

COMMUNITY LIVING

Know the Rules

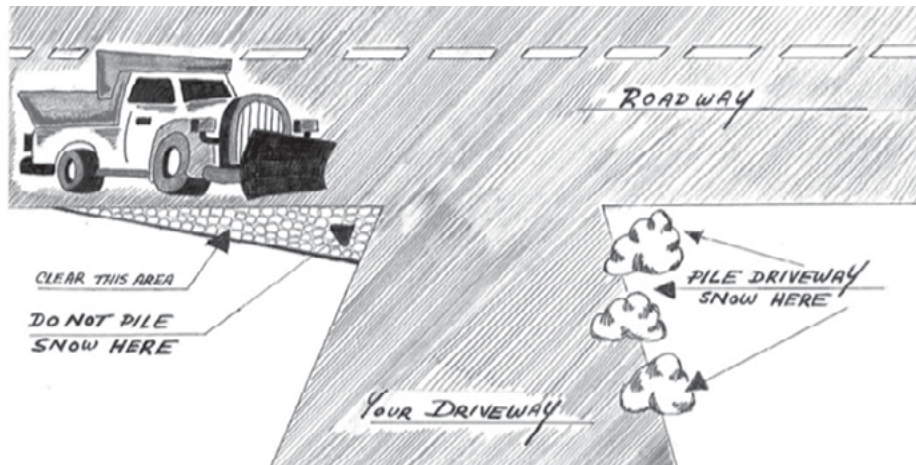
What Do I Do with All that Snow?

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. Our crews plow the roads in the most efficient manner possible to provide the safest driving conditions as quickly as possible. But please understand, even though they do everything they can to avoid blocking driveways, what is considered windrows (overflow



from plowing) may end up across the front of your driveway. This is an unavoidable byproduct of snow removal operations.

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!

Welcome 2024!



Winter Reminders

by Adam Hackett, Code & Rental Enforcement 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].

Now that the holidays and festivities have come to an end, 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.

How to View Community Events/Activities

by Margaret Jones, Communication & Admin Assistant

Did you know we have several different avenues to view upcoming events? At the beginning of each month, a printed bulletin can be found at these locations: front and back gates, Member Services Office, the TOP, and at the amenities.

Upcoming event information can be found online at <https://sawcreek.org/events-calendar/>, the official Saw Creek Facebook page <https://www.facebook.com/SawCreekEstates/> and the official Top of the World Facebook page <https://www.facebook.com/sawcreekthetop/>.

Have you seen the TV's that have been installed through the community, at MSO, DCC, mailboxes, the TOP, and amenities? Current event flyers will also be posted on the TV's.

Events are also included as part of the weekly e-blast. Sign up for the weekly e-blast under the News/Events tab of www.sawcreek.org. Also, keep an eye out for postcards and signs listing the monthly events. Any questions or feedback regarding an event can be directed to recreation@sawcreek.org.

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Home

by Greg Trunzo, CMCA, Community Manager

I was speaking with my father-in-law the other day and he lamented that the US and world problems prevalent these days remind him of how he felt living in the 1960's and how important home was to him during those times. Having been born in the 60's myself, I didn't have much of a sense of the world around me then. I was more concerned with Saturday morning cartoons and which cereal my mom was stocking in the kitchen that week. I liked Count Chocula and Cocoa Pebbles myself.

Our conversation left me thinking about how, in times of trouble and world turmoil, the concept of home and everything home stands for takes on a greater importance. We value our homes as a place to feel grounded and to be safe, to be ourselves and to be happy. But where does home start and where does home end? One can argue that the United States is home or that home is Pennsylvania. I suppose if you've been globetrotting, you might feel like you're at home as soon as you reach native soil of one kind or another.

For the sake of this article, we're going to call Saw Creek home. So, whether you live in Saw Creek full-time or call it your weekend home, this community is your home. It should be the safe place you love where you can live your life in happiness. Your community is an extension of your home, and it requires the same kind of maintenance and attention that a home needs. They say that a house isn't a home until it is lived in, until it is loved and valued. A community needs the same love and commitment to grow strong and remain stable.

Many of our residents care for this community like their own homes. They build and nurture relationships with friends and neighbors and look forward to events and opportunities to come together. They volunteer when possible and look for chances to be involved or to help others. They take time to compliment the good and to build bridges instead of only focusing on the negative or trying to throw shade.

Home is what we make of it and the importance of home has never been greater. It can be our fortress, our stronghold against the problems of society. We can either build the home of our dreams together as a community or we can tear it down one stone at a time. The choice is ours.



President's Message

by Peggy Gottschau, Board President

I hope this message finds you well and enjoying the changing seasons in our beautiful community. As we approach the end of the year, I wanted to take a moment to update you on some important matters and share some exciting news.

