

COMMUNITY LIVING

Know the Rules

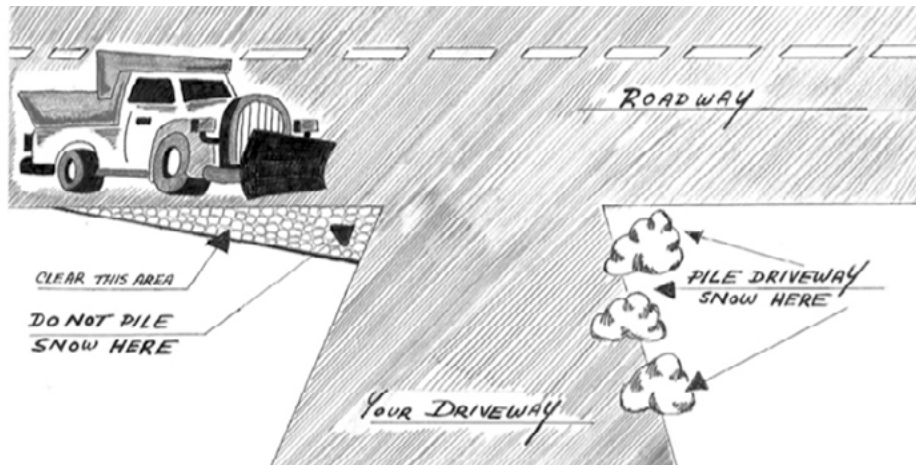
What Do I Do with All that Snow?

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 2022!

Be a Saw Creek Superstar!

Have you seen the slideshows of our community events on our website? Please feel free to send us any pictures you have from our events to pic@sawcreek.org. Check out more photos in our centerfold!



2022 Approved Budget

by Martha Almanza, Director of Finance and Administration



It feels almost unbelievable that 2021 is coming to a close already! The imminent end of the year doesn't really hit home for many of us until we're in the throes of Thanksgiving week.

Speaking of Thanksgiving, I hope everyone had a safe and enjoyable Thanksgiving holiday, finding many reasons to be thankful regardless of the circumstances! I for one am thankful to collaborate with a team of people who share the same goal I have of enthusiastically serving Saw Creek Estates to the best of our ability.

The Finance Committee and the Board of Directors concluded the 2022 budget process with a recommendation for approval of an increase in the assessments. We were glad to see considerable member participation—in the form of inquiries and input—during the budget comment period. We are looking forward to more members attending scheduled budget meetings.

SEE THE COMPLETE APPROVED BUDGET ON PAGES 16-17 IN THIS ISSUE.

With the approval of the budget, invoices were prepared mid-November. The annual invoice package information was sent electronically to members with email accounts on file, and by US postal mail for members who did not provide an email and opted out for mail invoice.

We are happy to report we are on the way to make budget on dues collection, as reflected in the collection rate report upward trend. We are looking forward to repeating this pattern in 2022.

Among the projects in this year's budget, the VIP Renovation Project is in progress, with an estimated time of completion in 2022. All permits have been obtained and demolition of the building has started. The VIP center will serve various purposes for the community, including a shelter and warming station during weather emergencies.

The VIP Playground project is now complete. Originally budgeted in 2019 and carried forward to 2021, the Grand Opening took place in September with PA Rep. Rosemary Brown and other elected officials present.

The Top of the World Restaurant underwent a much-needed renovation with replacement of carpet, kitchen, and flooring. While the kitchen renovation was ongoing, a group of staff and Saw Creek volunteers spruced up the dining room area and hallway with a few coats of fresh paint. After a period of three months the restaurant reopened under the management of a new chef who brought in well received new menu ideas.

The control access project that started last year is now complete and phase II started with the installation of access control equipment for the amenities. As part of this project, every property owner in good standing will be provided six (6) fobs. Amenity badges will not be updated with 2022 stickers; however, the 2021 stickers will be good until February 15, 2022.

The MSO staff is diligently assembling and preparing the fobs for distribution. We will announce the start of fob distribution soon. We thank you all in advance for your patience as we go through the process.

We want to thank the Board of Directors, Finance Committee, and other volunteers, in their varied capacities, who devoted their time for the betterment of the community.

On behalf of the Management team, we wish you a safe, healthy, and joyful holiday season, as well as a prosperous new year!

President's Message

by Kathi Connell, SCE Board President



Happy December! If you are anything like me, you are neck deep in the excitement and bustle of the Christmas season. I trust Thanksgiving was filled with lots of great food, family, friends, and football. In the midst of all that we realize....WOW; another year has come and gone!

It certainly has been a busy 2021 both personally and as a community. Your board, management, staff, and the Finance Committee have worked diligently to balance the Association's budget to maintain quality services to the community.

As we all know, 2021 has been a difficult year with the pandemic, capacity limits, staff shortages, termination of the GM, as well as increased operating expenses. As a reminder to all members, the Board of Directors has a fiduciary responsibility to maintain the almost \$13 million in assets that belong to Saw Creek Estates, which helps maintain home and lot values within SCECA.

Although some owners may be aging in place and not using the amenities, the Board cannot make sound business decisions based on individual members' personal budgets. Owners purchased based on the amenities available to them at that time. Consequently, the Board could be challenged if it chose to upkeep some amenities but not all.

Now we start looking forward to the Christmas season and to the New Year, and we should be proud! We survived a lot this year. And we triumphed a lot. The start of 2021 brought the strangest year yet for many of us, with another year of the biggest pandemic the world has seen. In 2022, we're looking forward to the positive changes 2021 taught us that we need to make. This new year, it's all about strength.

Please take special note that social media of any sort is not the official channel of communication of the Board to the members of the association. In moving forward, it is this board's intention to not only be the most transparent organization but also set the best practices on how to conduct the member's business.

I encourage all members of the association to contact myself or any member of the board with questions or suggestions at scebod@sawcreek.org as well as to attend all monthly board and/or committee meetings. All meeting dates and times can be found online at www.sawcreek.org on the Meeting Calendar.

This year has been challenging for us all. I want to thank everyone for all the support and for your patience. Remember - if you see something, say something. It takes a village.

Thank you and may we all have a wonderful year. Your Board of Directors wishes each of you a very merry Christmas, happy holidays and a happy and healthy new year!

— PUBLIC NOTICE —

On Monday, November 22nd, the Board authorized the execution of a 3-year Waste Compactor Rental agreement between SCECA and the General Equipment Acceptance Corporation (GEAC).

GateHouse Update

Help us reduce the long wait time at the gates. Register your guests ahead of time with GateHouse! Download the app today from either Apple or Google but remember to enter our client code (152152) with your username and password when using the app for the first time. Please feel free to watch the training video on our website to better learn the software.



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2022 Invoice Payments and Amenity Access Key Fobs

by Margaret Jones, Member Services Supervisor

Happy Holidays!

The 2022 annual assessment invoices have been sent out by mail or email. *If you have not received yours, please contact the Member Services Office at memberservices@sawcreek.org or (570) 588-9329.*

Did you know that payments can be made without having to wait in the lines at Member Services?

