

COMMUNITY LIVING

Know the Rules 

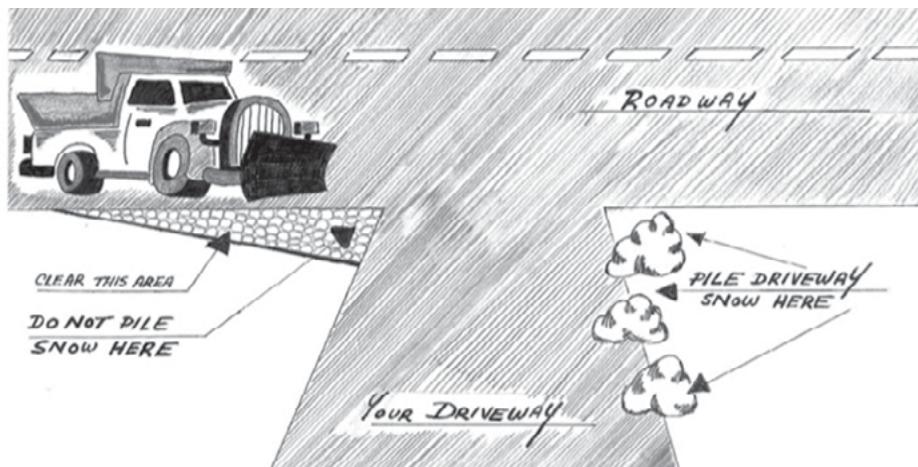
What Do I Do with All that Snow?

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 2023!



Jo's Food Pantry Distribution in Saw Creek

by Ida Mathew, Director

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

On November 16th, we had our pantry day where we distributed about 70 turkeys and fixings to the community along with other meats, snacks and produce boxes. It is such a joy to see the smile on people's faces. I am so thankful that we can help the people who are in need.

I thank the Lehman Township Supervisors for providing us with a shed to store our food and other supplies. A special thanks to Jessica VanDerVliet and the office staff, Renee Hojnowski, Brian Clark, Nick Hutta, and the maintenance crew who make this all possible. 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 our community. I would also like to thank all the community members who continuously donate food items, plastic bags, and clothing to Jo's Outreach.

We will continue to serve the community the 3rd Wednesday of every 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 will be required to fill in an application the first time you come which has the income guidelines. Please remember this is for families who are truly in need.

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. Please follow us on Facebook at [josfoodpantry@sawcreek](https://www.facebook.com/josfoodpantry@sawcreek).

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2022 Year End Report

by Greg Trunzo, CMCA, Taylor Management for Saw Creek Estates



It's the season for celebration and thanks, a time for reflection and for anticipation. 2022 has been a year of transition for many of us. And, for me, there was no greater transition than coming to work at Saw Creek Estates.

Having spent the last seven years as the lone management entity for another Homeowners Association located on New Jersey's Gold Coast, I found great satisfaction in operating successfully without a management team and without a support system or safety net but there were many times that were lonely with long stretches of feeling underutilized. I found myself not only wanting something more, but actually needing it.

That all changed in April of this year. Suddenly, I found myself leading a team of professionals who were also feeling the pinch of transition. A team which was struggling for direction while continuing to contribute to provide excellent essential services to a demanding industry. My team has always said it best with their claim, "We have been through a lot."

In the spirit of this season of thanks and celebration, I would like to thank and celebrate the team of dedicated managers and staff at Saw Creek Estates. I thank them for their contributions to the organization and for making me a better Community Manager. This group has challenged, impressed, and inspired me to want to lead every day. I celebrate the accomplishments they have enjoyed both personally and as a team.

I celebrate each member's growth and the way we have shown how we work best as a group. I want you all to know my team by name. Martha Almanza, Director of Finance and Administration; Brian Clark, Recreation Manager; Rick Defilippis, Restaurant Chef; Nicolas Hutta, Director of Operations; Jessica VanDerVliet, Director of Community Relations; William Varcadipane, Chief of Public Safety; and Melanie Voiles, Director of Human Resources. It's really been a great first eight months and I know that the next year will be even better!

Looking to 2023, I anticipate great success through the same kind of collaborative effort in working with our committees, our Board of Directors, and all of our volunteers who give so much of their time to Saw Creek Estates to make it the #1 gated community in the Poconos. We are going to shine that Gold Star and make certain that our members receive the very best of services, amenities, and events!

Wishing everyone a happy holiday season and a healthy and prosperous new year!

President's Message

by Kathi Connell, SCE Board President



On behalf of the Saw Creek Estates Board of Directors, I extend warm greetings to all residents of the community as we approach the holiday season. I would also like to take this time to welcome all the newest members of our community – WELCOME!

Fall has arrived, bringing with it the fleet of yellow school buses that now pass through the community each morning and afternoon. Eager students who are ready to learn to fill bus stops. The days are shorter and excitement for cooler weather, good football, and the approaching holidays emerge. There is much going on in our neighborhood and community. Fall yard maintenance has begun with the anticipation of the community's holiday events and the arrival of Santa Claus himself! We still have ongoing fall events and lots of jolly events planned for the holidays! All our events can be found online at www.sawcreek.org.

Here at Saw Creek, we have dedicated our time and spirit to making the best possible financial decisions and providing growth in the value of houses. We take our time to provide recreational and social opportunities for all our members and guests. Our Board of Directors is a team that volunteers for a three-year term to look after our community. For any further questions, we suggest registering at our website at www.sawcreek.org, so that you will get all the latest information, as well as the minutes from our latest meetings.

The Saw Creek Board of Directors is happy to report several projects have been completed and a few more are near completion. Projects include completion of the Derrenbacher Community Center, upgrading of the TOW & MSO HVAC areas, TOW interior pool renovation, painting of the ski lift poles, refinishing outdoor pool top coating, purchasing additional chairs and tables, new bar stools & tables, completion of a new Reserve Study for the association, new pizza oven, replacement of our ski hill snow guns, new umbrellas for TOW, new pool vacuums, and much more. There is still a lot of work ahead as we have been looking into 2023 and beyond.

I am pleased to announce that the Board approved the Association's FY2023 Operating & Capital Budget, where the monthly dues assessment will only be increasing for 2023 at an annual total of \$20. During the 2021 operating year, the association had a surplus of \$404,244 and in accordance with our bylaws, this surplus was applied to the FY2023 budget, which helped keep the annual assessment at a minimum for 2023. As we continue to make improvements to our community both in safety and aesthetics, we've done so with fiscal discipline, and I would like to thank the Board, Finance Committee and Management, who worked extremely hard and strategically to find efficiencies in our budget and maximize our spending power.

With the approval of the FY2023 capital budget, this will allow us to complete multiple upgrades and enhancements to our common areas and amenities, which will include upgrades to our ski hill area, pool and snack bar renovations, new dump truck and utility van, upgrade of the Community Bus Stop to improve the safety for our children, etc. A copy of the approved FY2023 budget can be found online in the Resource Center at www.sawcreek.org or by requesting a copy at MSO.

I also feel it imperative to address the Association rules and bylaws. They are there to protect the association and you, the member. The Board is not a dictatorship that rules above everyone else. We are there for the community, by the community! Our job, whether paid or not, is to do what is best for the community. It's your choice to live in a deed-restricted community. We could also choose not to.

At the same time, SCE employees are just doing their job; someone must do it. Their job isn't an easy one. They hear all sorts of excuses from residents who don't play by the rules and should not be harassed by doing their job. Our employees are very valuable, dedicated and giving their best with the worldwide staffing changes we are all facing to serve our community.

If at any time, there is a question, concern, and/or issue you need to address, please feel free, to address your concerns to scebod@sawcreek.org and/or to our Community Manager at cm@sawcreek.org.

In the coming months, our Nominating Committee will start looking to fill three (3) Board member positions for a three year-term. I encourage you to consider expanding your involvement in the association. We especially need support in joining and/or volunteering with any of our committees and

(continued on next page)

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Why Do We Need Rules?

The Rules Committee is most frequently asked this question: Why are there so many rules in Saw Creek? The short answer is an old axiom: If men were angels, rules would not be necessary. And so, like our society in general, the Rules & Regulations Document was born out of the necessity to protect Saw Creek homeowners from the actions of those who don't adhere to our rules.

As stated in the Rules and Regulations Document, "...it is one of the official governing documents of Saw Creek Estates Community Association, Inc. It is intended to describe and simplify rules and regulations governing the conduct of individuals within the community and applies to all members, residents and their guests."



Saw Creek is a smaller part of society, and so in general, rules are important because they help to maintain civility. This means that everyone is polite and sensible towards others, as it helps to keep our community together in harmony. Rules also give us an organized system through which we can live our lives effectively.

An example of a necessary rule: Teachers usually have a "no talking during class" rule. This is to ensure that the teacher can stay on track with her teaching plan, and allows students who are eager to learn to participate in class activities without the distraction of other students talking or interrupting.

Rules are usually set in order to protect weaker members of the community. For example, driving recklessly or dangerously on the roadways in violation of traffic laws impacts everyone, even the good drivers.

Saw Creek's bylaws allow the Board of Directors to adopt Rules and Regulations for our community, and the Rules Committee works with the Board to make sure rules are developed that make it clear what is right and wrong and what happens when the rules are broken.

Some homeowners feel the rules are too restrictive, but rules help ensure that living here will be peaceful, safe, secure, and comfortable, while showing respect for other people's rights, and keeping our community beautiful.

The Rules and Regulations Document is frequently updated to keep current with our fast-moving world. Please review the most current version of the Rules document, which is dated September 2022. You can pick up a hard copy at the member services office, or download a copy from the Saw Creek website, in the Resource Center.