Community Events - I'm delighted to announce that our Fall Festival, Trunk or Treat, and Haunted Trail were tremendous successes! It was wonderful to see so many neighbors come together to enjoy the unusually warm weather and take part in the day's activities. Your enthusiasm and participation make our community stronger, and there are already more events planned for the upcoming months.

Maintenance and Upkeep - Our dedicated maintenance team has been hard at work ensuring that our community remains in top-notch condition. They have been completing record numbers of work orders each month and their hard work has not gone unnoticed. If any member notices any areas that require attention or have suggestions for improvements, please don't hesitate to email servicerequest@sawcreek.org. Your feedback is invaluable.

Winter Preparedness - With winter around the corner, it's essential to be prepared for the colder months. Please review the community guidelines for winter-related issues, such as snow removal and holiday decorations. Let's work together to keep our community safe and festive.

Open Board Meetings - Our open board meetings are held the second Saturday of every month at 10:00am in the Derrenbacher Community Center. We encourage all residents to attend and share their thoughts and ideas. Your input is crucial in shaping the future of our community, and we value your active participation.

2024 Budget - Many thanks to the Finance Committee and Management team for their hard work and persistence in creating a budget for the fiscal year 2024. Tough discussions were had, and a lot of compromises were made, but in the end, a budget was passed that allows us to keep the community running in a manner that improves everyone's quality of life and home values.

Closing Thoughts - As we reflect on the past year, let's celebrate the achievements and milestones of our community. I'm grateful for the sense of unity and cooperation that defines Saw Creek Estates. Together, we can continue to make Saw Creek the #1 Community in the Poconos.

If you have any questions, concerns, or suggestions, please contact the HOA office at 570-588-9329 or email the board at scebod@sawcreek.org

The Cristina Primrose Team

Happy New Year!

2024 will be an incredible year in real estate!

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911 Address Marker Signs

by Jessica M. VanDerVliet, Assistant Community Manager

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://efaidnbnmnibpcajpcglclefindmkaj/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.



Credit/Debit Card Fees

Starting in 2024, a convenience fee at the current rate of 2.95% will be added to all transactions when utilizing a credit or debit card. Residents can avoid this fee by paying with cash or check (where accepted). These changes will affect all locations where payments are accepted: MSO, Top of the World Restaurant, Ski Area, Bulk Dumping, Snack Bar, and Tiki Bar.

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



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Changes to Rental Policy

by Adam Hackett, Code & Rental Enforcement Officer

The Rental Policy has been amended and took effect on January 1st of this year, hosting a number of changes. These changes have been implemented for the purpose of simplification, making it more reader-friendly to homeowners and residents. Additionally, there have been significant changes to the penalty system that should be observed. This new system will replace the previous tier-based system which handles matters of policy violations.

Note: This new system applies only to Rental Policy violations. Violations pertaining to other documents (Rules & Regulations, Guide for Construction, Architectural, & Aesthetic Standards, etc.) remain under the tier-based penalty system.

Among the changes, the Annual Rental Fee of \$175 will be increased to \$250. This has become necessary after more than 4+ years of keeping the Annual Rental Fee unchanged in a world of ever-increasing costs of operations and services. While the Annual Rental Fee is being increased, the cost of Rental Registrations remains unchanged at \$50, and at \$75 for Expedited Rental Registration.

Please be advised that the Board of Directors has paused the enforcement of the following clause in the new Rental Policy, pending further review: "Until further notice, no new short-term rental properties are permitted in Saw Creek Estates. Currently registered short-term rentals are excluded from this rule."

When more information is available regarding this rule, an announcement will be made. Until that time, enforcement will be placed based on the 2021 Rental Policy pertaining to dwellings being used in a short-term rental capacity without being in possession of a valid short-term rental permit from the applicable township.

Finally, a new trend is emerging in the rental market which some may not yet be aware of known as rental arbitrage. You will find this terminology included in the upcoming policy as well. For ease of understanding, rental arbitrage can be summarized as subletting a long-term rental for use as a short-term rental, but a more in-depth definition is below:

"Rental arbitrage is the practice of renting out a long-term rental on a short-term basis. Typically, a tenant will sign a long-term lease agreement and then list that property on various vacation rental platforms such as Airbnb or VRBO." -*turbotenant.com*

Under the updated policy there will be specific wording stating that Rental arbitrage - same as subletting - is prohibited in Saw Creek Estates and shall be subject to a citation.

The new policy is available online and physically at the Member Services Office. Any questions pertaining to the Rental Policy can be directed to the Member Services Office or to Rental Enforcement.



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Recreation Restructuring

by Brian Clark, Director of Recreation

The Recreation Department is going through restructuring heading into 2024. Recreation will continue to deliver top notch events for the entire community, but will do so with the additional responsibility of planning and launching events in the Top of the World Restaurant.

Through this process, recreation has found success with the transfer of **Shalan Cronen** from the restaurant to event coordinator for Recreation.