- Online payment option: <https://sawcreek.org/pay-dues-online/>.
- Enclosed with your invoice is an authorization agreement for automatic payments (ACH). By completing this form and returning no later than Friday, December 31, payments can be withdrawn straight from your checking or savings account.
- Checks or Money Orders can be mailed to the Member Services Office or left in the MSO night drop box. Please indicate on the check or money order the account number or lot and section number from the invoice.

As always, payments can be made at the office during business hours. The Member Services Office is open Monday, Wednesday, Thursday, Friday, and Saturday from 9am to 4pm. As an added convenience to our members, we will be open on Tuesday, January 11 and Tuesday, February 15.

Please note: Payments made on a debit/credit card will be subject to a processing fee.

Be on the lookout for information regarding the new homeowner account portal. This portal will allow you the opportunity to view your account and make payments online. For more information, email portal@sawcreek.org.

New for 2022 is the introduction of the amenity access fob. Access to amenities will be gained by swiping the fob at a reader, similar to our current gate card system. Six(6) new fobs can be picked up at the Member Services Office once your 2022 dues have been paid in full or the first payment has been made on an approved payment plan.

Similar to the gate system, the fobs will be deactivated for non-payment. If someone other than the deeded property owner will be picking up the amenity access fobs, the Member Services Office will require written authorization, and this can be done by emailing memberservices@sawcreek.org or mailing a letter to the Member Services Office.

The current 2021 amenity badges can still be used through February 15, 2022.

Have a wonderful holiday season and a happy new year!



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COMMUNITY LIVING

Recreation News

Lots of Fun Activities and Events!

by Renee Hojnowski, Program and Event Coordinator

The fall season brought many exciting events to the families of Saw Creek, beginning with our Fall Festival and Pumpkin Painting. Many awesome new ideas were added this year like the hayride that brought the guests from the pavilion to the ski hill area.

While on the ski hill, you came upon "Painting of the Plows" and "Touch a Truck." This caught the eyes of our young artists as they painted their masterpieces, handprints, and messages on the plows of the Saw Creek trucks. Then they had a super time hopping into the Saw Creek vehicles.

Whether the children were painting or checking out the trucks, there were many happy faces on the ski hill for this part of the event. At the VIP pavilion, there was music throughout the day, pumpkin painting, field games, face painting, and contests that many engaged in. In all, it was a fantastic day for everyone that attended.

Howl-O-Ween was our best-attended event this year with approximately 500 guests who shared this eerie afternoon with friends and family. Adults and children alike dressed up in amazing costumes and visited our scary goblin trail, enjoyed a dance contest with the DJ, and had fun times at the pinata pavilion and let's not forget about our visiting snake charmer and his slithering snakes that grabbed the attention of those that dared to pass by, or the yummy treats that were gathered up by the children throughout the afternoon. From superheroes to one little boy that displayed a sign around his neck offering to "work for candy," the day was fabulously haunting for all.

The Holiday Craft Fair made its debut in early November. Twenty-eight vendors from near and far filled the indoor tennis courts and proudly showed off their magnificent display of craftsmanship and artistry. Many visitors began their early holiday shopping while listening to some fabulous music performed by the acoustic sounds of "MJ Duo." There were wood crafters, wine glass creations, athletic tissue box designs, home décor, artwork, tie-dye, jewelry, candles, soaps, baked goods and so much more! It was a fantastic time to get an early start on shopping right in your backyard.

The Veterans Day Ceremony followed on a beautiful fall morning. Friends and family gathered by the Top of the World flagpole to raise the flag while TAPS echoed through the air as we thanked our Veterans for their service. Speeches were presented and as names were announced, the bell chimed after each named departed Veteran.

Join us in December for some holiday treats. Mark your calendar for the weekend of December 17-19. We will have our first Candy Cane Wonderland Scavenger Hunt underway from Friday to Sunday. Send all 12 candy cane pictures to Recreation for a chance to win tickets to the Da Vinci Science Center.

Movie Night featuring the "Grinch" begins on the 17th, followed by "Santa's Workshop" with all its holiday spirit on the 18th and "Breakfast with Santa" on the 19th. Mark your calendar now! You wouldn't want to miss a minute of this special weekend.

If you have had the pleasure of attending any of the 2021 events, I hope you had a fantastic time. If you missed any of our events, no worries. This year will soon be ending, but we have lots of excitement in store for our Saw Creek family in 2022 that will be coming your way.

January we will start the year off with a "Mommy/Daddy and Me" craft day and a live animal show. Winter fun with Winterfest in February, and a reptile show in March. Community Day, Spring Fest, concerts in the park, beach parties, are just a few to get the new year going and the excitement flowing.

Would you like to be on the front lines of these events? Be a volunteer and get involved firsthand. Share your ideas with us and help build many memorable times for yourself and all.

To all the very special volunteers that helped throughout the year, THANK YOU!! Wishing all Saw Creek a very happy and safe holiday season!

Keep Our Community Looking Good!

- Pick up after your pet and dispose of waste properly.
- Pick up litter you notice in the community and dispose of it.

Why We Remain #1 in the Poconos!

by Jessica M. VanDerVliet, Director of Community Relations



As I looked around the room on Saturday, November 6, I was amazed by just how many new owners purchased a home in the Association but didn't see all that we have to offer. Out of the almost 40 in attendance, most of them relocated during Covid, when things were very strange, and procedures were in place to try and reduce the spread of the virus.

Most were not chauffeured around to see all the amenity locations, given an opportunity to meet some of the staff, or even try a bite at the Top or sip a fruity umbrella adult beverage. Yet, they purchased anyway and were in awe when I mentioned the abundance of amenities and services that we offer.

We discussed many things, like how the badges work, how the ski passes work and how we are transitioning to an automated fob system shortly. I mentioned some of the processes that we have in place from help to control stormwater damage, and what to expect during a long power outage, right down to how to dispose of a couch with our bulk dumping program. I reiterated several times just how important it is to keep your contact information up to date with the office so should a true emergency ever happen we know who we can and cannot talk to.

As I worked the room and moved slide to slide through the presentation, I was reminded just why we remain #1 in the Poconos. Contrary to what some may believe it is not that we are the only HOA in the area with a private ski area and restaurant, or the over 200 events we put together each year, *it is the people that make this community amazing!* It is the selfless effort and commitment that each one of our volunteers and staff members put into making the cogs of this well-oiled machine move. It is the devotion our members give to come together and discuss sensitive issues at hand and move towards a feasible solution for everyone.

If you Google what "good community" means, you will find: **The precise definition of a "good community" will vary from person to person, but factors such as safety, access to goods and services, a sense of belonging and a well-defined organizational structure are all considered to be key.** Although virtually impossible to create an ideal community capable of satisfying the needs of all residents at all times, it should nevertheless be the goal of residents. (taken from Reference.com)

In my opinion, our community is a "good community." I have seen many things in my 20 years with the Association that have made me so proud to be part of this organization. We have helped by providing enriching programs for all ages, working with people to offer affordable plans when hardships hit and giving to the greater community that surrounds us.