Credit/Debit Card Fees

As a result of increased credit card sales, the Association will be charging a revised credit card convenience fee ranging from 3.50% to 3.99% based on an average provided by the financial institution. The fee will be applied to all credit card sales at locations where credit cards are accepted (e.g., TOP Snack Bar, TOP Tiki Bar, Ski Shop, bulk dumping, and the Member Services Office).

If you have any questions and/or concerns regarding the credit card processing fee, please contact accounting@sawcreek.org.



President's Message cont.

welcome involvement wherever your interest may lie. I hope you strongly consider it. Keep in mind that we have approx. 2,795 homes in our Association with the potential of well over 2,795 members to step up to the plate. If you have questions or interest, please contact memberservices@sawcreek.org.

Saw Creek is fortunate to have a wonderful group of volunteers who organize events throughout the year. Thank you to all those who work on our committees with planting of flowers, decorating our community, overseeing our financial governance, providing rule and safety guidance, and planning our recreational events.

You are encouraged to attend our monthly Board meetings to stay informed. The meeting schedule is posted on our website. Presently, the Board meets every month on the Second Saturday at 10:00 am. **Please take note: social media of any sort is not the official channel of communication of the Board or to the members of the Association.** The Association continues to utilize the Saw Creek HOA website, www.sawcreek.org, as the "one stop shop" for all the information concerning the community.

If you are unable to attend a Board meeting, feel free to email the Board at scebod@sawcreek.org with any questions or suggestions.

The Board of Directors wants to thank you for all your support, and it makes our jobs easier. As we move forward, let us all work together for the common good and improvement of our beautiful community. Keep in Touch – Saw Creek is on Facebook: www.facebook.com/SawCreekEstates/

From our family to yours, we wish you a very merry Christmas, a happy Hanukkah, happy Kwanzaa and a safe, happy and healthy new year!



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Winter Recreation - Why is it Important?

by Brian Clark, Recreation Manager

It is that time of the year. Trees have retreated into their winter slumber and rid themselves of leaves. The animals develop their winter coats to protect against the harsh temperatures and wind. We all begin to prepare our homes. We pull out and dust off the winter jackets, and we winterize our vehicles. However, we forget about ourselves as we start to experience the cold. We spend all summer out and about and getting used to the long hot days, outside and experiencing all the summer has to offer. Yet, when winter approaches, there is a different approach. We retreat indoors and our activity levels begin to dwindle.



Winter does not have to be a hibernation nor is it completely healthy for us to just stop and wait for spring. Winter recreation is just as important as any other seasonal recreation. Winter recreation does not have to be completely indoors.

It has been proven that while indoor recreation is good for you, getting out into nature and experiencing the outdoors is just as good, if not better, for your metabolism. Whether it be outside walks/runs or skiing on our mountain, the more you are outside, the more the body must compensate to help maintain your core temperature which burns more calories and improves your overall metabolism.

Secondly, when outside in the cold, your heart must become a little bit smarter and work a little bit harder to maintain the level of blood flow in your system. Winter sports can and do excel benefits to the heart.

Dehydration is also just as much of a concern in the winter as it is in the summer heat. When wearing all the clothing in the winter, we forget we are perspiring just as much as we do in bathing suits in the summer. The cold, chilly air evaporates your sweat just as much as the sun zapping down upon you. Drinking plenty of water is an important aspect of the winter season and does wonders for the body in general.

In the winter your muscles will stiffen, and this causes many to delay the onset of physical activities because of the numbness they feel. Like anything, the more you get out and do, the more your muscles begin to work, and you begin to develop or maintain that stamina and endurance levels.

Lastly, vitamin D is an essential need in your bodies' systems. Generally, the more you are out in the sun, the more Vitamin D you receive. We all view

winter as gloomy and less exciting because the sun is not out as frequently, and the days are shorter. However, being outside in the winter has been proven beneficial to your ability to absorb the sun's rays. Vitamin D is critical to maintain and improve the strength of muscles and bones and general mood.

Winter recreation is an important element of health and fitness. Get out this winter instead of just hibernating indoors. We offer so many recreational activities all winter long. Our indoor pools and fitness center are always open for general fitness. We offer outdoor activities on the ski hill. Our surroundings are so beautiful all year round, that getting out and walking or running will add great benefits to you.



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Recreation News 

Recreation and Winter Fun

by Renee Hojnowski, Program and Event Coordinator

Winter and a new year are upon us, and Recreation is heading in the direction of fun, fun, and more fun!

- We are excited to bring Family Fun Night back for all to enjoy beginning in January. The first Friday of every month we will have an evening planned with fun and exciting activities.
- Family Mug Making is on the winter calendar. Bring your artistic talents and share an enjoyable painting afternoon with family and friends.
- Dog Licensing will be available at the end of the month. A friendly reminder - have your furry family member licensed beginning at 3 months of age.
- Nothing can be sweeter than the Sweetheart Tennis Tournament in February. Come as a couple or meet a new friend and become a new team for the day. All abilities are welcome.
- Winterfest is on the horizon for a fantastic winter's day filled with ski and snowboard racing, music, crafts, and many outdoor and indoor activities. This is a day on the hill that is certain to be memorable.
- Experience an afternoon of multiple bands with our February Fling Band Fest. Warm up to some super-hot tunes that will fill the air this chilly season while enjoying snacks and drinks.
- Mark your calendar for Recreation's first Irish Festival. Irish music will entertain you while engaging in an afternoon of axe throwing, Irish treats, and specialty drinks. Kids can test their axe throwing skills with a safe inflatable, create an Irish craft and enjoy some games.
- Spring Youth Basketball League will start in early March for our younger crowd. Have a blast shooting hoops and learning a few skills.

If you have an idea for an event or an idea to add to one of our classic events, please send your thoughts to recreation@sawcreek.org. Thank you to all our volunteers who help create and support our many wonderful year-round events for all our families and guests.

Homeowner Spotlight

Christa Caceres



A long time Saw Creek homeowner and current Board Director has been given the honor of being chosen by East Stroudsburg University (ESU) to serve as the keynote speaker at the 2023 Martin Luther King, Jr. Celebration Breakfast, which will take place on Monday, January 16, 2023 and is being held at Terraview at Stroudsmoor Country Inn.*

This honor is in addition to her long list of accomplishments. Christa holds a Bachelor's degree in Legal Studies and a Master's degree in Law and Public Policy from California University of Pennsylvania.

As a childhood survivor of domestic violence and sexual abuse, she fights for the civil rights of adults, children, and sexual assault victims. She founded the Pike County Women's Commission in August of 2022 under the leadership of the Pike County Commissioners and created the Monroe County Community Roundtable in 2020 with heads of state and local police to unify our communities.

She is the recipient of the "Dr. Martin Luther King, Jr. Community Award" from East Stroudsburg University (ESU), and Pocono Mountains United Way's "Community Impact Honoree Award."

Kudos to you, Christa! We're glad you found time to serve on Saw Creek's Board of Directors.

*To attend this event, make reservations online: esufoundation.org/mlk2023

Running for the Board Do I Have What it Takes?

by Ida Mathew, Nominating Committee Chair

If you are considering running for the Board, we ask that you take a few moments to ask yourself the following three questions:

Do I have the time? As a Board member, you will need to devote at least several hours of your time each month to Association business. In addition to regular monthly Board meetings, you will need to be active in email discussions and occasional special meetings. During special projects, you may need to spend a little extra time on Association business. Board members may also spend a little more time if they work with a committee.

Can I make tough decisions when it is required? The primary role of the Board is to conduct the business of the Association. This does not just mean approving the budget, but also developing and enforcing policies. Board members are required to step outside their immediate circle of family and neighbors and make decisions based on the greater good of the community.

Can I do all this and have fun, too? It is not all about policies and tough decisions. Our community is only as good as we make it and establishing and maintaining a sense of community is a part of a Board member's responsibility. Planning and attending functions such as our picnics and being a presence in the community is as important as any policy decisions you may make. Being a Board member can be frustrating at times, but it may also be one of the most rewarding ways you will find to volunteer your time. If you are interested in running for the Board or would like more details about the Board's responsibilities, please contact the community manager or a current Board member.

Serving on the board gives you a direct impact and influence on how Home Owners Association business is handled. While a management, financial or construction background is helpful, no special training is required other than the willingness and availability to serve. The office of director carries a term of three years.

The process is simple. We will be publishing an application online, with a few questions to describe yourself and your commitment to Saw Creek. This application and a recent photo will then be submitted electronically to nominations@sawcreek.org.

The Cristina Primrose Team



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Winter Reminders

by Adam Hackett, Compliance Officer

As we approach ever nearer to yet another winter season on the mountain, there are some things to keep in mind throughout the season. As per the Rules & Regulations, please be reminded that vehicles may only be parked in driveways, parking lots, or private parking pads (permit required).

Road shoulder parking is not permitted, and during the winter season, causes disruptions to snow removal operations. These hindrances can result in unmoved snow hardening and freezing during subsequent weather events, leading to road narrowing and posing a danger to motorists.

During snowstorms, if you are unable to park your vehicle in your driveway, please contact the Public Safety Department regarding authorized overnight parking on Saw Creek property - such as Top of The World, or the Derrenbacher Community Center parking lot [formerly the VIP].

While the task of removing snow from driveways is a daunting and cumbersome chore, please remember that 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 is not permitted.

The approach of winter means the approach of the holidays as well, a time for festivities and decorations. Please be reminded that there are restrictions surrounding the permitted timeline to have holiday decorations in place. Holiday lighting may be operative four weeks prior to and four weeks after the holiday. After the period of use, all temporary lighting and decorations must be removed.