Shalan Cronen has moved from serving patrons for two and a half years as a waitress/bartender at the Top of the World Restaurant to now planning and delivering upon events in Recreation. While she was passionate about her role at the restaurant, she has found a greater passion in delivering quality events to the homeowners of this great community.

Shalan brings with her experience in wedding planning, special occasions, banquets, large scale events, and major parties. Shalan was able to utilize her experiences in planning out late 2022 and early 2023 events for the Top of the World Restaurant. One of her bigger events at the restaurant was the 2023 New Years Eve party which was well attended and received quality feedback that she utilizes in her planning of other events.

After making the switch to recreation, Shalan has planned and delivered upon Summer Olympics, Mill Pond Beach Party, Survivor Challenge, Kids Back to School Party and much more. Shalan's events have been well attended and the feedback received has been positive and exciting.

Shalan comes to Recreation with a solid dedication to bringing events to the community that will reach all diverse backgrounds. She brings a more modern approach to her events and has surely surpassed expectations based upon her dedication and attention to detail. Shalan is expected to be the event coordinator for all the Top of the World Restaurant events going into 2024 while simultaneously assisting other recreation events for the community and filling in at the amenities as needed.

Shalan is already actively planning events out for 2024 and is excited to launch her plans in the future so that all members experience quality events at the Top of the World. Shalan believes that she will deliver on bringing new and modern ideas to the restaurant and is excited to see all the feedback she will receive to make the community events stronger and well received by all.

The recreation department is excited for the new opportunities to bring about top-notch programs and events to the community and with the additional responsibility of planning and producing events in the Top of the World Restaurant, we can produce high quality events for everyone in the community.



COMMUNITY LIVING

Recreation News 

2024 Has Arrived!

by Renee Hojnowski, Program and Event Coordinator

Recreation welcomes you to 2024 with a calendar year full of excitement.

- We are happy to announce that Family Fun Nights were well attended in 2023, and you will be enjoying them again this coming year.
- Our annual Dog Licensing is scheduled for January 26.
- Families and their guests will be having a blast with a 2-day Winterfest event this year full of racing, wine and beer tasting, winter crafts, music, craft vendors and more. You will be amazed with how much wintery fun we can pack into one weekend!
- After winter is behind us, Easter events will joyfully introduce spring. Relish a tasty breakfast with the Easter Bunny at the TOP, then hop on over to the Hip Hop Hooray event at the community field.
- Our beautiful community will need some TLC after a long winter. With that, we would like to invite everyone to the annual Spring Clean Up and luncheon to help us spruce up the roadways and amenity grounds.
- Spring Fest will follow with our outdoor activities, a car show, food and drink vendors with helpful information, giveaways, and many thrilling activities.
- One scoop or two? Recreation will host an ice cream social and water balloon fight! Sounds fun and tasty to me!
- Community Day brings in the warm days of summer where fun envelopes the entire afternoon. The event will be filled with music, delicious food, craft vendors and great activities for everyone to enjoy.
- Something new and different: Island Night at the Pool. Join us for an evening swim under the stars as we fill the air with great music.

Thank you to all the wonderful volunteers that help create the best community in the Poconos!

We need your help! Please consider being a volunteer on the Recreation Committee. Email recreation@sawcreek.org for our volunteer form and information on how to obtain your clearances. We always welcome new ideas and would love extra help to move the events forward in a new direction.

2024 Invoice Payments

by Margaret Jones, Communication & Admin Assistant

The 2024 annual assessment invoices have been sent out, either by mail or email. 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 begin one of the payment plans was January 15th. Late fees will be assessed on February 16th for late payments, and the deactivation of gate cards and amenity access fobs will begin.

We are excited to introduce a brand-new payment platform, offering a variety of payment options. Users will have the option to make one-time payments or register for an account to make recurring payments either by card or e-check. We are also utilizing a lockbox service provided by First Citizens Bank for all mailed payments.

Any questions regarding the new payment platform can be directed to accounting@sawcreek.org.

Checks or money orders should be made payable to Saw Creek Estates and mailed to the new lockbox address: PO Box 98458, Phoenix, AZ 85038-0458. We still continue to offer ACH Automatic payment, which has to be renewed each year. The ACH form can be obtained at sawcreek.org/plans/.

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

We have an online portal for property owners to view their accounts and make payments. If you would like to access the online portal or have questions regarding the portal, please email portal@sawcreek.org.

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Importance of Updating Homeowner Profiles

by Yvette Vasquez, Member Services Front Desk Supervisor

As we transition into the new year, I would like to remind all homeowners of the importance of keeping your records updated with member services. I urge you to review your information in the gatehouse app (see instructions below) and correct any information that needs updating. For example, do we have the correct vehicles, occupants, and/or renters associated with your property?