Sure, we can all find something that irks us from time to time about our community- whether it be a new rule or perhaps a recently received notice from the office that needs your attention but look around you and see all that you have and appreciate it for what it is. I can tell you firsthand, it is not easy being the decider or the enforcer in many situations because someone is always going to get upset. We have a duty to look at the bigger picture and try and find a cohesive balance for all our residents.

Don't take for granted all the wonderful events, programs and features that the community has to offer. Find that inner "new owner" in you and appreciate everything we have, what we stand for and the amazing people who live here and care passionately about the community. See you around the Creek! Happy holidays!

SCE Vehicles for Sale

2005 GMC 2500 HD Diesel

Mileage = unknown [due to dashboard/electrical issue]. Clutch and transmission work may be required. The truck bed has been removed and is not available as part of this sale.
Sold as is / \$3,000 OBO

2008 Chevy Silverado 1500

Mileage = 110,161. Check engine light is on. Truck has rusty frame and body rot. **Sold as is / \$600 OBO**

Email info@sawcreek.org for more information or to see either vehicle. Offers due no later than January 31.

Looking for Community Writers and Saw Creek News 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 on 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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Why a Reserve Study?

A Critical Factor in Protecting Our Aging Infrastructures

Over the past ten years, increases in our annual assessment have collectively been around 1.6%, which is less than the cost-of-living adjustments where the Association has experienced significantly more expense to replace assets over the past two years and are drawing against the reserve fund balances significantly to cover increased replacement costs.

The Association will be doing a new research study in 2022 to determine whether we need to take additional steps to increase the replacement reserve fund balance going forward or if we are in good shape.

Reserve studies are at the core of planning for the long-term maintenance of building structures and the systems within them. Unexpected but necessary remediation of an unplanned capital project often requires either assessing homeowners a high special assessment or obligating the association to a long-term bank loan.

Either way, homeowners eventually foot the bill. To prevent such costly events, associations need to plan for and conduct regular and comprehensive reserve studies.

To be of value, a reserve study should be conducted and managed by an experienced engineer or infrastructure specialist who will inspect and determine the useful life expectancy of each building system, structure, and/or capital item within the association. A comprehensive study is well worth the cost, it is an investment in the future health of the association's physical components.

Reserve studies should also be completed on newer structures, even those built in the last decade to assess for any construction defects as well as to provide a baseline evaluation and to determine the useful life of all components.

Positive Outcomes of as Reserve Study:

- Designating more money to reserves
- Creating more formal project plans before commencing work
- Planning necessary work in phases rather than delaying it altogether
- Educating homeowners and residents on their communities' financial and maintenance needs

One of the takeaways from this investigation is the need for an engineering or architectural inspection that would reveal common-area integrity concerns. Such an inspection, performed less frequently than periodic site-visit reserve option study updates, would help the association anticipate and prepare for serious issues outside the scope of cyclical reserve projects.

Similar to major medical issues, early detection is key to minimizing and managing major aging vehicle, equipment and/or infrastructure-type deterioration. It's important to allocate sufficient funds for reserves in the annual budget. Setting aside funds for the future is an extremely important part of the board's financial responsibility.

When amenities and assets age and reach the end of their useful life, the association is experiencing a significantly higher price tag to replace them now than what the latest reserve study provided. This is why we are going to commission a new reserve study in 2022 to better determine our replacement reserve needs in the future.

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Aquatic Exercise, These Aren't Your Grandma's Classes!

by Darcie Ackerman, Aquatics and Fitness Supervisor

While water exercise is known for being low impact and easy on your joints, did you know the following about water exercise?

- You do not need to know how to swim to participate in water exercise
- Water exercise can be high intensity
- Almost any exercise you can do on land you can do in the water
- Professional athletes train in water to rehabilitate and to gain endurance
- Exercise in water can improve flexibility and help you to increase range of motion
- Water exercise can build muscle and burn fat
- It can be aerobic and is good for your heart while being gentle on your joints
- Water exercise can be high intensity which can include jumping jacks and sprints along with other aerobic exercises. Ever do a plank in the water? We do that too but call it a pike.

So many exercises in our routines target the strengthening of your core. Exercise in the water is good for everyone from age 12-99. While it is not your grandma's water aerobics class, grandma is welcome too. Come join our water exercise class on Tuesdays and Thursdays at 5:45pm and Saturdays at 9:00am.



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What are Governing Documents and Why are they Important?

Governing documents gives the board the authority to govern by providing for the operation and regulation of the association to provide guidance and protect boards. They protect association members by spelling out their rights and responsibilities. They are supported by local ordinances, state statutes, and federal regulations.

Governing documents will provide the structure within which the board can work effectively, they'll guide board decision making, and support association operations. ***Their greatest value, however, lies in the fact that they are agreed to by all owners when they purchase a home in the association.***

Governing documents will provide the structure within which the board can work effectively, they'll guide board decision making, and support association operations. Their greatest value, however, may lie in the protections they provide to board members. They create an objective and consistent framework establishing uniform rights, responsibilities and expectations thereby providing a positive common interest community experience for all:

- Declaration or master deed, including Covenants - a covenant within a residential community is a regulation or rule that homeowners must obey. A homeowners association (HOA) is a private organization that oversees and manages a community within a planned development. These are the rules that homeowners, tenants and guests are obligated to follow.
- Articles of Incorporation - Articles of Incorporation initially create the corporation under state law and define the association's basic purposes and powers. They may specify such things as the number of directors, terms of office, and other specifics about how the board functions.
- Bylaws - Bylaws contain provisions concerning actual association operations, such as meetings, procedures for electing the board members and officers, and general duties of the board. Sometimes the bylaws cover the same topics as the declaration.
- Rules and Regulations - contains the CC&Rs that regulate resident behavior.

They bind all the owners to the association, establish association responsibilities, and define owners' rights and obligations. They must be consistent with the declaration or proprietary lease, the bylaws, and state law. Rules are usually recorded at a board meeting in the form of a motion called a policy resolution. Making and enforcing rules are important responsibilities for boards that must be undertaken with care.

- Construction and Architectural Standards - establishes the rules and regulations that govern certain activity related to the construction and alteration of buildings and other structures in Saw Creek Estates. It is designed to simplify the application process and assist the prospective property owner or contractor in meeting all requirements of Saw Creek Estates Community Association, Inc.
- PA Uniformed Planned Community Act - a uniform act drafted by the National Conference of Commissioners on Uniform State Laws in 1980. The act contains comprehensive provisions for creating, managing, and terminating planned community developments. A planned community is defined as a community in which an individual who owns an interest in any real property (e.g., a house, or a vacant lot) is now or in the future may be required to pay fees.
- PA Non-profit Corporation Law - provides for voluntary dissolution through any of three statutory methods: action by the directors followed by a vote of the members petition by certain members, board action, and a vote of the members; or if there are no members, action by the directors.

The Association's governing documents can be found online at www.sawcreek.org in the Resource Center, using your Member Login.

In addition to policy resolutions, boards will also adopt administrative, special, and general resolutions. These resolutions specify how the Association should operate. Board approved policies and resolutions can also be found online at www.sawcreek.org in the Resource Center using your Member Login.

