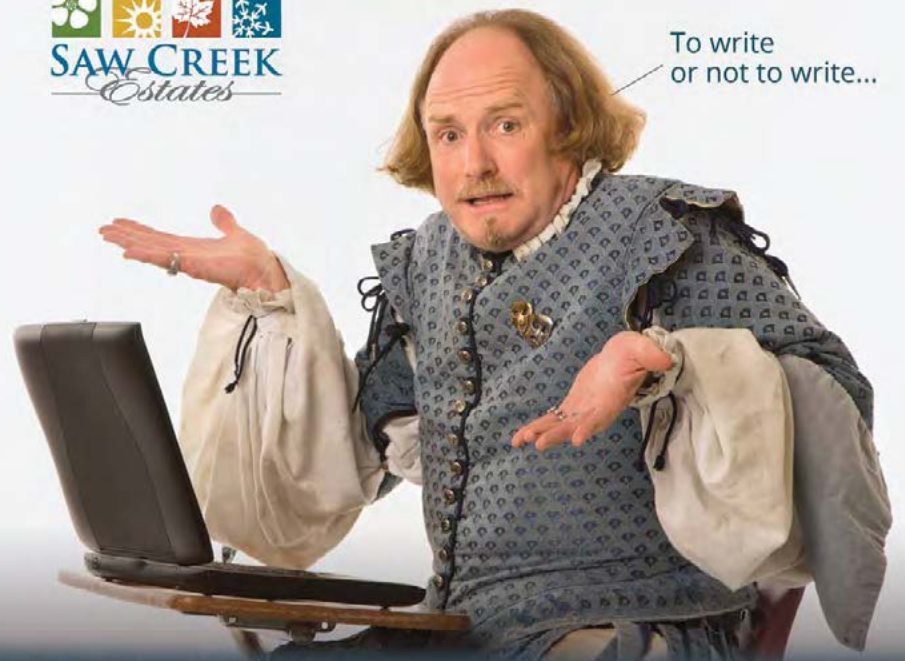
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NOW - JAN 1, 2021

WRITING CONTEST

WRITE YOUR STORY

Once upon a time...

SCE is hosting a writing contest open for residents! Using no more than 200 words, write a story about living in Saw Creek for a chance for your story to be featured in the Saw Creek Newspaper! First place winner will receive a **\$100 gift card**, and second place winner will receive a **\$50 gift card**. This contest is open to adults only (18 years or older). If you are interested in participating, please submit your story using the online form at sawcreek.org by January 1st, 2021.

Reflections: A Weekender's Story

by Angela Zagoren, homeowner

It was March 13th when we left New York City and drove out to our home in Saw Creek, completely unsure as to how long we'd be away. We were just over the George Washington Bridge when I was overcome with sadness and fear as I looked out the window. This was not the first time we were leaving to escape an unknown threat. That would be three days after 9/11. Genna was two weeks old when the towers fell. Her father spent those days at Ground Zero during rescue efforts, but on the third day, the winds had shifted, and the ash-filled air was making its way upriver. This was dangerous for Genna's little lungs. So, we drove to a friend's home in Long Island until it was safe to return.

Now we were leaving our home again, in what was becoming the epicenter of the Covid crisis. We were leaving as the city began to shut down. I was pulled away from the moment by Tibby, our dog, who had jumped into my lap in the front seat to lick tears no one else has seen. I'm permitted but a few as she senses my sadness. The bickering coming from my two teenage daughters behind me didn't allow me to remain in the past and I was at once grateful for it. Grateful, too, for our home in Saw Creek.

If you haven't guessed, we are usually Saw Creek weekenders. Homeowners who come in on a Friday night and leave on Sunday; usually hitting the Price Chopper and gassing up on the way out to be in place for work and school. We have been Saw Creek homeowners for over a decade, but this would be the first time we'd be spending more than two weeks in the community.

Saw Creek was our refuge. Daily early morning walks around the VIP pond with my friend, Michelle, were a lifeline. We're moms. We want to fix things. So much was unknown. I remember seeing Renee handing out the school lunches one morning at the VIP building. I swung my car around just to say, "Hi." We caught up quickly from the car. She offered lunches for my girls. I didn't accept but what if I had? The spirit in which she offered was without assumption. A neighbor there for a neighbor. I became aware of Jo's Food Pantry and quickly made a donation. Top of the World was offering a limited menu at a reduced cost, again Saw Creek supporting the community. We'd take an evening walk sometimes with the Tanovic's, another family from the city who had relocated to SCE. They have two girls the same age as ours and we were so grateful for the company.