Keeping your records accurate can avoid charges such as rental fees, or citations for unregistered vehicles. Having outdated information like an inaccurate or alternate email address can cause delays in homeowners receiving important information. These delays may cause interest and late charges.


We want your experience as a resident to be a happy one and avoid unpleasanties due to inaccurate information. For your convenience, use this link <https://sawcreek.org/memberform/> or go to the website sawcreek.org and under the Resident Services tab click Member Information Form (in the drop-down box), to complete the annual member form.

On behalf of all of the member services front desk staff, we wish you a happy, healthy, and prosperous 2024.

Gate House Instructions:

- Log on to: www.sawcreek.org
- Click: Resident Services on the drop box
- Click on: Visitors Gatehouse; this will bring you to login information.
- Username: lot and section. Example: _____ - _____
- Password: Same one you give to Public Safety when calling in guests.

To get the App, go to Google Play or the App Store.
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Winter Weather Driving

The Basics

- Slow down. It's harder to control your vehicle on slick or snow-covered surfaces. On the road, increase your following distance enough so that you'll have plenty of time to stop for vehicles ahead of you.
- If you find yourself behind a snowplow, stay far enough behind it and use caution if you attempt to pass.
- Know your driving abilities. Let's face it, some people can't and should not drive in bad weather.

What to Do in an Emergency

- If you are stopped or stalled in wintry weather, stay focused on yourself and your passengers, your car, and your surroundings.
- Stay with your car.
- Don't overexert yourself.
- Let your car be seen.
- Put bright markers on the antenna or windows and keep the interior dome light on.
- Be mindful of carbon monoxide. Clear your exhaust pipe of any snow and run your car only sporadically — just long enough to stay warm.
- Don't run your car for long periods of time with the windows up or in an enclosed space. If in the

- community, call Public Safety and advise of your location.

Tires & Vehicle

- As the outside temperature drops, so does tire inflation pressure. Make sure each tire is filled to the vehicle manufacturer's recommended inflation pressure, which is in your owner's manual and on a label located on the driver's side door frame.
- Do not inflate your tires to the pressure listed on the tire itself. That number is the maximum pressure the tire can hold, not the recommended pressure for your vehicle.
- Be sure you have tread on your tires! Bald tires or low tread will not work in snow at all.
- Familiarize yourself with the safety technologies on your vehicle and how they perform in wintry conditions. Know whether your vehicle has an antilock brake system and learn how to use it properly. Antilock brake systems prevent your wheels from locking up during braking. If you have antilock brakes, apply firm, continuous pressure to the brake pedal. If you don't have antilock brakes, you may need to pump your brakes if you feel your wheels starting to lock up.

Windshield Wipers

- You can quickly go through a lot of windshield wiper fluid in a single snowstorm. Make sure your vehicle's reservoir is full of high-quality "winter" fluid with de-icer before winter weather hits.
- Make sure defrosters and windshield wipers work; replace worn blades.
- Consider installing heavy-duty winter wipers.

Stock Your Vehicle

- Carry items in your vehicle to handle common winter driving-related tasks and supplies you might need in an emergency, including:
- snow shovel, broom, and ice scraper.
- abrasive material (sand or kitty litter), in case your vehicle gets stuck in the snow.
- jumper cables, flashlight, and warning devices (flares and emergency markers);
- blankets for protection from the cold; and
- a cell phone and charger, water, food, and any necessary medicine.

Plan Your Route

- Check your local weather and traffic reports before heading out. If your roads are not in good shape, **consider postponing non-essential travel until the roads are cleared. If you do have to go out, TAKE EVERY PRECAUTION.**

- Ensure you are prepared in case you become delayed/stuck while traveling.
- If making a long road trip when winter weather is forecasted, consider leaving early or changing your departure to avoid being on the roads during the worst of the storm, and **let others know your route and anticipated arrival time.**
- If you should become stuck within Saw Creek Estates, contact Public Safety as we may be able to assist you.

The best advice is to listen to the forecasters and be prepared. Get your essential items prior to the storm. Every resident should have enough food and water to last 5 to 10 days within their house. Plan for the worst and hope for the best! Let's end this year safely and roll in the New Year.

Enjoy the new year!
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Don't forget to stop and enjoy the scenery; we are SO LUCKY!

by Jessica M. VanDerVliet, Assistant Community Manager

In a fast-paced world such as ours, we need to tell ourselves to slow down and enjoy what life offers. This is especially true in a community like ours, where we often take for granted all the amazing things we have available. When you look around and see all the improvements made and the features we have readily available to us, how could you not be grateful for what we have? With the rising costs of things, it is easy for us to get bogged down in the minutia of this and that, but I encourage you to take a step back and be proud of where you call "Home."



I am often reminded of this when meeting new owners. I recently had the pleasure of meeting four new owners simultaneously at Member Services. They asked questions and were informed of everything our community has to offer.