Ultimately, the role of the board is to protect and increase property value. This is accomplished by operating the association, maintaining the common property, and enforcing the governing documents.



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TOP OF THE WORLD Restaurant
at the Saw Creek Estates Clubhouse

2021-2022

FRIDAY, DECEMBER 31 7:00PM-1:00AM
Last dinner reservation is 9:30pm

NEW YEAR'S EVE
A Very Special Night at Top of the World



Two special options for this amazing night!
Don't forget to Dress to Impress

Bar package \$39.99 per person plus tax and gratuity
Unlimited antipasto table to include, artisan cheese, charcuterie, seafood salad, mozzarella and tomato, roasted peppers & olives and more.

Dinner package \$99.99 per person plus tax and gratuity
Unlimited antipasto table. Choice of lobster bisque or potato leek soup. Choice of beef tenderloin and Maine lobster tail OR wild mushroom risotto, shaved winter truffles, Parmesan and lemon zest.

Both packages include a choice of dessert, champagne toast at midnight and late-night breakfast buffet.

Bar Package is not available in the dining room
21 and over only. Cash bar. **ONLY 100 SEATS! Reserve now!**

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Reservation required
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IMPORTANT NOTES: All reservations must be seated by 9:30pm. Please email reservation request to thetop@sawcreek.org or visit sawcreek.org for the online reservation form. When emailing reservations request please include the following information: First and last name, telephone number and number of guests. After we receive your email, you will receive a call from Top of the World staff so that we may process your credit card deposit.

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



NOW - JANUARY 3, 2022

WRITING CONTEST

WRITE YOUR STORY

Once upon a time in a beautiful community...
SCE is hosting a writing contest open to residents! Using no more than 300 words, write a story about enjoying life in Saw Creek. Winners will have the chance for their story to be featured in the Saw Creek News! First place will receive a **\$100 gift card**. Second place will receive a **\$50 gift card**. This contest is open to adults only (18 years or older). If you are interested in participating, submit your story using the online form at www.sawcreek.org by January 3, 2022.

(570) 588-9329 info@sawcreek.org

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WEEKLY STARTING WED. NOV. 17 1:30 pm-2:30 pm

PREVENT T2 DIABETES

TOW MOUNTAIN ROOM

Joining the Saw Creek Estates T2 Diabetes Class can improve your overall health by helping you lose weight, eat better, and be more active.

Are you at least 45 years old? Overweight? Do you have a parent or sibling with type 2 diabetes?

Watch for more information on a free year-long class for residents with pre-diabetes coming soon on Wednesdays from 1:30 pm- 2:30 pm in the TOW Mountain Room beginning November 17th. The program is run through our local area Health Education Center. It is an evidence-based program through the CDC.

To sign up for more information email darcie@sawcreek.org or call (570) 431-6005 and leave a message with your name, number, and interest in the pre-diabetes program.

Recreation Department

570-431-6005

darcie@sawcreek.org

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Jo's Food Pantry Distribution

by Ida Mathew, Director

Jo's Food Pantry has been actively involved in distributing food to our Saw Creek residents since March of 2020 as COVID-19 impacted our lives. I thank the Board for their support so we can continue to serve our community.

On November 17th we had our pantry day where we distributed about 65 turkeys and fixings to the community. I am so thankful that we can help the people who are in need. We will continue to serve the community every third Wednesday of the month from 12pm to 2pm at the Mill Pond Sports Complex located on Lancaster Drive. The only requirement will be to bring your license or any proof of residence. You must fill out an application the first time you come which has the income guidelines. Please remember this is for families who are truly in need.

A special thanks to Jessica VanDerVliet, Renee Hojnowski, Darcie Ackerman, and the maintenance crew. I appreciate all their help and support. Of course, a huge thanks to all our volunteers who come out every month and work hard with a smile to serve the community. I would also like to thank all the community members who donated food items and clothing to Jo's Outreach.

If you need food assistance, please contact us at 570-242-3663 or email us at josoutreach@gmail.com. You can also visit us at josoutreach.org.



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Our Community Needs YOU!

by Ida Mathew, Nominating Committee Chairperson

The Nominating Committee is preparing for the 2022 Board of Directors election. There will be three seats on the Board to be filled. I urge you to think about your talents, strengths 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.

A candidate who wishes 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 (see the Resource Center at www.sawcreek.org).

The committee will be working on the timeline for the 2022 election at our meeting. Stay tuned for more information about the election.

The Nominating Committee needs members. Please join our committee which will be meeting only a few times a year during election time. You can pick up an application at the Member Services Office or contact the Nominating Committee at nominations@sawcreek.org.



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Fall Festival

A special thank you to everyone who attended the Fall Festival event. The event was very successful, with over 350 people in attendance! The hay-ride, band, games, and touch/paint a truck were all huge hits!



Painting in the Park

What a beautiful day it was painting in the park! The guests who attended had a bright sunny day to paint fall inspired designs on their wine glasses.



Crafts Fair

So many fun and awesome craft tables were featured in Saw Creek's first Holiday Craft Fair! There was wooden decor, hand made jewelry, custom wine glasses and so much more!



Halloween Around the Pond

So much fun was had at this year's Howl-o-ween Around the Pond event, as families dressed in their best costumes and trick or treated around the VIP pond. Everyone enjoyed the music and games! Congratulations to A.J. Campea for winning the car decorating contest!



Building Block Contest

Check out these awesome building block creations sent by some super creative kids in our community! Congratulations to Amelia S. for winning the contest!



Pumpkin Contest

Most Original
Jennifer, Marc, Maximus, and Liam M.

Scariest Pumpkin
Natalie A.



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Saw Creek Ski Area Heroes

by Amelia Battipaglia, Communications Assistant

Now that ski season is finally here, we'd like to introduce two of our very important and valued Ski Area Operations team members. Zach, our Ski Area Operations Manager, and Evan, our OSHA Coordinator and Skill Area Operations Supervisor, are the glue that holds the Ski Area together.

Zach has worked for Saw Creek and has managed the Ski Area for 3 years now. Evan started with Saw Creek seasonally and progressed to his full-time position over the past 2 years. This ski area duo has worked so hard over the past few years to make each ski season as safe and enjoyable as possible for our residents. What a lot of people don't know, is that these two guys do some amazing, heroic work on the side.

Zach and Evan are a part of the Pennsylvania Mountain Rescue Team, which is a wilderness rescue team trained and equipped for technical access, patient care, and evacuation. They have been involved in search and rescue on a volunteer basis to help serve the community in the best way they can for several years.

Evan is the Chief of the team and has been involved in search and rescue for about 11 years now. He was previously a fireman but had chosen to make some changes in his life after meeting his wife and starting a family. He decided that search and mountain rescue was within his interests and skill and satisfied his desire to do good in the community.

Zach had become involved in search and rescue after meeting Evan here at Saw Creek and has been acting on the team as Lieutenant and volunteering for the past 2 years. Zach and Evan explained to me that their team works on an on-call basis. With Monroe County being a rural and mountainous area, emergencies that require mountain rescue are more common than in other more suburban areas. On average, their team responds to about 3-4 calls a month, or 40-50 incidents per year.