If you are interested in taking part in the Annual House Decorating Contest, contact the Member Services Office for full details and prize information.

911 Address Marker Signs

by Jessica M. VanDerVliet, Director of Community Relations

Do you have a 911 sign on your property? When Saw Creek Estates was developed, lot and section numbers were used as addresses. In 2016, addresses were updated to allow emergency responders to quickly find homes. These new addresses are referred to as 911 addresses and are represented by white numbers on the green signs mounted by driveways.

911 signs are REQUIRED for all homes within our community. It is more than just an address sign; it helps emergency responders locate you in an emergency. Emergency responders can only help you when they can find you. By posting your 911 sign, you quickly identify your location.

Some residents don't have 911 signs. As you can imagine, not having a sign makes it extremely difficult for our emergency responders to locate a home when every second counts!

Your sign should be three (3) feet from the roadway and visible from both sides. Also, please REMOVE *reflective* lot/section numbers from your property - this causes confusion! This is not only a community rule and a township ordinance but also extremely important for EVERYONE!

Saw Creek Rules, Section IV, Rule D (2): It is mandatory for homeowners to have a 911 addressing sign posted on their property, by following their township installation ordinances. Failure to post 911 addressing sign will result in a Tier 1 Citation. Amended December 2016

Lehman Township: [chrome-extension://efaidnbnmnnibpcjpcglcdefindmkaj/http://www.lehmantownship.com/wp-content/uploads/2019/03/Ordinance-122.pdf](http://www.lehmantownship.com/wp-content/uploads/2019/03/Ordinance-122.pdf)

Middle Smithfield Township: <https://ecode360.com/15983347>

If you need a sign, Lehman Township is selling them; signs are also available at local hardware stores. For more information about ordering a sign, get in touch with MSO at memberservices@sawcreek.org.

Please do not take this lightly. It is important that everyone do their part to ensure we make it as convenient as possible for our emergency responders to locate someone in case of an emergency.



Winter Driving Tips

by Bill Varcadipane, Chief of Public Safety

Winter is just around the corner. Overnight temperatures can be very cold, and your Saw Creek Public Safety Team is committed to keeping our residents safe. In anticipation of the winter weather, we ask residents to use caution during inclement weather and stay home if possible.

We also ask for your assistance. If you observe any road conditions needing attention, please call Saw Creek Public Safety Dispatch at 570-588-5151. Once we become aware of a roadway needing attention, Maintenance will follow our established procedures.

Please understand during snowstorms the roads will be snow-covered and slippery. The Maintenance Department is always doing its best to keep all roads open and clear of hazards.

A few tips to consider, to keep everyone safe this winter season:

Driving in Snow and Ice

- The best advice for driving in bad weather is not to do so if you can avoid it!
- If you must travel, leave earlier to provide extra time, or leave later after the plows have cleared the roads and applied anti-skid material. If you must travel, make sure your car is prepared, with good tires a full tank of fuel. Replace windshield wipers if needed.
- Ensure you know your vehicle's options, such as how to place the vehicle in four-wheel drive. (Practice winter driving in an open area such as a large parking lot.) You should always review your vehicle's manual for tips specific to your vehicle.

Operating safely on treacherous roadways

- Always decrease your speed and double the distance you would normally leave between you and the vehicle in front of you.
- If your wheels begin to lock while braking, release your brakes.
- Operate your vehicle with the lights on.
- Keep your windows and lights clear of snow, lower speeds.
- Use your lowest which gear can assist with traction.
- Use extra caution on bridges, roads less frequently traveled, and wet roads especially in shaded or dark areas when temperatures are close to freezing.
- DO NOT PASS plow trucks.
- Always keep your vehicle stocked with supplies such as flares, warm clothing, and a blanket, in case you become stranded for an extended period. It's a good idea to have water and a little food with you as well.

In closing, keep in mind that whether your car is a front-wheel drive, rear-wheel drive, or four-wheel drive it takes the same distance to stop on icy or snow-covered roadways.

As a reminder, shoulder parking on the roadways within Saw Creek Estates is not permitted. Not only does this hinder the snow plowing process, but you will receive a citation for the offense.

Have a safe winter!

How Would I Know?

by **Jessica M. VanDerVliet,**
Director of Community Relations

The days of being unable to locate information seem to be long behind us. Even this very newspaper is a vessel of communication for the Association. Although we are decreasing the number of newspaper editions going forward, that doesn't mean we will stop communicating.

We have just found a better, more effective way - The Week at the Creek. We have over four thousand people receiving this weekly e-blast, considering it a mini-real-time newspaper. It seems to be one of the most valuable ways for us to communicate with our residents and we receive lots of positive feedback about it all the time.

We also cannot forget our robust, information-packed website or the two social media platforms that we maintain.

Together with The Zagoren Collective, we prepare tons of immediate information for our residents to stay informed. In my opinion, we sometimes over-communicate, such as when we have to remember all the places where something is promoted should it change (i.e., pool hours).

And let's not forget the monthly bulletin, the LED and marquee signs, and the bulletin boards littered around the community overflowing with flyers and information.

I take pride in what we produce, and we are head and shoulders over any other Homeowner Associations in the area when it comes to communication and the information we provide to our residents.

In the coming year, we will be replacing the bulletin boards located around the community with a TV of sorts that will stream all the flyers for our events, rather than fill a bulletin board to max capacity. We will also utilize these TVs for emergency messages when needed.

We are always thinking of ways to improve or streamline the technology and processes to better serve our residents. You will notice this year we have made completing the annual Member Information Form easier. You simply fill in the blanks and hit Submit. This makes it easier for the MSO staff to read the data provided because, let's face it, deciphering some handwriting is quite a task. It also provides the sender with a copy to have for your records.

This will also be used to streamline the new owner registration process in MSO by getting away from the old pen and paper system to a modern, more efficient way of data collection.

So, that being said, I hope you take advantage of the plethora of resources we offer to keep yourself abreast of all that we have going on around the Creek. We are always looking

for contributors and welcome anyone to submit information to the Public Information Committee at pic@sawcreek.org for consideration.

As I leap into my 22nd year with the community, I want to thank you for the opportunity to serve the members and I look forward to better things on the horizon in 2023. Happy Holidays!



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 - Chef inspired dessert creations served at your table
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SATURDAY, DECEMBER 31
7:00PM-1:00AM
 Last dinner reservation is 9:30pm

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2022



2023

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 Bar Package is not available in the dining room. Member discount not applicable to this event.



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Karate Club News

by James Hidalgo

The Saw Creek Karate Club was formed in May of 2015, and is open to residents of Saw Creek Estates, the Falls Community and Mill Pond. The club welcomes all ages at no cost.

On the weekend of August 12 and 13 the Club had their second annual summer camp at the Top of the World indoor tennis courts. Thirty-two students participated in this promotion/activity. Over a period of two days, the students endured a grueling six hour per day training regimen with little rest in between. This is the second year that some of our students at all levels experienced such an activity.

Our intent is to continue this event on a yearly basis and in the process, making next year even a bigger and better event. (I apologize for any homeowners who misunderstood the email blast and arrived and had to be turned away. The camp was for current students who have been participating for over two months.)

At the end of the second day, students and parents enjoyed a barbecue and learned that all our students got promoted to the next rank. First degree went to Mario Cirillo and second-degree black belt went to Kaisy Contreras both in Taekwondo and in Kyokushin.

A special thank you to all the parents who helped and volunteered their time in setting up tables and chairs, cleaning up, cooking, donating food etc. Without them, this event wouldn't have been so successful.

Our Karate classes are held every Tuesday and Thursday from 5:30 PM to 7:30 PM. The club meets at the Top of the World indoor tennis courts. If you are interested in joining our club, come down during those hours. Our Taekwondo classes start at 5:30 PM and the Kyokushin classes start at 6:30 PM. All the classes are free.

All new students are welcome to come and participate in our new classes which started the first Tuesday of September 2022.



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PENNSYLVANIA NEWS

PA Law Requires Drivers to Remove Snow, Ice from Cars

Pennsylvania drivers are legally required to clear their cars of snow or ice before hitting the roads. Governor Tom Wolf signed HB 1094 in July after it was unanimously passed in the legislature.

The law says drivers must make "reasonable efforts to remove accumulated ice or snow from the motor vehicle or motor carrier vehicle, including the hood, trunk and roof of the motor vehicle or motor carrier vehicle, within 24 hours after the cessation of the falling snow or ice."

When snow or ice is dislodged or falls from a moving vehicle or motor carrier vehicle and strikes another vehicle or pedestrian causing death or serious bodily injury, the operator of the vehicle from which the snow or ice is dislodged or falls from will be subject to a fine of not less than \$200 nor more than \$1,500 for each offense.

The law was proposed by Senator Lisa Boscola (D-Lehigh/Northampton) as "Christie's Law" in honor of Christine Lambert of Palmer Township. Lambert died after a large piece of ice dislodged from a passing box truck and crashed through her windshield on Christmas Day in 2005.