I feel pride when we attend local events and training and wear our logo. We have come so far from where we once were. Sure, there are always improvements to be made, but when compared to other surrounding Homeowner Associations, we are head and shoulders above the rest. There is a multitude of reasons why, but here are a few for you to consider:

- Year-round amenities: We have indoor pools and hot tubs, a fitness center, a free weight room, indoor tennis courts that are multi-use for indoor basketball and pickleball and rooms for rent for private affairs, and more!
- Paved roadways that are well-maintained: Like all roadways, a pothole or crevice may appear. They are quickly rectified by our Operations team not to mention the exceptional job the Operations team does on the roadways during the winter season.
- Private Ski Area: We remain one of the few Homeowner Associations in the area that offer this exclusive feature for our members and their guests to enjoy. With brand-new, state-of-the-art snow-making equipment, we can continue to make snow when the temperature cooperates and not just rely on Mother Nature to take advantage of this awesome amenity.
- Top of the World Restaurant: Although open to the public with a valid reservation and registration process, residents can frequent the restaurant each week and be offered a wide variety of food that is ever-changing with the delicious weekly specials. It is a quaint place for members and their guests to come and catch a burger and some great entertainment from time to time or, right here in our community.
- 24-hour access to garbage receptacles: This may not seem like a great attribute, but what you might not realize is people living outside the community pay upwards of \$55 a month for one garbage can and one recycling can to be picked up just once a week.
- Year-round programs and events for all ages are offered.

I could go on and on about the wonderful things our community offers. As each year ends and a new year begins, please take time to reflect on just how fortunate we are to live in such a bucolic place with so many wonderful people.

I wish you a healthy and gratitude-filled new year!

Your Dues at Work

by Nic Hutta, Director of Operations

Saw Creek has planned for crucial structural improvements and upgrade projects for 2024, all of which are necessary for maintaining Saw Creek Gold Star Amenities. Continue to look for pictures and updates as these projects develop.

Listed below are a few endeavors you may see in the future:

- Smithfield Bridge Renovation: This project focuses on "Rustoration", along with updating the bridge to today's PennDOT standards.
- Top of the World Indoor Tennis Courts Resurfacing and Renovation: This project includes new surfacing (additional lines painted for Pickle Ball and Basketball), netting, paneling, and interior structural repairs.
- Ski Hill Upper Lift Shack: The shack is in desperate need of repairs and upgrades. During this project, Saw Creek will upgrade the shack for future ski hill area usage with the addition of a landing deck. This landing deck will add additional safety to the unloading process during the ski season and also allow for potential off-season running.
- Mountain Side and Community Pool Renovations: These pools have not aged with grace. With these proposed projects, both pools will have new coping, tiles, and white coating giving them the new life they deserve.

As we continue to move forward with 2024 projects please stay tuned for further updates.



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Karate Club

by Sah Bum
Nim James
Hidalgo

A special thank you to all the homeowners who donated money to our bi-yearly fundraiser on October 13 and 14. This money was used for a Black Belt promotion and to buy equipment and also takes six of our students on Saturday the 4th of November to New Paltz, New York. All of our kids took home 1st or 2nd place trophies from the Bushiken Warriors Challenge tournament.



The Saw Creek Martial Art study club is a free program available to all community members and their family. We would like to expand our club to include new members. We meet at the Top of the World Fitness Center indoor tennis courts every Tuesday and Thursday starting at 5:45 PM. If you are interested in joining our club, please come down during these hours of operation.

I'd also like to thank Shihan Eric Mercado and his wife Cecilia Mercado for their eight years of dedication to our school. We wish them the best on their next chapter in Arizona. OSU!

Thank you and blessings.

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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 2022 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.



REMOVE ICE AND SNOW BEFORE YOU GO!



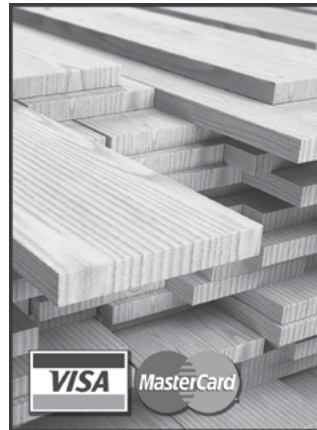
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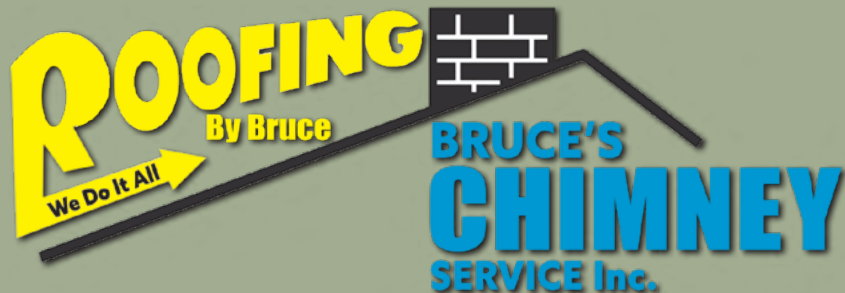