The emergencies their team responds to are typically within an hour to a two-hour radius of Stroudsburg. The team is dispatched out of the 911 system of Monroe County. They explained to me that they do try to respond on an as-needed basis, though some calls may take them even further outside of their usual radius.

With the Poconos being a popular hiking and outdoor recreation area that's close to many metropolitan areas, it lends itself to inexperienced outdoors people. These people often find themselves in trouble on common hiking trails in or around Delaware Water Gap, especially the Appalachian Trail.

Many rescues involve the extrication of individuals from precarious locations in adverse conditions, such as poor weather or just darkness. Carrying people through narrow trails, up or down cliff faces, or even across bodies of water are all situations that may be encountered here in our back yards.

Evan, Zach, and their team train at least twice a month. Each member of the team is trained in several different areas. They are trained in wilderness and mountain search and rescue which includes rope rescue, water rescue, snow rescue, and alpine rescue. Also, what makes their team unique is that they have EMT paramedics on their team, which is something most teams do not have.

Evan and Zach explained that they themselves have some medical training, which they use on ski patrol at the Saw Creek Ski Area as well. In addition to the physical demands of mountain rescue, these guys also are trained on the search management and administrative side of the emergency scene,

which includes planning, tracking, utilizing mapping software, and managing necessary paperwork.

The work that these two men do is admirable, to say the least. They are willing volunteers who enjoy outdoor work and helping others. Their search and rescue team receives no government funding, and their individual gear is



purchased by the team members themselves. This can vary but may reach into the thousands of dollars' worth of gear. The team does do occasional fundraisers to cover the overhead, but this team is basically fueled and run by the drive to be a helpful part of the community and keep people safe.

I think it's important to spotlight these two as they are an important part of one of Saw Creek's favorite amenities. Don't forget to thank these guys for their selfless service next time you see them up at the Saw Creek Ski Area!

If anyone is interested in joining the Pennsylvania Mountain Rescue Team, Evan and Zach mentioned that they are always looking for volunteers and new members. For more information, please contact membership@pamountainrescue.org or check out their page on Facebook: @PAmountainrescue.



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2022 Operating Budget

	2021	2022
Operating Assessment	1,580	1,580
89% of Billable Units (FY22)	2,539	2,585
Total Units	2,905	2,905

DUES & FEES

06305-000	Annual Dues Assessments	4,011,620	4,084,300
06306-000	Prior Dues Assessments	235,000	200,000
06327-000	Code Enforcement Fines	35,000	35,000
06330-000	Citation Income	75,000	65,000
06335-000	Owner NSF Fees	1,595	1,000
06340-000	Owner Late Fee Income	60,000	70,000
06345-000	Owner Payment Plan Fee	16,500	16,500
06370-000	Owner Collection Costs	2,000	1,500
06380-000	Owner Admin. Fees Income	6,500	6,500
06390-000	Owner Interest Income	90,000	115,000
	Dues & Fees Income	4,533,215	4,594,800

ADMINISTRATIVE

06405-000	Badge/Passes Income	67,500	55,775
06410-000	Gate Card Income	16,000	20,000
06420-000	Renters Registration	175,000	323,925
06425-000	Annual Rental Fee	72,000	72,000
06427-000	Account Information Fees	500	500
06430-000	Resale Certificate Fees	45,000	50,000
06440-000	Building Permit Income	3,500	6,000
06443-000	Bulk Dumping Owner Inc.	15,000	16,000
06465-000	SCE Logo Merch. Inc.-Tax	500	500
06466-000	SCE Logo Merch.-NonTax	500	500
06470-000	Blue Ridge Cable Franchise	68,000	63,000
06472-000	Rental Income - Verizon	21,450	23,000
06475-000	PNC Bus. Option Discount	4,500	4,500
06480-000	Misc. Income	1,500	1,500
06482-000	Interest Income Operating	3,000	1,000
06483-000	Investment Account Income	32,400	18,000
06485-000	The Falls-Gate Income	21,000	21,000
	Administrative Income	547,350	677,200

RECREATION

06490-000	Facilities Rental	5,000	5,000
06491-000	Recreation Activities Income	6,500	6,500
06492-000	Summer Camp Income	29,925	31,350
06495-000	Ski Ticket/Lesson-Non Tax	22,500	22,500
06496-000	Ski Rental Income-Taxable	37,500	55,000
	Recreation Income	101,425	120,350

TOW RESTAURANT

06900-000	Food & Beverage Sales	260,000	330,000
06902-000	Beer Sales	60,000	80,000
06904-000	Liquor Sales	92,500	140,000
06908-000	Cover Charges	3,000	3,000
	Top of the Restaurant Income	415,500	553,000
	TOTAL INCOME	5,597,490	5,945,350

EXPENSES

ADMINISTRATIVE

07105-000	Badge/Passes Expenses	8,000	7,000
07110-000	Gate Card Expenses	2,500	3,000
07113-000	Office Supplies	12,000	12,000
07114-000	Printing & Reproduction	10,000	10,000
07115-000	Meeting Expenses	12,000	13,500
07116-000	Miscellaneous Expenses	500	500
07118-000	BOD Reimbursable Expense	500	500
07120-000	Postage & Mail	14,000	14,000
07121-000	Logo Merchandise Exp	500	500
07125-000	Postage Meter Rental	2,600	3,000
07135-000	Copier Service Contract	3,000	2,500
07140-000	Shipping Costs	300	500
	Administrative Expenses	65,900	67,000

GENERAL & PROFESSIONAL

07202-000	Bank Charges	3,000	3,000
07205-000	Credit Card Processing	2,000	2,500
07210-000	Dues & Subscriptions	1,500	1,500
07215-000	Professional Consulting Fees	2,500	20,000

07220-000	Legal Fees	36,000	36,000
07225-000	Collection Expense	25,000	25,000
07230-000	Accounting Fees	18,000	19,000
07235-000	ML Invest. Account Fees	300	300
07240-000	Marketing/Advertising	120,000	110,000
07245-000	PR/Communications	15,000	20,000
07250-000	Insurance Commercial	280,000	315,000
07255-000	Bid Advertising Expense	3,000	2,500
07260-000	IT-Technology	64,000	85,000
07270-000	Federal Income Tax	5,000	5,000
07275-000	MSO Uniforms	-	3,000

General & Professional Expenses 575,300 647,800

Administrative & General Expense 641,200 714,800

RECREATION EXPENSES

07310-000	Rec. - Training	2,500	2,500
07315-000	Recreation Supplies	9,500	17,200
07320-000	Recreation Events	15,000	20,000
07325-000	Sports Equipment	1,000	1,000
07330-000	Fitness Center	4,000	4,000
07335-000	Recreation Uniforms	1,750	1,750
07340-000	First Aid Supplies	1,000	1,000
	Recreation Expense	34,750	47,450

SKI

07375-000	Ski Shop Operating Expense	3,000	3,000
07380-000	Ski Facility Repairs & Insp.	12,000	11,000
07385-000	Snow Mobile/Groomer Exp	1,000	1,000
07390-000	Snow Making Electric	16,000	17,000
	Ski Expenses	32,000	32,000
	Total Recreation Expense	66,750	79,450