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Saw Creek Lots Selling Quickly

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 the 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 the price of \$9,950.00 each (plus the current transfer fee and prorated dues). 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
1	0007-0250 Cherry Ridge Road	Available
2	0027-0260 Park Court	Available
3	0030-0260 Park Court	Available
4	0035-0250 Clifton Drive	SOLD
5	0044-0260 Cherry Ridge Road	SOLD
6	0188-0230 Decker Road	SOLD
7	0199-0220 Decker Road	Available
8	0239-0220 Ansted Court	SOLD
9	0273-0210 Saunders Court	SOLD
10	0715-0120 Decker Road	SOLD
11	0699-0120 Regent Road	Available
12	0747-0130 Cornwall Place	Available
13	0748-0130 Cornwall Place	SOLD
14	0777-0130 Regent Street	Available
15	0789-0130 Canterbury Road	SOLD
16	0970-0140 Canterbury Road	SOLD
17	1050-0150 Canterbury Road	Available
18	1159-0160 Salisbury Road	Available
19	1258-0180 Winchester Way	Available
20	1396-0010 St Andrews Drive	SOLD
21	1521-0080 Woodbridge Drive East	Available
22	1522-0080 Woodbridge Drive East	Available
23	1642-0070 Woodbridge Drive East	Available
24	1710-0060 Woodbridge Drive East	Available
25	1740-0060 Ludlow Court	Available
26	1741-0060 Ludlow Court	Available
27	1791-0050 Winsford Way	SOLD
28	1824-0050 Brentwood Drive	Available
29	1842-0050 Brentwood Drive	Available

30	1981-0030 Manchester Drive	Available
31	2035-0030 Brentwood Drive	Available
32	2036-0030 Brentwood Drive	Available
33	2049-0270 Scarborough Way	Available
34	2054-0270 Scarborough Way	Available
35	2142-0280 Scarborough Way	SOLD
36	2193-0300 St Andrews Drive	Available
37	2224-0300 Bellingham Drive	Available
38	2251-0300 Bellingham Drive	SOLD
39	2361-0310 Southport Drive	SOLD
40	2722-0190 Radcliff Road	Available
41	2723-0190 Decker Road	Available
42	2745-0190 Radcliff Road	Available
43	2768-0190 Decker Road	Available
44	3012-032a Braintree Court	SOLD
45	3018-032a Braintree Court	Available
46	3050-0330 Alford Court	Available
47	3057-0330 Alford Court	Available
48	3112-0330 St Ives Court	SOLD
49	3331-0350 Prestwick Lane	SOLD
50	3332-0350 Prestwick Lane	SOLD
51	3335-0350 Prestwick Lane	SOLD
52	3367-0350 Yorkshire Lane	SOLD
53	3382-0350 Brighton Drive	SOLD
54	3498-0370 Bedford Drive	SOLD
55	3436-0360 Kirkham Road	Available
56	3498-0370 Bedford Drive	SOLD
57	3500-0370 Bedford Drive	SOLD
58	3506-0370 Bedford Drive	SOLD
59	3521-0370 Bedford Court	SOLD
60	3573-0370 Dorset Drive	SOLD
61	3586-0370 Kensington Drive	Available

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2023 Operating Budget

	2022	2023
Operating Assessment	\$1,580	\$1,600
89% Billable Units (FY23)	2,585	2,569
Total Units	2,905	2,887

INCOME

DUES & FEES INCOME

06305-000	Annual Dues Assessments	\$4,084,300	\$4,111,088
06306-000	Prior Dues Assessments	\$200,000	\$200,000
06327-000	Code Enforcement Fines	\$35,000	\$45,000
06330-000	Citation Income	\$65,000	\$65,000
06335-000	Owner NSF Fees	\$1,000	\$1,000
06340-000	Owner Late Fee Income	\$70,000	\$75,000
06345-000	Owner Payment Plan Fee	\$16,500	\$16,500
06370-000	Owner Collection Costs	\$1,500	\$7,000
06380-000	Owner Admin. Fees Income	\$6,500	\$6,500
06390-000	Owner Interest Income	\$115,000	\$130,000
06399-000	Surplus	\$0	\$271,463
	Dues & Fees Income	\$4,594,800	\$4,928,551

ADMINISTRATIVE INCOME

06405-000	Badge/Passes Income	\$55,775	\$30,000
06410-000	Gate Card Income	\$20,000	\$25,000
06420-000	Renters Registration	\$323,925	\$320,000
06425-000	Annual Rental Fee	\$72,000	\$72,000
06427-000	Account Information Fees	\$500	\$500
06430-000	Resale Certificate Fees	\$50,000	\$55,000
06440-000	Building Permit Income	\$6,000	\$6,500
06443-000	Bulk Dumping Owner Inc.	\$16,000	\$18,500
06465-000	SCE Logo Merch. Inc.-Tax	\$500	\$2,500
06466-000	SCE Logo Merch.-NonTax	\$500	\$2,500
06470-000	Blue Ridge Cable Franchise	\$63,000	\$59,000
06472-000	Rental Income - Verizon	\$23,000	\$24,207
06475-000	PNC Bus. Option Discount	\$4,500	\$4,500
06480-000	Misc. Income	\$1,500	\$1,500
06482-000	Interest Income Operating	\$1,000	\$1,000
06483-000	Investment Account Income	\$18,000	\$10,000
06485-000	The Falls-Gate Income	\$21,000	\$24,000
	Administrative Income	\$677,200	\$656,707

RECREATION INCOME

06490-000	Facilities Rental	\$5,000	\$5,000
06491-000	Recreation Activities Income	\$6,500	\$6,500
06492-000	Summer Camp Income	\$31,350	\$36,000
06494-000	Recreation-Sponsorship Income	\$0	\$3,000
06495-000	Ski Ticket/Lesson-Non Tax	\$22,500	\$0
06496-000	Ski Rental Income-Taxable	\$55,000	\$0
	Recreation Income	\$120,350	\$50,500

SKI HILL INCOME

06501-000	Ski Ticket/Lesson-Non Tax	\$0	\$22,500
06505-000	Ski Rental Income-Taxable	\$0	\$55,000
	Ski Hill Income	\$0	\$77,500

TOW RESTAURANT INCOME

06900-000	Food & Beverage Sales	\$330,000	\$324,900
06901-000	Less: Sales Discounts	\$0	-\$20,000
06902-000	Beer Sales	\$80,000	\$80,000
06904-000	Liquor Sales	\$140,000	\$145,000
06908-000	Cover Charges	\$3,000	\$5,000
06909-000	Misc. Income-TOW	\$0	\$1,500
	TOW Restaurant Income	\$553,000	\$536,400

SNACK BAR INCOME

06915-000	Snack Bar-Ski Sales	\$0	\$7,725
06918-000	Snack Bar-Pool Sales	\$0	\$17,375
06920-000	Snack Bar-Misc Sales	\$0	\$600
	Snack Bar Income	\$0	\$25,700

TOTAL INCOME **\$5,945,350** **\$6,275,358**

EXPENSES

ADMINISTRATIVE

07105-000	Badge/Passes Expenses	\$7,000	\$7,000
07110-000	Gate Card Expenses	\$3,000	\$3,000
07113-000	Office Supplies	\$12,000	\$12,000
07114-000	Printing & Reproduction	\$10,000	\$8,070
07115-000	Meeting Expenses	\$13,500	\$12,000
07116-000	Miscellaneous Expenses	\$500	\$500
07118-000	BOD Reimbursable Expense	\$500	\$500
07120-000	Postage & Mail	\$14,000	\$8,000
07121-000	Logo Merchandise Exp	\$500	\$1,500
07125-000	Postage Meter Rental	\$3,000	\$3,000
07135-000	Copier Service Contract	\$2,500	\$2,500
07140-000	Shipping Costs	\$500	\$325
	Administrative Expenses	\$67,000	\$58,395

GENERAL & PROFESSIONAL

07202-000	Bank Charges	\$3,000	\$3,000
07205-000	Credit Card Processing	\$2,500	\$2,500
07210-000	Dues & Subscriptions	\$1,500	\$2,000
07215-000	Professional Consulting Fees	\$20,000	\$6,000
07220-000	Legal Fees	\$36,000	\$36,000
07225-000	Collection Expense	\$25,000	\$25,000
07230-000	Accounting Fees	\$19,000	\$19,000
07235-000	ML Invest. Account Fees	\$300	\$1,857
07240-000	Marketing/Advertising	\$110,000	\$135,000
07245-000	PR/Communications	\$20,000	\$0
07250-000	Insurance Commercial	\$315,000	\$385,605
07255-000	Bid Advertising Expense	\$2,500	\$2,500
07260-000	IT-Technology	\$85,000	\$92,170
07270-000	Federal Income Tax	\$5,000	\$4,000
07275-000	MSO Uniforms	\$3,000	\$1,500
	General & Professional	\$647,800	\$716,132
	Administrative & General Expense	\$714,800	\$774,527

RECREATION

07310-000	Rec. - Training	\$2,500	\$3,000
07315-000	Recreation Supplies	\$17,200	\$18,900
07320-000	Recreation Events	\$20,000	\$22,000
07325-000	Sports Equipment	\$1,000	\$1,500
07330-000	Fitness Center	\$4,000	\$4,000
07335-000	Recreation Uniforms	\$1,750	\$1,800
07340-000	First Aid Supplies	\$1,000	\$1,000
	Recreation Expense	\$47,450	\$52,200

SKI EXPENSE

07375-000	Ski Shop Operating Expense	\$3,000	\$3,000
07380-000	Ski Facility Repairs & Insp.	\$11,000	\$11,000
07385-000	Snow Mobile/Groomer Exp	\$1,000	\$1,000
07390-000	Snow Making Electric	\$17,000	\$20,000
	Ski Hill/Ski Shop Expenses	\$32,000	\$35,000

PAYROLL

HUMAN RESOURCES

07405-000	Payroll & Compliance Svce	\$35,000	\$37,129
07410-000	Training & Professional Dev.	\$5,250	\$5,250
07415-000	Travel & Entertainment	\$1,000	\$1,000
07420-000	Employee Retention	\$7,500	\$15,000
07430-000	Simple IRA Expense	\$9,000	\$9,000
07440-000	Advertising - Help Wanted	\$7,500	\$13,000
	Other Payroll Expense	\$65,250	\$80,379