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2024 Operating Budget

	2023	2024
Operating Assessment	\$1,600	\$1,818
89% Billable Units (FY23)	2,569	2,564
Total Units	2,887	2,881

INCOME

Dues & Fees

06305-000	Annual Dues Assessments	\$4,111,088	\$4,661,352
06306-000	Prior Dues Assessment	\$200,000	\$210,000
06327-000	Code Enforcement Fee	\$45,000	\$60,000
06330-000	Citation Income	\$65,000	\$61,000
06335-000	Owner NSF Fees	\$1,000	\$2,500
06340-000	Owner Late Fee Income	\$75,000	\$95,000
06345-000	Owner Payment Plan Fee	\$16,500	\$16,500
06370-000	Owner Collection-Legal Fees	\$7,000	\$12,000
06380-000	Owner Admin. Fee	\$6,500	\$0
06390-000	Owner Interest Income	\$130,000	\$138,000
06399-000	Surplus	\$271,463	\$0
	Dues & Fees Total	\$4,928,551	\$5,256,352

Administrative Income

06405-000	Badge/Passes Income	\$30,000	\$25,000
06410-000	Gate Card Income	\$25,000	\$27,500
06415-000	Gate Card Reactivation Income	\$0	\$15,000
06420-000	Renters Registration	\$320,000	\$250,000
06425-000	Annual Rental Fee	\$72,000	\$87,500
06427-000	Account Information Fee	\$500	\$500
06430-000	Resale Certificate Fee	\$55,000	\$60,000
06440-000	Building Permit Income	\$6,500	\$7,500
06443-000	Bulk Dumping Income	\$18,500	\$22,000
06465-000	Logo Merch Sales-Taxable	\$2,500	\$1,500
06466-000	Logo Merch. Sales-Non Tax	\$2,500	\$1,000
06470-000	Blue Ridge Cable Franchise	\$59,000	\$55,000
06472-000	Verizon Tower-Rental Income	\$24,207	\$25,764
06475-000	PNC Business Option Income	\$4,500	\$4,500
06480-000	Misc. Income	\$1,500	\$1,500
06482-000	Interest Income-Operating	\$1,000	\$1,000
06483-000	Investment Income-ML	\$10,000	\$40,000
06484-000	Realized Invest. Gain/Loss	\$0	\$500
06485-000	The Falls-Gate income	\$24,000	\$24,000
06486-000	Credit Card Fee Income	\$0	\$42,000
	Administrative Total	\$656,707	\$691,764

Recreation Income

06490-000	Facility Rentals	\$5,000	\$5,000
06491-000	Recreation Activities Income	\$6,500	\$6,500
06492-000	Summer Camp Income	\$36,000	\$54,000
06493-000	Rec Events-Concessions Income	\$0	\$6,000
06494-000	Rec Sponsorship Income	\$0	\$5,000
06495-000	Ski Income Non-Tax	\$22,500	\$22,500
06496-000	Ski Income Taxable	\$55,000	\$55,000
06501-000	Ski Ticket/Lesson-Non Tax	\$0	\$0
06505-000	Ski Rental Income-Tax	\$0	\$0
	Recreation Income Total	\$128,000	\$154,000

Top of The World Restaurant income

06900-000	Food & Beverage Sale	\$304,900	\$340,000
06901-000	Less: Food Sales Discounts	\$0	(\$5,000)
06902-000	Beer Sales	\$80,000	\$85,000
06904-000	Liquor Sales	\$145,000	\$149,350
06908-000	Cover Charge	\$6,500	\$2,000
06909-000	Misc. Income-TOW	\$0	\$3,000
06910-000	Credit Card Fees Income	\$0	\$18,500
	TOW Restaurant income	\$536,400	\$592,850

Snack Bar Income

06915-000	Snack Bar-Ski/Pool Sales	\$0	\$22,375
06918-000	Snack Bar-Pool Sales	\$17,375	\$0
06920-000	Snack Bar-Misc. Sales	\$600	\$600
	Snack Bar Income Total	\$25,700	\$22,975

TOTAL INCOME		\$6,275,358	\$6,717,941
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EXPENSES