PAYROLL

07405-000	Payroll & Compliance Svce	25,000	35,000
07410-000	Training & Professional Dev.	3,000	5,250
07415-000	Travel & Entertainment	1,000	1,000
07420-000	Employee Retention	15,000	7,500
07430-000	Simple IRA Expense	6,600	9,000
07440-000	Advertising - Help Wanted	5,000	7,500
	Other Payroll Expense	55,600	65,250

07510-000	Administrative Wages	620,660	577,000
07530-000	Administrative Payroll Taxes	61,500	57,000
07540-000	Admin Employee Benefits	115,000	160,000
	Administrative Payroll	797,160	794,000

07610-000	Recreation Wages	317,840	317,800
07630-000	Recreation Payroll Taxes	54,000	55,000
07640-000	Rec Employee Benefits	19,000	19,000
07650-000	Ski Shop Wages	33,500	21,500
07670-000	Ski Shop Payroll Taxes	4,000	2,500
	Recreation Payroll	428,340	415,800

07710-000	Public Safety Wages	710,000	678,500
07720-000	Public Safety OT Wages	24,000	15,000
07730-000	Public Safety Payroll Taxes	84,500	81,500
07740-000	Public Safety Emp.Benefits	87,500	70,000
	Public Safety Payroll	906,000	845,000

07810-000	TOW Wages	245,000	293,000
07830-000	TOW Payroll Taxes	30,000	36,500
07840-000	TOW Employee Benefits	31,500	44,400
07899-000	TOW Employee Meals	6,000	6,000
	Top of the World Payroll	312,500	379,900

07910-000	Operations Wages	588,000	648,000
07920-000	Operations OT Wages	25,000	35,000
07930-000	Operations Payroll Taxes	60,500	72,500
07940-000	Operations Employee Benefits	120,000	128,000
07960-000	Ski Patrol/Lift/Snwmkr Wgs	53,000	53,000
	Operations Payroll	846,500	936,500
	Total Payroll Expense	3,346,100	3,371,200

PUBLIC SAFETY

08010-000	Alarm Monitoring	2,000	2,000
08015-000	Life-Safety/Security/CCTV	15,000	17,500
08020-000	Pub Safety Expense/Equip	4,000	5,000
08025-000	Public Safety Vehicles R&M	9,000	9,000
08030-000	Public Safety Uniforms	6,000	8,000
08035-000	Public Safety Fuel	20,000	26,000

2022 Operating Budget cont.

08040-000	Public Safety Training	4,000	5,000
08045-000	Comm.Relations/Outreach	1,000	1,500
	Public Safety Expense	61,000	74,000
TOW RESTAURANT EXPENSES			
08100-000	Food Purchases	117,500	132,000
08102-000	Beer Purchases	18,000	21,000
08103-000	Liquor Purchases	19,500	39,000
	Cost of Goods	155,000	192,000
08105-000	Smallware & Equipment	4,000	12,500
08107-000	Credit Card Exp.-TOW	6,000	10,500
08110-000	License & Permits-TOW	5,000	5,000
08112-000	Over/Short	100	100
08114-000	Promo/Customer Awards	2,500	2,500
08116-000	Chemical/Janitorial -TOW	7,000	7,000
08118-000	Paper & Disposables	12,000	10,000
08120-000	Linens & Uniforms	6,000	6,000
08122-000	Music & Entertainment	12,500	12,500
08124-000	Prof Svces Cleaning-TOW	4,000	4,000
08126-000	TOW Equipment Repairs	2,500	2,500
08130-000	Misc. Expenses - TOW	500	500
	TOW Restaurant Expenses	62,100	73,100
	Total TOW Restaurant Expenses	217,100	265,100
POOL			
08210-000	Pool Contract-Svce & Chem.	35,000	36,000
08220-000	Pool Repairs	10,000	26,000
08240-000	Pool Supplies	3,000	3,000
	Pool Expense	48,000	65,000
LAKE & GROUNDS			
08510-000	Lake & Grounds	100,000	90,000
08520-000	Beautification	5,000	5,000
08530-000	Code Enforcement Exp.	3,000	2,500
08550-000	Environmental	8,340	11,000
	Lake & Grounds Expense	116,340	108,500
GENERAL MAINTENANCE			
08610-000	Maintenance Supplies	20,000	25,000
08620-000	Maintenance Uniforms	2,500	2,500
08635-000	Mower/Tractor Expense	2,000	1,000
08640-000	Backhoe Expense	1,000	1,000
08650-000	Vehicle Maintenance	25,000	25,000
08660-000	Vehicle - Gas/Diesel	27,500	35,000
08665-000	Maint. Licenses & Permits	5,500	5,660
	General Maintenance Expense	83,500	95,160
ROAD MAINTENANCE			
08710-000	Salt & Brine	75,000	85,000
08720-000	Snow Removal Supplies	5,000	8,000
08730-000	Snow Removal-Sub-Contract	15,000	20,000
08740-000	Road Repair/ Storm Water	330,000	330,000
08750-000	Parking Lots/Lines/Signs	35,000	18,000
	Road Maintenance Expense	460,000	461,000
BUILDING			
08810-000	Building Repairs	15,000	15,000
08820-000	HVAC Mntce & Repairs	7,500	7,500
08830-000	Sewer Maintenance	4,500	4,500
08840-000	Plumbing Repairs	2,500	2,500
08850-000	Electrical Repairs	2,500	2,500
08855-000	Exterminating	2,500	2,500
08860-000	Janitorial/Cleaning Supp	10,000	10,000
08865-000	Janitorial Contract Services	-	30,000
	Building Maintenance Expense	44,500	74,500
	Total Maintenance	588,000	630,660
UTILITY EXPENSES			
08900-000	Electric	85,000	75,000
08920-000	Waste/Recycling/Compactor	300,000	333,000
08930-000	Water & Sewer	35,000	37,500
08950-000	Utilities - Gas	44,000	74,000
08960-000	Telephone Expense	26,000	26,000
08970-000	Internet Service	23,000	25,890
	Utilities Expense	513,000	571,390
	TOTAL EXPENSES	5,597,490	5,945,350

2022 Capital/Reserve Budget

		2021	2022
Assessment		\$125	\$245
(2022) 89% of Billable Units		\$2,539	\$2,585
INCOME			
Capital Income			
Replacement Reserve Assessments	\$317,375	\$633,325	
Prior Years Reserve Assessments	\$10,000	\$10,000	
Capital Improvement Transfer Fees (\$1580)	\$321,300	\$276,500	
Total Capital Income	\$648,675	\$919,825	
Other Income			
ML Investment- Interest Income	\$80,000	\$40,000	
ML Investment-Realized (Gain)/Loss	\$0	\$40,000	
Carryover Project Funding from FY21*	\$155,207	\$411,000	
Total Other Income	\$235,207	\$491,000	
Total Income	\$883,882	\$1,410,825	
CAPITAL & RESERVE EXPENSES			
ML Invest. Account Fees	\$9,500	\$9,500	
Capital Improvement Expense	\$908,634	\$308,000	
Replacement Reserves Expense	\$1,047,264	\$1,364,300	
Total Capital Expenses	\$1,965,398	\$1,681,800	
TRANSFERS			
Transfer from Replacement Reserve Fund	\$543,450	\$274,725	
Transfer from Capital Improvement Fund	\$538,066	(\$3,750)	
Total Net Transfers	\$1,081,516	\$270,975	
Current Year Net Income/(Loss)	\$0	\$0	