ADMINISTRATIVE

07510-000	Administrative Wages	\$577,000	\$471,638
07530-000	Administrative Payroll Taxes	\$57,000	\$46,200
07540-000	Admin Employee Benefits	\$160,000	\$119,469
07590-000	Admin-Contract Labor	\$0	\$180,569
	Administrative Payroll	\$794,000	\$817,876

2023 Operating Budget cont.

RECREATION

07610-000	Recreation Wages	\$317,800	\$281,238
07630-000	Recreation Payroll Taxes	\$55,000	\$49,115
07640-000	Rec Employee Benefits	\$19,000	\$16,734
07650-000	Ski Shop Wages	\$21,500	\$0
07670-000	Ski Shop Payroll Taxes	\$2,500	\$0
	Recreation Payroll	\$415,800	\$347,087

SKI HILL / SKI SHOP

07685-000	Ski Hill/Ski Shop Wages	\$0	\$105,599
07694-000	Ski Hill/Ski Shop Payroll Taxes	\$0	\$16,874
07695-000	Ski Hill/Ski shop Employee Benefits	\$0	\$41,001
	Ski Hill/Ski Shop Payroll	\$0	\$163,474

PUBLIC SAFETY

07710-000	Public Safety Wages	\$678,500	\$681,256
07720-000	Public Safety OT Wages	\$15,000	\$15,000
07730-000	Public Safety Payroll Taxes	\$81,500	\$85,236
07740-000	Public Safety Emp.Benefits	\$70,000	\$81,785
	Public Safety Payroll	\$845,000	\$863,277

TOW RESTAURANT

07810-000	TOW Wages	\$293,000	\$310,954
07830-000	TOW Payroll Taxes	\$36,500	\$42,188
07840-000	TOW Employee Benefits	\$44,400	\$48,202
07845-000	TOW Employee Meals	\$6,000	\$6,000
	TOW Restaurant Payroll	\$379,900	\$407,344

TOW SNACK BAR

07850-000	Snack Bar Wages-Ski	\$0	\$3,504
07852-000	Snack Bar Wages-Pool	\$0	\$5,951
07855-000	Snack Bar Payroll Taxes	\$0	\$3,483
07857-000	Snack Bar Employee Benefits	\$0	\$0
07859-000	Snack Bar Employee Meals	\$0	\$1,160
	TOW Snack Bar Payroll	\$0	\$14,098

OPERATIONS

07910-000	Operations Wages	\$648,000	\$628,194
07920-000	Operations OT Wages	\$35,000	\$25,000
07930-000	Operations Payroll Taxes	\$72,500	\$63,697
07940-000	Operations Employee Benefits	\$128,000	\$104,605
07960-000	Ski Patrol/Lift/Snwmkr Wgs	\$53,000	\$0
	Operations Payroll	\$936,500	\$821,496
	Total Payroll Expense	\$3,436,450	\$3,515,031

PUBLIC SAFETY

08010-000	Alarm Monitoring	\$2,000	\$5,500
08015-000	Life-Safety/Security/CCTV	\$17,500	\$51,500
08020-000	Pub Safety Expense/Equip	\$5,000	\$7,500
08025-000	Public Safety Vehicles R&M	\$9,000	\$10,000
08030-000	Public Safety Uniforms	\$8,000	\$11,000
08035-000	Public Safety Fuel	\$26,000	\$29,000
08040-000	Public Safety Training	\$5,000	\$5,000
08045-000	Comm.Relations/Outreach	\$1,500	\$1,650
	Public Safety Expense	\$74,000	\$121,150

TOW RESTAURANT EXPENSES

08105-000	Smallware & Equipment	\$12,500	\$14,900
08107-000	Credit Card Exp.-TOW	\$10,500	\$3,300
08110-000	License & Permits-TOW	\$5,000	\$5,000
08112-000	Over/Short	\$100	\$90
08114-000	Promo/Customer Awards	\$2,500	\$3,300
08116-000	Chemical/Janitorial -TOW	\$7,000	\$7,750
08118-000	Paper & Disposables	\$10,000	\$10,500
08120-000	Linens & Uniforms	\$6,000	\$7,500
08122-000	Music & Entertainment	\$12,500	\$16,000
08124-000	Prof Svces Cleaning-TOW	\$4,000	\$4,500
08126-000	TOW Equipment Repairs	\$2,500	\$6,500
08130-000	Misc. Expenses - TOW	\$500	\$800
	TOW Restaurant Expenses	\$73,100	\$80,140

TOW RESTAURANT COST OF GOODS

08100-000	Food Purchases	\$132,000	\$129,960
08102-000	Beer Purchases	\$21,000	\$20,000
08103-000	Liquor Purchases	\$39,000	\$42,050
	TOW Rest Costs of Goods	\$192,000	\$192,010
	Total TOW Rest Expenses	\$265,100	\$272,150

SNACK BAR EXPENSES

08150-000	Snack Bar-Ski Purchases	\$0	\$3,090
08152-000	Snack Bar-Pool Purchases	\$0	\$6,950
08154-000	Snack Bar Promo/Cust/Rewards	\$0	\$300
08155-000	Snack Bar Chemical/Janitorial	\$0	\$250
08156-000	Snack Bar Paper & Disposables	\$0	\$1,500
08157-000	Snack Bar Smallware & Equipment	\$0	\$600
08158-000	Snack Bar Over/Short	\$0	\$10
	Snack Bar Expenses	\$0	\$12,700

POOL EXPENSE

08210-000	Pool Contract-Svce & Chem.	\$36,000	\$39,600
08220-000	Pool Repairs	\$26,000	\$10,000
08240-000	Pool Supplies	\$3,000	\$3,000
	Pool Expense	\$65,000	\$52,600

GROUNDS EXPENSE

08510-000	Lake & Grounds	\$90,000	\$90,000
08520-000	Beautification	\$5,000	\$3,000
08530-000	Code Enforcement Exp.	\$2,500	\$2,500
08550-000	Environmental	\$11,000	\$11,000
	Grounds Expense	\$108,500	\$106,500

GENERAL MAINTENANCE EXPENSE

08610-000	Maintenance Supplies	\$25,000	\$25,000
08620-000	Maintenance Uniforms	\$2,500	\$5,000
08635-000	Mower/Tractor Expense	\$1,000	\$1,000
08640-000	Backhoe Expense	\$1,000	\$1,000
08650-000	Vehicle Maintenance	\$25,000	\$25,000
08655-000	Maintenance Equip Rental	\$0	\$1,000
08660-000	Vehicle - Gas/Diesel	\$35,000	\$38,500
08665-000	Maint. Licenses & Permits	\$5,660	\$6,000
	General Maintenance Exp	\$95,160	\$102,500

ROAD MAINTENANCE EXPENSE

08710-000	Salt & Brine	\$85,000	\$93,500
08720-000	Snow Removal Supplies	\$8,000	\$8,000
08730-000	Snow Removal-Sub-Contract	\$20,000	\$30,000
08740-000	Road Repair/ Storm Water	\$330,000	\$355,000
08750-000	Parking Lots/Lines/Signs	\$18,000	\$20,000
	Road Maintenance Exp	\$461,000	\$506,500

BUILDING MAINTENANCE EXPENSE

08810-000	Building Repairs	\$15,000	\$25,000
08820-000	HVAC Mntce & Repairs	\$7,500	\$10,000
08830-000	Sewer Maintenance	\$4,500	\$4,500
08840-000	Plumbing Repairs	\$2,500	\$3,000
08850-000	Electrical Repairs	\$2,500	\$3,000
08855-000	Exterminating	\$2,500	\$2,500
08860-000	Janitorial/Cleaning Supp	\$10,000	\$20,000
08865-000	Janitorial Contract Services	\$30,000	\$40,000
	Building Maintenance	\$74,500	\$108,000
	Total Maintenance Expense	\$804,160	\$876,100

UTILITIES EXPENSE

08900-000	Electric	\$75,000	\$84,000
08920-000	Waste/Recycling/Compactor	\$333,000	\$350,000
08930-000	Water & Sewer	\$37,500	\$37,500
08950-000	Utilities - Gas	\$74,000	\$93,000
08960-000	Telephone Expense	\$26,000	\$26,000
08970-000	Internet Service	\$25,890	\$26,000
	Utilities Expense	\$571,390	\$616,500
	TOTAL EXPENSES	\$5,945,350	\$6,275,358

Safety News

by Ray Beltz, Safety Committee Chairman

On behalf of the Safety Committee, I would like to wish everyone a happy, healthy and safe holiday season. During this wonderful time of the year, it's 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 on putting lights on the roof, in trees or any other high location, please have a spotter to hold your ladder. Ensure that all light strings have no frayed wires or shorts. Check that both your lights and extension cords are approved for outdoor use.

Indoor decorations are especially inviting when friends and family visit. Again, check all lights for frayed wires. How many years have you been using 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.

Candles can create a warm and welcoming atmosphere, but must also be carefully monitored. 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 family recipes is also an important part of the holiday celebration. With so much going on, ensure that you don't 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.

If the power goes out in your house, there are several heating and charging stations nearby. Information and instructions will be available online and on the radio when these centers are open and available:

The Mill Pond complex

The Lehman Township Community Center at 5200 Milford Road.

The Bushkill Volunteer Fire Company at 124 Evergreen Drive.

The Stroudsburg Y.M.C.A. at 809 Main Street.