As summer was ending it was time to think about school again and we had much to consider.

Michelle's sons would take gap years from college. Genna wanted to return to Penn State. Four of her six classes were in person and small. She has an internship with the Penn State swim team, so she is COVID-19 tested as frequently as if she were a team member. We were able to get her an apartment with a roommate. It seemed safer. The dorm setting with 50 girls on a floor seemed too risky.

New York City was another matter. Kara's high school is located west of Times Square. Normally, she would take the subway and walk as would most of the students-- over 1000—who attend Beacon High. Public schools had a lot to work through. The more parents spoke and discussed the situation in our Zoom PTA meetings, the more questions we had, and the less safe it felt. Though we had first thought we could do the hybrid option, one to two days a week in the school classroom, the teachers would still be remote from their homes. It hardly seems worth it, particularly since so many students would be taking risky public transportation.

We made the decision to remain remote. However, six months after our exodus we would go back to being Saw Creek weekenders. In the city, we set up a study pod twice a week of Kara's close friends whose parents were committed to social distancing and remaining safe. This allows our daughter to have some socialization and, hopefully, some normalcy. So far, it's been working. I host every other Wednesday. I watch the girls do homework at our dining room table. They quiz each other as they snack on Skinny Pop. I am hopeful that life will return to what we knew. I quietly pray for a sign. Kara is practicing her Spanish with her friends. She tries to tell them she is hot but mistakenly says she is soup. The girls are reduced to uncontrollable laughter. It is a sound I'd not heard in months, and I am overcome. Tibby is asleep on the couch so I manage to sneak in a few tears of joy, unnoticed.

Looking for Community Writers and SCE Newspaper Contributors

by Amelia Battipaglia, Communications Assistant

The Saw Creek Estates Community Association is currently inviting and urging homeowners to participate in contributing to the Saw Creek community newspaper by joining the Public Information Committee (PIC)! In conjunction with the Member Services Office and the Board of Directors, the Public Information Committee is proud to create a newspaper that informs Saw Creek homeowners of events both in the community and in the surrounding areas.

As a community, it is so important for the people within it to stay connected. Do you have some interesting experiences and stories to share from living in this area? Do you enjoy interviewing people and seeking out stories? Do you enjoy writing? Are you good at proofreading? There are many ways you can contribute to the SCE Newspaper! Contributing to the newspaper and sharing your voice is a great way to participate and stay connected in the community.

The Public Information Committee currently meets the second Wednesday of every month at 6:30 PM in the Mountain Room. If you are interested in joining and contributing to the Saw Creek Newspaper, please do not hesitate to reach out. We want to hear from you!

To apply for committee membership, pick up an application at the Member Services Office or access it at www.sawcreek.org.

Writing isn't your thing? There are many other committees within the community, several of which have vacancies. For a complete listing of committee meeting information, including dates and times, please check out the committee calendar on the member services website under the "Stay Connected" tab.



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Men's Club News

by Bill Montgomery, Club President

After not having a membership meeting for six months due to Covid-19, the Men's Club finally started meeting again in October 2020. Being the last edition of the Saw Creek News of 2020, a year we will never forget, let me take this opportunity to wish everyone and their families a Happy Hanukkah, Merry Christmas and a Happy and Healthy New Year. My prayer is that 2021 will be a better year for us all.

On October 17, 2020, a few members of the Men's Club participated in a "Community Clean-up Day." Traditionally, we hold this in the spring, but we all know how that time of year was. Anyway, there was a small turnout and I believe we will try again next spring. Thank you to the members who participated.



On October 24, 2020, the Men's Club participated in the "Howl-O-Ween Trick or Treating" at the VIP Pond. Everyone giving out candy was placed around the walking trail (socially distanced, of course) and it was great seeing all our kids in their costumes.