Capital & Reserve Detail

	Capital Improvement	Replacement Reserves	Budget Estimate
Recreation			
Aquatics - Auto Pool Vacs & MP Shed	\$23,000	\$0	\$23,000
Tennis - TOW Resurf, Curtain/Lines	\$0	\$20,300	\$20,300
Total Recreation	\$23,000	\$20,300	\$43,300
VIP Bldg Renovation - Opt Components	\$127,000	\$0	\$127,000
Ski Area			
Water Pipeline Replacement on Hill	\$0	\$142,354	\$450,000
Total Ski Area	\$0	\$142,354	\$450,000
TOW Complex			
Interior Pool Renovation & HVAC*	\$0	\$155,207	\$380,000
Fitness/Tennis Entrance & Wall Repair*	\$0	\$0	\$120,000
Outdoor Pool Coping, Whitecoat Reno.	\$0	\$52,901	\$136,000
Meeting Room & Restaurant HVAC Repl. (4)	\$0	\$17,952	\$85,000
Total TOW Complex	\$0	\$226,060	\$721,000
Maintenance			
VIP Fountain	\$18,000	\$0	\$18,000
Mailbox Project - Cluster Boxes	\$120,000	\$0	\$120,000
Mill Pond O.D. Pool Coping, Whitecoat	\$0	\$26,605	\$88,000
F550 Replace (M7) with Plow/Spreader	\$0	\$47,754	\$85,000
MSO Req'd. Addnl. Heating Capacity	\$20,000	\$0	\$20,000
Total Maintenance	\$158,000	\$74,359	\$331,000
TOTAL PROJECTS	\$308,000	\$463,073	\$1,672,300



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Safety Committee News

by Ray Beltz, Chairman

On behalf of the entire Safety Committee, I would like to wish everyone a happy, healthy, and safe holiday season.

During this wonderful time of the year, it is easy to get sidetracked or distracted by events which may lead to an unsafe act. Hopefully, the following tips will help keep your Holiday season safer.

Outside decorations play a large part in promoting a festive atmosphere. If you plan to put lights on the roof, in trees or any other high location, please have a spotter to hold your ladder and make sure it does not move while you are high up in the rungs. Ensure that all light strings have no frayed wires or shorts. Check that both your lights and extension cords are approved for outdoor use.

Your indoor decorations are especially inviting when friends and family come to call. Once again, check all your indoor lights for frayed wires. How many years have you been using and reusing these same strings? Replace, if necessary. If you use extension cords, check for frayed spots. Never place extension cords under rugs or anywhere that someone may catch a foot and trip. Ensure that you do not overload your extension cords or the outlets where they are plugged in.

Brightly lit candles can create a warm and welcoming atmosphere but must also be carefully monitored to avoid potential accidents. Always keep candles out of the reach of young children and pets. Never set lit candles near drapes or other flammable materials, and extinguish all flames when leaving the room/house.

Making favorite old family recipes are also an important part of the holiday celebration. (Except Aunt Flo's 200-pound fruitcake!) Ensure, with so much going on during the holidays, that you do not get distracted and leave something cooking on the stove or baking in the oven. Not only will this probably not improve the taste, but it can be a fire hazard, too.

If you have a live cut tree in the house, ensure that it is watered every single day. Once you bring it into the warmth of your home, a tree will dry out quickly and become a fire hazard if not kept watered.

Finally, when opening all those Christmas and Hannukah presents, if you have a working fireplace, and you dispose of used wrapping paper in the fire, be sure to keep a close eye on the fire to avoid dangerous situations.

Once again, be safe and have a wonderful holiday filled with the sounds of choirs and church bells...but not sirens, alarms, or ambulances.

How to Fireproof Your Christmas Tree

by Ray Beltz

Of all the childhood Christmas memories, one of the best is going with your parents and siblings to cut down or pick out your live Christmas tree. The smell of a live tree evokes powerful memories that cannot be duplicated.

But having a live tree demands special treatment.

You should buy your tree at least 10 days before Christmas, because it will take some time to fireproof the tree. If you buy your tree from a lot, cut off the bottom two inches from the trunk. In a pre-cut tree, sap has collected and hardened at the site where the trunk was cut, and no liquid will be absorbed by the tree.

Immediately after making your cut at the bottom of the tree trunk, mix your homemade preservative. Into a two-gallon bucket, add hot water to within an inch or so from the top. Then add the following ingredients:

- 2 cups Karo corn syrup
- 2 ounces of liquid chlorine bleach
- 2 pinches of Epsom salts
- ½ teaspoon of Boraxo
- 1 teaspoon of chelated iron (Miracle Gro or other similar product)

Stir these ingredients thoroughly, then immediately stand the trunk of the tree in this solution. Leave the tree in the bucket until you're ready to take it indoors.

When the tree goes indoors, stand the trunk in the tree stand and fill the well of the stand with the mixture from the bucket.

Every day, without exception, fill the well with the solution from your bucket. A hint: fill the well in the morning and again before bedtime.

Why does this work so well?

- Karo syrup is sugar. It is only in the presence of sugar that tremendous amounts of water will be taken up through the exposed tissue at the base of the tree trunk. You can expect more than 1.5 gallons of the solution to be absorbed during the time the tree is in the house.
- The boron in the Boraxo will move the sugar and water to every branch and needle of the tree.
- Epsom salt is magnesium sulfate and magnesium, which together with iron, is the center molecule in the process of chlorophyll production. You will be assuring that the trees; needles remain green.
- The liquid chlorine bleach stops mold from forming when water and sugar stand for any period of time.

What are the benefits of preserving your tree this way?

- Unlike store-bought preservatives, if your pet should decide to drink from the tree well, the all-natural ingredients will save you a trip to the vet.
- Your tree will soak up 800% more liquid than if you used just plain water.
- Your tree will not be a fire hazard.
- Your tree will smell like it did when growing back in the forest.

This formula is the modern-day version of the formula that has been used for centuries to protect trees back in the day when Christmas trees were lit in the home with real candles. (DO NOT PUT LIT CANDLES ON YOUR TREE.) Have a great Christmas.

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Women's Club News

by Ginni Cozzi, Club President

The Saw Creek Women's Club would like to welcome all new residents to Saw Creek, especially women 18 years and older who live in Saw Creek or The Falls. We are a social/service organization which has been an integral part of this community for about 30 years. Most of our members are over 55, but we sure could use some "young blood" among us with fresh ideas and plenty of energy!

We meet on the first Thursday of every month in the Mountain Room at the Top of the World Complex at 12:30pm for a business meeting and usually a light lunch provided by our members. It is also usual for us to have some sort of outing during each month.