If you decide to remain in your home during a power outage/cold spell, please be extra careful:

- If you plan to use your fireplace for heat, BURNWOOD ONLY. No charcoal and no accelerants. Make sure your wood supply is readily accessible.
- If you plan to use a generator to maintain your electricity, only run it outside, never in the basement or garage. Store the gas used to power the generator safely outside, and away from the running generator. Never refuel a running generator.
- Keep a couple of flashlights or battery-operated lanterns in the house and extra batteries to keep them lit.
- If you are going to use candles for lighting or to freshen the air in the home, keep them out of the reach of children and pets. Place candles on a very stable flat surface such as a counter or table. Keep candles away from windows to avoid curtains and window blind cords.
- If wax catches fire (from a dropped candle), the liquid wax will flame up. NEVER throw water on burning wax. It will react the same as throwing water on burning grease or oil. Use a CO₂ fire extinguisher.
- If the power is out, will your smoke detectors and carbon monoxide detectors still work? Are they electric or battery operated?
- Remember that your grinder pump operates on electricity and will not work when the power is out. So, limit your waste water (showers, laundry, dishes, flushing, etc.) to prevent back-ups and overflows.

Once again, be safe and have a wonderful holiday filled with the wonder of the season.

Finally, you could be a real Santa by checking up on your neighbors and elderly friends. If you observe a sidewalk not shoveled, no footprints in the snow, a driveway not shoveled with no indication of tire tracks or snow piled high on the car, be a nosy neighbor and check up on them. The couple of minutes of your time could turn you into a real cool Santa Claus and warm the heart and spirit of someone who needs it.

2023 Capital/Reserve Budget

	2022	2023
Assessment	\$245	\$245
(2023) 89% of Billable Units	\$2,585	\$2,569
INCOME		
Capital Income		
Replacement Reserve Assessments	\$633,325	\$629,405
Prior Years Reserve Assessments	\$10,000	\$10,000
Capital Improvement Transfer Fees (\$1580)	\$276,500	\$276,500
Total Capital Income	\$919,825	\$915,905
Other Income		
ML Investment- Interest Income	\$40,000	\$40,000
ML Investment-Realized (Gain)/Loss	\$40,000	\$40,000
Carryover Project Funding from FY21*	\$411,000	\$0
Total Other Income	\$491,000	\$80,000
Surplus (FY21)	\$0	\$136,781
Total Income	\$1,410,825	\$1,132,686
CAPITAL & RESERVE EXPENSES		
ML Invest. Account Fees	\$9,500	\$9,500
Capital Improvement Expense	\$308,000	\$127,495
Replacement Reserves Expense	\$1,364,300	\$710,600
Total Capital Expenses	\$1,681,800	\$847,595
TRANSFERS		
Transfer from Replacement Reserve Fund	\$274,725	(\$434,096)
Transfer from Capital Improvement Fund	(\$3,750)	\$149,005
Total Net Transfers	\$223,425	(\$285,091)
Current Year Net Income/(Loss)	\$0	\$0

Capital and Reserve Detail

	Capital Improvement	Replacement Reserves	Budget Estimate
Recreation			
Pool Patio Chairs	\$0	\$12,000	\$13,000
Total Recreation	\$0	\$12,000	\$13,000
Ski Area			
Ski Area Upper Deck and Shack	\$0	\$50,000	\$50,000
Snow guns	\$0	\$57,000	\$57,000
Total Ski Area	\$0	\$107,000	\$107,000
TOW Complex			
Exterior/Rest Design & Engineering	\$0	\$48,000	\$48,000
Restarurant Equipment	\$9,495	\$15,000	\$24,595
Total TOW Complex	\$9,495	\$63,000	\$72,595
Public Safety			
Body Cam Equipment	\$50,000	\$0	\$50,000
Vehicle (Durango Replacement)	\$0	\$75,000	\$75,000
Communications Radios/Laptops	\$0	\$35,000	\$35,000
Total Public Safety	\$50,000	\$110,000	\$160,000
Maintenance			
Engineering Smithfield Bridge Renovation	\$0	\$15,000	\$15,000
Mountain Side Pool Renovation	\$0	\$100,000	\$100,000
Mountain Side Pool and Spa Covers	\$0	\$22,500	\$22,500
Snack Bar Renovation	\$0	\$35,000	\$35,000
Rec Building Reno	\$0	\$65,000	\$65,000
MSO 2nd Stage Renovation Engineering	\$0	\$50,000	\$25,000
Maintenance Dump Vehicle	\$0	\$90,177	\$125,000
IT Utility Van w/ Ladder Rack	\$0	\$35,000	\$25,000
Front Gate motor replacement	\$0	\$5,000	\$5,000
E-TV/Bulleting Board Repl/8 locations (weatherproof boxes/network equip)	\$18,000	\$0	\$18,000
Community Circle/ Bus stop Engineering & Design	\$50,000	\$0	\$50,000
Total Maintenance	\$68,000	\$417,677	\$485,500
TOTAL PROJECTS	\$127,495	\$646,677	\$838,095

Rights and Responsibilities for Better Communities

from CAI Public Policies

Every community has its own history, personality, attributes and challenges, but all associations share common characteristics and core principles. Good associations preserve the character of their communities, protect property values and meet the established expectations of property owners and homeowners. Great associations also cultivate a true sense of community, promote active homeowner involvement and create a culture of informed consensus. The principles below can serve as an important guidepost for board and committee members, community managers, homeowners and property owners and non-owner residents:

Homeowners have the right to:

1. A responsive and competent community association.
2. Honest, fair and respectful treatment by community leaders and managers.
3. Participate in governing the community association by attending meetings, serving on committees and standing for election.
4. Access appropriate association books and records.
5. Prudent expenditure of fees and other assessments.
6. Live in a community where the property is maintained according to established standards.
7. Fair treatment regarding financial and other association obligations, including the opportunity to discuss payment plans and options with the association before foreclosure is initiated.
8. Receive all documents that address rules and regulations governing the community association—if not prior to purchase and settlement by a real estate agent or attorney, then upon joining the community.
9. Appeal to appropriate community leaders those decisions affecting non-routine financial responsibilities or property rights.

Homeowners have the responsibility to:

1. Read and comply with the governing documents of the community.
2. Maintain their property according to established standards.
3. Treat association leaders honestly and with respect.
4. Vote in community elections and on other issues.
5. Pay association assessments and charges on time.
6. Contact association leaders or managers, if necessary, to discuss financial obligations and alternative payment arrangements.
7. Request reconsideration of material decisions that personally affect them.
8. Provide current contact information to association leaders or managers to help ensure they receive information from the community.
9. Ensure that those who reside on their property (e.g., tenants, relatives and friends) adhere to all rules and regulations.

Community leaders have the right to:

1. Expect owners and non-owner residents to meet their financial obligations to the community.
2. Expect residents to know and comply with the rules and regulations of the community and to stay informed by reading materials provided by the association.
3. Respectful and honest treatment from residents.
4. Conduct meetings in a positive and constructive atmosphere.
5. Receive support and constructive input from owners and non-owner residents.
6. Personal privacy at home and during leisure time in the community.
7. Take advantage of educational opportunities (e.g., publications, training workshops) that are directly related to their responsibilities, and as approved by the association.

Community leaders have the responsibility to:

1. Fulfill their fiduciary duties to the community and exercise discretion in a manner they reasonably believe to be in the best interests of the community.
2. Exercise sound business judgment and follow established management practices.
3. Balance the needs and obligations of the community as a whole with those of individual homeowners and residents.
4. Understand the association's governing documents and become educated with respect to applicable state and local laws, and to manage the community association accordingly.
5. Establish committees or use other methods to obtain input from owners and non-owner residents.
6. Conduct open, fair and well-publicized elections.
7. Welcome and educate new members of the community—owners and non-owner residents alike.
8. Encourage input from residents on issues affecting them personally and the community as a whole.
9. Encourage events that foster neighborliness and a sense of community.
10. Conduct business transparently. Only use executive sessions under circumstances permitted in the association's governing documents, permitted by local or state law or as necessary for the conduct of sensitive and/or confidential business matters.
11. Allow homeowners access to appropriate community records when requested.
12. Collect all monies due from owners and non-owner residents.
13. Devise appropriate and reasonable arrangements, when needed and as feasible, to facilitate the ability of individual homeowners to meet their financial obligations to the community.
14. Have a process residents can use to appeal decisions affecting their non-routine financial responsibilities or property rights—where permitted by law and association governing documents.
15. Initiate foreclosure proceedings only as a measure of last resort.
16. Make covenants, conditions and restrictions as understandable as possible, adding clarifying "layperson" language or supplementary materials when drafting or revising the documents.
17. Provide complete and timely disclosure of personal and financial conflicts of interest related to the actions of community leaders, e.g., officers, the board and committees. (Community associations may want to develop a code of ethics.)

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Sponsorship/Donation Policy

Approved 11/12/2022

Policy brief & purpose

This policy is intended to establish the guidelines and procedures for granting sponsorships or donations, including monetary amounts and/or services of Saw Creek Estates Community Association, Inc. The goal is to ensure that the sponsorships and donations are provided with transparency, and integrity, serve the best interests of the Community and avoid any conflicts of interest.

It is important to note that all sponsorships or donations should be given for charitable purposes, to benefit a social cause, to serve the public interest of the Association, or for the greater good. Sponsorships or donations should not be used to obtain or retain business, or in any other form that could constitute or give the impression of bribery.

This policy should make it easier for the Association employees to manage sponsorship or donation requests in a way that upholds the community's mission and values while avoiding ethical dilemmas and ineffective use of Association resources. All sponsorship or donation activity must comply with this established policy.