Administrative Expense

07105-000	Badge/Passes Expense	\$7,000	\$5,000
07110-000	Gate Card Expense	\$3,000	\$3,000
07113-000	Office Supplies	\$12,000	\$13,000
07114-000	Printing & Reproduction	\$8,070	\$6,000
07115-000	Meeting Expenses	\$12,000	\$16,000
07116-000	Miscellaneous Expense	\$500	\$500
07118-000	BOD Reimbursable Expense	\$500	\$500
07120-000	Postage & Mail	\$8,000	\$7,000
07121-000	Logo Merchandise Exp	\$1,500	\$1,500
07125-000	Postage Meter Rental	\$3,000	\$4,000
07135-000	Copier Service Contract	\$2,500	\$3,000
07140-000	Shipping Charges Fedex/UPS	\$325	\$350
	Administrative Expense Total	\$58,395	\$59,850

General & Professional

07202-000	Bank Charges	\$3,000	\$3,300
07205-000	Credit Card Processing	\$2,500	\$45,000
07210-000	Dues & Subscriptions	\$2,000	\$2,000
07215-000	Professional Consulting Fees	\$6,000	\$6,000
07220-000	Legal Fees	\$36,000	\$36,000
07225-000	Collection Fees	\$25,000	\$25,000
07230-000	Accounting Fee	\$19,000	\$19,000
07235-000	ML Invest Accounting Fee	\$1,857	\$1,800
07240-000	Marketing /Advertising	\$135,000	\$125,000
07245-000	PR/Communications	\$0	\$0
07250-000	Insurance Commercial	\$385,605	\$380,540
07251-000	Licenses & Permits	\$0	\$1,750
07255-000	Advertising-Bids	\$2,500	\$2,500
07260-000	IT -Technology	\$92,170	\$112,433
07265-000	Property Tax	\$0	\$0
07270-000	Federal Income Tax	\$4,000	\$5,000
07275-000	Admin Uniform Expense	\$1,500	\$2,500
	General & Professional Total	\$716,132	\$767,823

Recreation Expense

07310-000	Recreation - Training	\$3,000	\$3,000
07315-000	Recreation Supplies	\$18,900	\$22,500
07320-000	Recreation Events	\$22,000	\$40,600
07321-000	Summer Camp Expense	\$0	\$2,000
07322-000	Rec Concession Expense	\$0	\$2,400
07325-000	Sports Equipment	\$1,500	\$2,500
07330-000	Fitness Center	\$4,000	\$4,000
07335-000	Recreation Uniforms	\$1,800	\$1,800
07340-000	First Aid Supplies	\$1,000	\$1,000
	Recreation Expense Total	\$52,200	\$79,800

Ski Hill Expense

07375-000	Ski Shop Operating Expense	\$3,000	\$4,500
07380-000	Ski Facility Repairs & Insp.	\$11,000	\$11,000
07385-000	Snow Mobile/ Groomer Exp.	\$1,000	\$7,000
07390-000	Ski Hill Electric Exp.	\$20,000	\$20,000
	Ski Hill Expense Total	\$35,000	\$42,500

Human Resources Expense

07405-000	Payroll & Compliance Svce	\$37,129	\$24,123
07410-000	Training & Professional Develop	\$5,250	\$9,500
07415-000	Travel Expense	\$1,000	\$3,000
07420-000	Employee Retention program	\$15,000	\$16,000
07430-000	Simple IRA Expense (401k)	\$9,000	\$11,000
07440-000	Advertising-Help Wanted	\$13,000	\$10,000
07461-000	PR Drug Testing/Screening	\$0	\$16,170
	Human Resources Total	\$80,379	\$89,793

Admin Payroll

07510-000	Admin Wages	\$471,638	\$490,486
07520-000	Admin Wages-OT	\$0	\$0
07530-000	Admin Payroll Taxes	\$46,200	\$47,642
07540-000	Admin Payroll Benefits	\$119,469	\$94,565
07590-000	Admin Contract Labor	\$180,569	\$185,088
	Admin Payroll Total	\$817,876	\$817,781

2024 Operating Budget

EXPENSES cont.

Recreation Payroll

07610-000	Recreation Wages	\$281,238	\$305,580
07620-000	Recreation Wages-OT	\$0	\$0
07630-000	Recreation Payroll Taxes	\$49,115	\$39,989
07640-000	Recreation Payroll Benefits	\$16,734	\$29,512
07650-000	Ski Shop Wages	\$0	\$16,679
07660-000	Ski Shop Wages-OT	\$0	\$0
07670-000	Ski Shop Payroll Taxes	\$0	\$3,111
07680-000	Ski Shop Payroll Benefits	\$0	\$0
07682-000	Recreation Contract Labor	\$0	\$0
	Recreation Payroll Total	\$347,087	\$394,871

Ski Hill/Ski Shop Payroll

07685-000	Ski Hill Wages	\$93,314	\$0
07687-000	Ski Hill Wages-OT	\$0	\$0
07690-000	Ski Shop Wages	\$12,285	\$0
07692-000	Ski Shop Wages-OT	\$0	\$0
07694-000	Ski Hill/Ski Shop Payroll Taxes	\$16,874	\$0
07695-000	Ski Hill/Ski Shop Benefits	\$41,001	\$0
	Ski Hill/Ski Shop Payroll Total	\$163,474	\$0