In September we took the Pocono Historic Trolley Tour through the Delaware Water Gap area and had lunch at the Minisink Hotel.

In November, we went on a bus excursion to Sight & Sound in Lancaster County, then lunch at an Amish restaurant followed by a two-hour tour of Amish country. This was so much fun and very interesting.

In December, we will be having our Holiday Luncheon at the Willow Tree and wishing each other a Happy New Year!

The Saw Creek Women's Club is also about service, not just having fun. On August 6th, we co-sponsored a Red Cross Blood Drive with the Saw Creek Men's Club here in our community and reached our goal of 19 units of blood. This is an annual event for both clubs.

In October, we collected money at the gates for our Scholarship Fund, which annually provides a young woman from Saw Creek who attends East Stroudsburg High School North with \$1000 to continue her education.

In November, we held a baby shower to support The Angel's Closet, a local non-profit that provides new and gently used clothing, blankets, diapers, etc. for babies 0-9 months. This event is also fun for "older moms" who still like to shop for little ones.

In December, we will be making monetary donations to three local charities and having a community cookie sale to make additional money for our Scholarship Fund.

We also want you to know that many of our members are active on committees here in Saw Creek as well as in organizations outside of our community, such as churches, political organizations, 1,000 Lights Pink Walk, Angel's Closet, Salvation

Army, Pike County Area on Aging, and more.

So, if you want to get to know other women in our community who share your interests, to get involved in your community, to help others, and to just have fun, the Saw Creek Women's Club is the place you want to be on the first Thursday of every month. Just come on up and meet us. For further information call Ginni at 570-588-0555.

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Men's Club News

by Bill Montgomery, Men's Club President

It's that time of year again; the leaves have fallen and it's time to clean up our yards. Winter will be here before you know it!

On September 30, 2021, 25 members and guests attended the show "Real Diamond" at Penn's Peak in Jim Thorpe, PA. This show was cancelled last year due to Covid-19, and it was good to get out as a group for the first time this year. The show was great, and a good time was had by all.

On October 23, 2021, the Men's Club participated in Recreation's event "Halloween-Goblin Trail." Thank you, Gene and Ray, for helping me distribute candy to our kids here in Saw Creek. Many events took place on this day, and it was great to see the wonderful costumes of the children.

On November 11, 2021, the Men's Club participated in our annual Veteran's Day ceremony with Flag Raising. Many Men's Club members were guest speakers, and we give special thanks to Mr. John Magnotti, our Master of Ceremonies, who does an outstanding job every year organizing this event. Thanks also to Renee Hojnowski from the Recreation Department and all the volunteers who helped serve a safe lunch at the conclusion of the festivities. God Bless all our veterans.

At present we are meeting on the first Friday of each month at 6:00 P.M. in the Mountain Room. Once the Restaurant reopens on Thursdays, we will revert back to that day. Please join us for one of our meetings. You will have the opportunity of meeting your neighbors and making new friends. For more information, please contact our club secretary, Jason Parsons, at juaqinh@aol.com.

Upcoming events

- December 18, 2021, "Wizards of Winter Christmas Rock Opera" at Penn's Peak in Jim Thorpe, PA. on the night of the full "Cold Moon."



Saw Creek Estates Lots For Sale

TAKE ADVANTAGE OF THIS GREAT OFFER BEFORE IT'S TOO LATE!

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 at price of \$7,500 each. The price is not negotiable and subject to all standard real estate transfer terms, conditions and fees. For more information please contact the Member Services Office at 570-588-9329 or email memberservices@sawcreek.org. Price and availability are subject to change so act now!

Lot Address	Status
0007-0250 CHERRY RIDGE ROAD.....	Available
0027-0260 PARK COURT.....	Available
0030-0260 PARK COURT.....	Available
0035-0250 CLIFTON DRIVE.....	SOLD
0044-0260 CHERRY RIDGE ROAD.....	Available
0188-0230 DECKER ROAD.....	Available
0199-0220 DECKER ROAD.....	Available
0239-0220 ANSTED COURT.....	Available
0273-0210 SAUNDERS COURT.....	Available
0699-0120 REGENT ROAD.....	Available
0747-0130 CORNWALL PLACE.....	Available
0748-0130 CORNWALL PLACE.....	SOLD
0777-0130 REGENT STREET.....	Available
0970-0140 CANTERBURY ROAD.....	Available
1050-0150 CANTERBURY ROAD.....	Available
1159-0160 SALISBURY ROAD.....	Available
1258-0180 WINCHESTER WAY.....	Available
1396-0010 ST ANDREWS DRIVE.....	Available
1521-0080 WOODBRIDGE DRIVE EAST.....	Available
1522-0080 WOODBRIDGE DRIVE EAST.....	Available
1642-0070 WOODBRIDGE DRIVE EAST.....	Available
1710-0060 WOODBRIDGE DRIVE EAST.....	Available
1740-0060 LUDLOW COURT.....	Available
1741-0060 LUDLOW COURT.....	Available
1791-0050 WINSFORD WAY.....	SOLD
1824-0050 BRENTWOOD DRIVE.....	Available
1842-0050 BRENTWOOD DRIVE.....	Available
1981-0030 MANCHESTER DRIVE.....	Available

2035-0030 BRENTWOOD DRIVE.....	Available
2036-0030 BRENTWOOD DRIVE.....	Available
2049-0270 SCARBOROUGH WAY.....	Available
2054-0270 SCARBOROUGH WAY.....	Available
2142-0280 SCARBOROUGH WAY.....	SOLD
2193-0300 ST ANDREWS DRIVE.....	Available
2224-0300 BELLINGHAM DRIVE.....	Available
2251-0300 BELLINGHAM DRIVE.....	SOLD
2361-0310 SOUTHPORT DRIVE.....	Available
2722-0190 RADCLIFF ROAD.....	Available
2723-0190 DECKER ROAD.....	Available
2745-0190 RADCLIFF ROAD.....	Available
2768-0190 DECKER ROAD.....	Available
3012-032A BRAINTREE COURT.....	SOLD
3018-032A BRAINTREE COURT.....	Available
3050-0330 ALFORD COURT.....	Available
3057-0330 ALFORD COURT.....	Available
3112-0330 ST IVES COURT.....	SOLD
3136-0330 DUNCHURCH DRIVE.....	SOLD
3331-0350 PRESTWICK LANE.....	SOLD
3332-0350 PRESTWICK LANE.....	SOLD
3335-0350 PRESTWICK LANE.....	SOLD
3367-0350 YORKSHIRE LANE.....	SOLD
3382-0350 BRIGHTON DRIVE.....	SOLD
3436-0360 KIRKHAM ROAD.....	Available
3498-0370 BEDFORD DRIVE.....	SOLD
3500-0370 BEDFORD DRIVE.....	SOLD
3506-0370 BEDFORD DRIVE.....	SOLD
3521-0370 BEDFORD COURT.....	SOLD
3573-0370 DECKER ROAD.....	Available
3586-0370 KENSINGTON DRIVE.....	Available

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