Definitions:

"Sponsorships" shall be defined as for the purpose of achieving commercial objectives or advertising of the Associations logo in exchange for a financial contribution. Sponsorships may be for one event or a related series of events, leagues, or hosted activities by a third party or organization.

All guidelines for the use of the Association logo will be done in conjunction with the Association's Marketing vendor.

All organizations that seek sponsorship from the Association agree to appropriate indemnification and hold harmless provisions to protect Saw Creek Estates Community Association, Inc. and its officers, directors, employees, and agents against

any liability that might arise out of the sponsoring organizations' acts or omissions with respect to a particular arrangement, including but not limited to any acts or omissions relating to the marketing, sale, dissemination, and/or use of a corporate sponsor's products.

"Donations" shall be defined as monetary donations in support of a cause without any commercial incentives. Funds will be donated for the good of the cause.

The following process should be followed when submitting a request for a Sponsorship or Donation:

1. All Sponsorship and donation requests must be in writing.
 - a. The document should include detailed terms and conditions, including a specific description of the planned use of the funds.
 - b. The request should include the approximate number of community residents that will benefit from the sponsorship or donation.
2. All requests will be reviewed by Management prior to being submitted to the Board of Directors for consideration at a Monthly Board Meeting.
 - a. Each request will accompany a written recommendation from Management.
 - b. Management shall consider any budget constraints or the number of previously approved requests.
3. Requests will be reviewed and voted on by the Board of Directors in an open meeting. The Board of Directors, using its normal decision process, makes the decision, and its decision is final.
 - a. Meeting minutes should reflect the voting process.
4. If the request is approved by the Board, the request for the funds (check request) shall accompany all corresponding documents, including the meeting minutes that note the approval from the Board of Directors.
5. If the request is rejected at any time, the requestor must be informed in writing of the rejection by Management.



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Stay Informed

by Margaret Jones, Member Services Supervisor

2023 Invoice Payments

The 2023 annual assessment invoices have been sent out, either by email or mail. If you have not received yours, please contact the Member Services Office at memberservices@sawcreek.org or 570-588-9329.

The due date for paying in full or to start making payments with one of the payment plan options is January 15th. (Please note, January 15th is a Sunday, and the Member Services Office will be closed.) Late fees will be assessed on February 16th for late payments, and the deactivation of gate cards and amenity access fobs will begin.

Did you know that payments can be made without having to wait in long lines at Member Services? We currently offer an online payment option by going to: <https://sawcreek.org/pay-dues-online>. Enclosed with your invoice is an authorization agreement for automatic payments (ACH). After completing this form and returning it no later than Friday, December 31st, payments can be withdrawn directly 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. On the check or money order, please indicate the account number or lot and section number as shown on the invoice.

As always payments can still be made in the office during business hours. The Member Services Office hours are Monday, Wednesday, Thursday, Friday, and Saturday from 9 am-4 pm. Don't forget payments made on a debit/credit card will be subject to a processing fee.

We now have an online account portal for property owners to view their accounts and make payments. If you have not received an invitation to the online account portal, or for any questions regarding the portal, please contact portal@sawcreek.org.

Why does the annual member information form need to be completed yearly?

The annual member information form is included every year with the annual dues invoice package. The Member Services Office uses this form to ensure the information for each property is up to date and will refer to this form in the event of an emergency.

Even if the form was completed last year and nothing has changed, the form should still be completed to make certain that the office has correct information on file, such as phone numbers, email addresses, vehicles, and emergency contacts.

Once the form is completed, it can be submitted to the Member Services Office by emailing membersinfo@sawcreek.org, or mailing it to Saw Creek Estates, 5728 Decker Road, Bushkill, PA.

New this year is an option to complete the form electronically by using this link: sawcreek.org/member-info which works best on a desktop/laptop computer. If you are not able to access this from a computer, please contact the Member Services Office for an editable version of the form.

Fee-Based Bulk Dumping & Recycling Program

Located at the Maintenance Yard, 6268 Decker Road

Time: 9am to 12pm

Bulk (May-August) 1st & 3rd Saturday

Bulk (September-April) 1st Saturday

Recycling (Year Round) 1st & 3rd Saturday

Bulk Dumping Fee Schedule (Effective January 1, 2023):

Single Small Item: \$15

Single Large Item: \$30

Pickup Truck/SUV: prices start at \$65 per load

Information concerning acceptable and unacceptable items for bulk dumping can be found at sawcreek.org under Resident Services.

Cold Weather and Utilities

Cold weather is upon us and there is always cause for concern with utilities. Whether it is power outages due to snow and ice, frozen water pipes due to extremely cold temperatures, or main water lines that have burst, the first point of contact for any utility issues should always be the service provider. Saw Creek Estates does not provide service for the utilities and has no control over when the problem will be corrected.

If you experience problems with the electrical service to your home, contact MET-Ed at 800-545-7741 or visit their website at www.firstenergycorp.com

For issues with water, contact Pennsylvania American Water at 800-565-7292 or visit their website at <https://amwater.com/paaw>.

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

Always remember the Member Services Office is ready to assist with any questions or concerns. The office staff can be contacted at 570-588-9329 or memberservices@sawcreek.org. The office hours are Monday, Wednesday, Thursday, Friday, and Saturday 9 am-4 pm.

I hope everyone has a safe and enjoyable holiday season!

Saw Creek Website

Did you know that an array of information can be found by visiting the Saw Creek website at www.sawcreek.org?

This is just a list of some of the things that can be found on the website:

Amenity Hours	Request a Resale Certificate
GateHouse	Pay Dues Online
Events	Alternate Gate Locations
Monthly Bulletin	Employment Opportunities
Announcements	Governing Documents
Rental Policy	Community Forms

If you haven't already familiarized yourself with the website, look around, you may find some useful information.

Weekly E-blast

This is a way to stay up to date on community events, weekly specials at the TOP, monthly Board meetings, and other pertinent items. To sign up for the weekly E-blast, text SCEINFO to 22828.

2023 Association Fees Schedule

Description	Amount
Annual Assessment (Operating & Capital)	\$1,845
Transfer Fee	\$1,580 Improved / \$790 Unimproved
Resale Certificate & Account Information	visit www.homewisedocs.com
Expedited Resale Certificate	visit www.homewisedocs.com
Permits (construction).....	See Guide for Architectural & Aesthetic Standards
Late Fee (assessments/charges over 30 days).....	\$35/month
Returned Payments – NSF Fee.....	\$38
Payment Plan Fee (accounts not paid in full).....	\$25
Citations & Property Compliance Admin. Fee	\$35 per occurrence
Amenity Wristbands – Daily Rate	\$20/day; limit of 6 per property
Amenity Badges/Wristbands – Weekly Rate	\$75/week; 7 consecutive days; limit 6
Amenity Badge/FOBS Replacement	\$20 per badge / FOB limit 6
Gate Cards/Replacement Gate Cards.....	\$25 per card / Limit of 6 per property
Annual Rental Fee	\$175 (charged in arrears for Sep-Aug)
Rental Registration (per each subsequent rental)	\$50 for each rental period
Rental Registration Expedited (less than 2 business days)	\$75 for each rental period
Summer Camp (multi-week discount available)	\$100 per week
Facility Rental Fee	\$100-\$300 (plus tax)
Table Rental	\$10 (plus tax)
Chair Rental	\$1.00 (plus tax)
Lift Ticket (Daily Rate)	\$35
SCE Season Pass – Members & Residents Only	\$10
Ski & Snowboard Rental (Daily Rate)	\$35 (plus tax)
Helmet (Daily Rate)	\$15 (plus tax)
Misc. Ski Repairs	\$10 (plus tax)
Private Ski Lessons	\$40 1st person; \$25 each addl. person up to 2)
SCE Logo Merchandise	
(Hats, Mugs, License Plates, Cards & More)	visit www.sawcreek.org
Bulk (Bi-Monthly)	Contact MSO for Rates & Schedule
Gate Card Re-Activation Fee.....	\$25 per each card
Credit Card Convenience Fee	3.50% to 3.99% + transaction fee

For more information please contact our Member Services Office at (570) 588-9329 or email memberservices@sawcreek.org



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Saw Creek Estates Contact Information

BOARD OF DIRECTORS SCEBOD@SawCreek.org
 President Kathi Connell
 Vice-President Peggy Gottschau
 Treasurer Patricia Kirby
 Secretary MJ Stigliano
 Members John Graham, Jim Lodato, Christa Caceres,
 Michael Derrenbacher, Collette Levinstein

MANAGEMENT TEAM

Community Manager John Trunzo cm@sawcreek.org
 Chief of Public Safety Bill Varcadipane publicsafety@sawcreek.org
 Human Resources Manager Melanie Voiles hr@sawcreek.org
 Director of Community Relations Jessica VanDerVliet jessica@sawcreek.org
 Director of Operations Nicolas Hutta nickh@sawcreek.org
 Director of Finance & Admin Martha Almanza martha@sawcreek.org
 TOP Restaurant Manager Jessica Smale..... thetop@sawcreek.org
 TOP Chef Rick Defilippis..... thetop@sawcreek.org

COMMITTEES & CHAIRPERSONS

Appeals Norda Calder appeals@sawcreek.org
 Beautification Peter McCaffery beautification@sawcreek.org
 Building & Architectural Robert Hember maintenance@sawcreek.org
 Finance Donna Mahmood finance@sawcreek.org
 Nominating Ida Mathew nominating@sawcreek.org
 Public Information TBD pic@sawcreek.org
 Recreation Karen Chirillo recommittee@sawcreek.org
 Rules & Regulations Barbara Beltz rulesandregulations@sawcreek.org
 Safety Ray Beltz safety@sawcreek.org

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 & Prayer Meeting**
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New Life Kids
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 (Preschool-5th Grade)



New Life Teens
 Wednesdays at 6:30 PM
 (6th Grade and up)



Watch our services
 on Facebook at
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It's Football Season! And every Sunday at the TOP we offer a WINGS SPECIAL



DINE-IN ONLY 1:00pm to 7:00pm through Sunday, February 12, 2023. Member Discount does not apply to this special.