Many other events were taking place at the same time and special thanks to the Recreation Department for finding a safe way for this wonderful event to take place. There was a great turnout with over 300 people participating. Special thanks to the volunteers, these are the people who make Saw Creek the wonderful community that it is. I must make mention that this year's "Haunted House" at the VIP room was outstanding, very scary. Great job to those who helped decorate.

On November 11, 2020 members on the Men's Club also took part in our annual Veterans Day Ceremony (with Flag Raising). Most of the ceremony took place in the restaurant at the Top of the World. Special thanks to our Master of Ceremonies, Mr. John Magnotti, and Renee Hojnowski from the Recreation Department who worked so hard to ensure that this event could take place safely.

Thanks also to all the volunteers who helped serve a safe lunch at the conclusion of the festivities. All our guest speakers were members of the Men's Club. God Bless All Our Veterans.

Unfortunately, our annual Christmas show at Shawnee was cancelled but we will soon start planning events for 2021.

As you can see, the Men's Club takes a very active role in what goes on here at Saw Creek. If you would like to be part of that, please feel free to attend one of our meetings. We meet 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 or call him at 570-588-6858.

In the meantime, stay safe, wear a mask and social distance when possible.



Women's Club News

by Ginni Cozzi, Club President

It is very difficult to surprise a group of senior women, but we got a big surprise at our October meeting that brought smiles and tears of joy to everyone there. Suzanne Mark presented us with a check from anonymous donors in the amount of \$2,000 to be put into our scholarship fund. The donation was made in honor of Lurline Harris and Jackie Pace who have headed our Ways and Means Committee for several years now and have raised a great deal of money for the scholarship fund.

All we know about this amazingly generous couple is that they were residents of Saw Creek for many years, and that the wife was a longtime member of our club. Since I cannot personally thank them in person, by email, or over the phone, I want to publicly thank them here on behalf of all of our members. Your generous and thoughtful gift will provide two young women from Saw Creek with \$1,000 scholarships to help them continue their educations. (I really hope you are reading this!)

Despite the surprise donation, the SCWC will continue to raise funds for our scholarship program. During the first two weeks in November, we sponsored a Pampered Chef party all done online. All of the cash proceeds from that will go into our scholarship fund. In 2021 we hope to collect at the gates and hold our Holiday Cookie Sale.

In October we finally were able to gather for an outing to Hidden Pastures Luxury Farm and Shop in Branchville, NJ and an early dinner at the Carriage House in Branchville. We had such a great time seeing several exotic animals (llama, alpaca, angora goats, yak, and angora bunnies) and purchasing yarn or articles of clothing made from their fur or hair. We then enjoyed having dinner with each other in a very pleasant outdoor setting. In November we held our annual baby shower to benefit The Angel's Closet and our wonderful members donated beautiful items as well as cash.

If you are interested in joining us, call Ginni at 570-588-0555. We meet the first Thursday of every month for lunch and a business meeting in the Creek Room at the TOP Complex at 12:30 PM; however, **we will not be meeting in December or January due to Covid-19 concerns.** Many women have moved here in recent months, and our club is a great place to make new friends and have some fun. In the meantime, stay well and safe.



Martial Arts Study Club

by James Hidalgo, Sah Bum Nim (Master James)

On Thursday November 12, 2020, the Saw Creek Martial Arts Study Club conducted our yearly black belt promotional test. The Karate Club certified five black belts in Kyokushin Karate, which is a style of Japanese karate. Their certification and black belts arrived from Japan this week and were given presented at Top of The World Indoor Tennis Court.

The Saw Creek Martial Arts Club is a free program available to community members and their families. New members are welcome. We meet at Top of the World Fitness Center at the indoor tennis courts every Tuesday and Thursday at 5:30 pm. If you're interested in joining, just drop by during our class hours.

Top line L to R: Sah Bum Nim Master Instructor James Hidalgo / promoted to San-Dan (3rd Black Belt) Sensei Instructor Joseph Salerno / Shihan Master



Instructor Eric Mercado, United State Branch Chief

Bottom line L to R: Ni-Dan (2nd Black Belt) David Jankowski / Ni-Dan (2nd Black Belt) Matt Jankowski / Ni-Dan (2nd Black Belt) Simon Atayan / Ni-Dan (2nd Black Belt) Elijah Navarro.

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