\$5 for half dozen chicken wings

Tossed in your choice of house-made wing sauce.
Served with 1 ranch and 1 blue cheese dressing.

Each additional sauce = 50¢

Sauces: Buffalo, Xtra Hot, Garlic Parm, BBQ, Sweet Thai Chili, Garlic Teriyaki, Lemon Pepper, Honey Mustard, Garlic Buffalo, Cajun

Bulk Dumping & Recycling Procedures



Bulk Dumping & Recycling Program

Bulk (May-August): Every 1st and 3rd Saturday

Bulk (September-April): 1st Saturday Only

Recycling (Year Round): 1st & 3rd Saturday

9 am - 12 pm

(with the exception of holidays weekends and inclement weather)

The Maintenance Yard

6268 Decker Road

(formerly known as Stables area)

Members and registered tenants (no contractors) may bring their large bulk items to the Maintenance Yard at 6268 Decker Road.

A Maintenance attendant at the dump location will determine the fee and process the payment onsite. We are only accepting credit cards at this time.

No cash or check.

Please note: All accepted items and pricing will be at the discretion of the Maintenance Attendant. It is the patrons responsibility to sort all items.



Bulk Dumping Program

Fees

The Maintenance attendant will determine charges based on the following fee schedule:

Single Small Item: \$20.00

Prices are based on a ½ of a cubic yard
*(i.e. a typical microwave is ½ a yard)

Single Large Item: \$35.00

Prices are based on a cubic yard
*(i.e. a typical recliner is a cubic yard)

Pickup Truck/SUV:

Prices start at \$65.00 a load,

*Final price to be determined by the attendant.

*An average pick-up truck is 2 cubic yards.

Accepted Items:

- Yard Waste (leaves, branches, sticks) Ask attendant
- Owner Home Repair Debris (wood, lumber, pallets)
- Car Batteries
- Refrigerator with the Freon removed (MUST be tagged)
- A/C units with the Freon removed (MUST be tagged)
- Appliances (Stoves, dishwashers, microwaves, coffee makers)
- LED or Projection TVs
- Scrap Metal
- Furniture

Unacceptable Items:

- Trash/Household garbage of any kind
- Waste oil (home or vehicle)
- Propane Tanks
- Tube TVs (large back ends)
- CFL/ Fluorescent Lightbulbs
- Road Kill
- Tires
- Paint cans with "wet" contents
- Hazardous Material (asbestos, biosolids, chemicals)

The Saw Creek Estates

Maintenance Yard

6268 Decker Road

(formerly known as the Stables area)

For questions please call MSO at 570-588-9329



Women's Club News

by Jackie Pace, Club President

I hope everyone enjoyed the summer and fall and is looking forward to the holidays.

Elections were held in June and the new Women's Club officers are President Jackie Pace, 2nd Vice President Barbara Krzeszowski, and Treasurer Carol Patterson. Thank you to Vice President Priscilla Rasmussen and Secretary Debra Wulff for all their hard work and for staying on the Board.

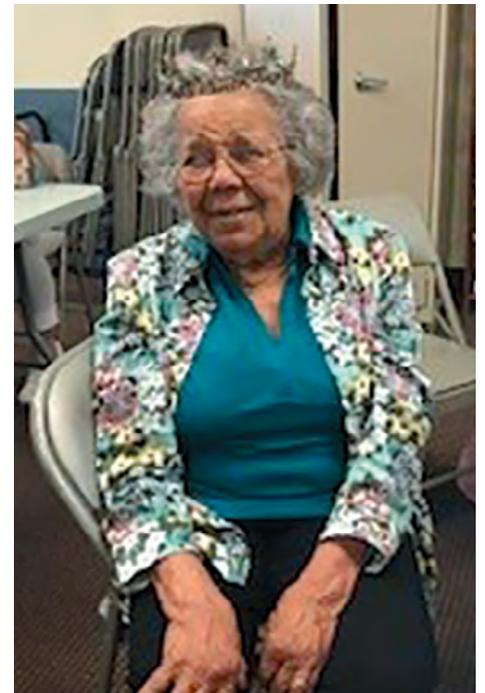
Many thanks to Ginni Cozzi for all of her hard work and dedication to the Women's Club for years as President and on other Board positions. Thank you to Cathy Magnussen, prior 2nd Vice President, for planning some wonderful outings and to Ann Sivick, prior Treasurer, for all of the hard work you did to keep our finances in order.

Lately, we have gone on some wonderful trips. In August, we visited the Dorflinger Glass Museum and in September we went to the Coal Mine and Eckley Miners' Village. Our Vice Presidents are planning more interesting trips for the rest of the year and into 2023.

On September 24th, we held our traditional English Tea to raise money for our scholarship fund. This year's theme was 'Queen for the Day.' We crowned Lurline Harris our Queen for all the hard work that she

does as Chairperson of the Ways and Means Committee.

We're always looking for new members. If you would like to know more about the Women's Club, contact Jackie Pace at 917-562-8701. Our meetings are the first Thursday of every month in the Mountain Room at the Top of the World complex.



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Men's Club Vim & Vigor

by Frank DenDulk, Club President

The second half of the year restored post-pandemic normalcy to the club's schedules and activities. Turnout for summertime events proved that we were not alone in embracing this with enthusiasm! There is so much to share.

Where's the beef? At Community Day in June, a score of club members served up hamburgers and hot dogs, together with sides and beverages, to over 600 picnickers! Specific thanks to Jim Lodato and Ray Pace for their mastery on the grill.

Fore! Our annual fundraiser golf outing at Pocono Hills was held in July. In spite of challenging weather, 32 golfers played through. One motivation to finish was the steak dinner that followed. We thank our many tee-sponsors, a list of whom can be found in postings to our social media group. Individually or as a foursome, please consider joining us for our 2023 outing. (Tentatively, Monday, July 17) Thanks to club members Al Brower, Michael Derrenbacher, Gene Farrell, John Magnotti, Bill Montgomery, Al Savino, and Jim Wood for putting together foursomes.

Batter up! In late August, club members enjoyed our annual outing to the Berks Picnic Patio at Coca-Cola Park in Allentown. It's always enjoyable to see the IronPigs play! As the Triple-A affiliate of this year's National League Champion Philadelphia Phillies, we wonder which of the IronPigs are tomorrow's big-league All-Stars? Thanks to Jason Parsons for organizing this outing.

"Hey Boo Boo, would you like to see my pic-a-nic basket?" Certainly Yogi! Although bear-free, together with the Saw Creek Women's Club, we showed off our picnic baskets at our revived September picnic. Held here in our home Saw Creek pavilion, nearly 70 members and guests came out to enjoy our first club picnic in three years. Thanks to the Women's Club for the great sides and desserts.

At the picnic we recognized the "retirement" of long-term club officers Bill Montgomery and Gene Farrell. Bill volunteered his service as club president for seven years while being supported by Vice President Gene for the last six. We thank Bill and Gene for their committed service and are happy that they remain very active in the club.

Day Trippers: It didn't take us "so long to find out" that a daytrip to Penn's Peak for the Beatlemania matinee dinner show would be a big hit! In late September, we filled five tables with 45 people enjoying this ticket to ride.

"Howl-O-Ween": During Saw Creek's annual celebration, club members supplied treats for the Spooky Zombie Trail. We thank Gene Farrell, Frank Krzeszowski, John Kirby, and Tim Joy for catalyzing the fun!

Oktoberfest: Coordinating with the great people at our own Top of the World Restaurant, the club enjoyed a genuine Oktoberfest buffet dinner. Nearly forty revelers enjoyed our inaugural Oktoberfest buffet. The food, the staff, the company... all AAA+! Very authentic cuisine of Viennese Wiener Schnitzel, Bavarian Weisswurst, and German Sauerbraten delighted our palates. We thank chefs Rick and Nate for a phenomenal meal along with Jessica, Jackie, Alexis et al. for serving it up so well!

Veterans Day: Following the flag raising, the annual veterans' ceremony was held in the Creek Room at the Top of the World. We recognize and thank the many Men's Club members who are veterans of our nation's military. We thank John Magnotti for heading this up and the Recreation Department for managing the luncheon so well.

Christmas Outing: Our holiday outing will be at The State Theatre in Easton. "The Christmas Dream" rock opera is performed by the Wizards of Winter. They've rocked our socks off in the past (Christmas stockings, of course!) and look forward to another thrilling celebration.

This summer and autumn, we welcomed new members Robert Himer, Rich Karlsson, Bill Sullivan, David Potenzzone, Victor Madorsky, Daniel Leon, and Jim Devaney. We hope to meet your expectations!

Rebuilding to pre-pandemic levels, our club members now number 49. Will you be number 50? The club meets monthly on the first Thursday in the Top of the World Mountain Room at 6PM. Refreshments in the restaurant follow.

The arrival of winter puts our semi-weekly golf games and twice-a-week walkabouts on pause. Watch for our ambitious activity schedule in 2023.

Frank DenDulk, President

Frank Krzeszowski, Vice President



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