Summer Camp Payroll

7696-000	Summer Camp Wages	\$0	\$13,256
7697-000	Summer Camp Wages-OT	\$0	\$0
7698-000	Summer Camp Payroll Taxes	\$0	\$2,472
7699-000	Summer Camp Payroll Benefits	\$0	\$0
	Summer Camp Payroll Total	\$0	\$15,728

Public Safety Payroll

07710-000	Public Safety Wages	\$681,256	\$761,985
07720-000	Public Safety Wages-OT	\$15,000	\$10,000
07730-000	Public Safety Payroll Taxes	\$85,236	\$84,628
07740-000	Public Safety Payroll Benefits	\$81,785	\$53,258
	Public Safety Payroll Total	\$863,277	\$909,871

TOW Restaurant Payroll

07810-000	TOW Rest Wages	\$310,954	\$319,962
07820-000	TOW Rest Wages-OT	\$0	\$0
07830-000	TOW Rest Payroll Taxes	\$42,188	\$50,223
07840-000	TOW Rest Payroll Benefits	\$48,202	\$62,610
07845-000	TOW Employee Meals	\$6,000	\$6,000
07849-000	TOW Rest Contract Labor	\$0	\$0
	TOW Restaurant Payroll Total	\$407,344	\$438,795

Snack Bar Payroll

07850-000	Snack Bar Wages-Ski	\$3,504	\$9,877
07852-000	Snack Bar Wages-Pool	\$5,951	\$0
07855-000	Snack Bar Payroll Taxes	\$3,483	\$1,842
07859-000	Snack Bar Employee Meal	\$1,160	\$500
07899-000	TOW Rest Employee Meals	\$0	\$0
	Snack Bar Payroll Total	\$14,098	\$12,219

Maintenance Payroll

07910-000	Maintenance Wages	\$628,194	\$787,096
07920-000	Maintenance Wages-OT	\$25,000	\$25,000
07930-000	Maintenance Payroll Taxes	\$63,697	\$82,022
07940-000	Maintenance Payroll Benefits	\$104,605	\$105,060
07950-000	Ski Lift/Patrol/Snowb Wages	\$0	\$33,288
07960-000	Ski Lift/Patrol/Snowb Wages-OT	\$0	\$0
07970-000	Ski Lift/Patrol/Snowb Payroll Taxes	\$0	\$4,871
07980-000	Ski Lift/Patrol/Snowb Payroll Benefits	\$0	\$0
07990-000	Operations Contract Labor	\$0	\$0
	Maintenance Payroll Total	\$821,496	\$1,037,337

Public Safety Expenses

08010-000	Alarm Monitoring	\$5,500	\$7,000
08015-000	Life-Safety/Security/CCTV	\$51,500	\$23,500
08020-000	Public Safety Expense/Equip	\$7,500	\$7,500
08025-000	Public Safety Vehicles R&M	\$10,000	\$11,500
08030-000	Public Safety Uniforms	\$11,000	\$12,000
08035-000	Public Safety Fuel	\$29,000	\$30,000
08040-000	Public Safety Training	\$5,000	\$5,500
08045-000	Comm. Relations/Outreach	\$1,650	\$1,900
	Public Safety Expenses Total	\$121,150	\$98,900

TOW Restaurant Expenses

08100-000	Food Purchases	\$129,960	\$146,500
08102-000	Beer Purchases	\$20,000	\$24,800
08103-000	Liquor Purchases	\$42,050	\$43,311
08103-100	Bar Food & Mixers	\$0	\$7,000
08105-000	Smallware & Equipment	\$14,900	\$16,000
08107-000	Credit Card Process TOW	\$3,300	\$20,000
08110-000	License & Permits-TOW	\$5,000	\$5,000
08112-000	Over/Short	\$90	\$90
08114-000	Promotional/Awards	\$3,300	\$2,000
08115-000	TOW Training	\$0	\$1,500
08116-000	Chemical/Janitorial	\$7,750	\$8,700
08118-000	Paper & Disposables	\$10,500	\$11,500
08120-000	Linens & Uniforms	\$7,500	\$8,500
08122-000	Music & Entertainment	\$16,000	\$0
08124-000	TOW - Professional Services	\$4,500	\$4,982
08126-000	TOW Equipment Repairs	\$6,500	\$6,500
08128-000	TOW Prof. Consulting Services	\$0	\$0
08130-000	TOW Misc. Expenses	\$800	\$800
	TOW Restaurant Total	\$272,150	\$307,183

Snack Bar Expenses

08150-000	Snack Bar Ski Purchases	\$3,090	\$10,040
08152-000	Snack Bar Pool Purchases	\$6,950	\$0
08154-000	Snack Bar Promo/Cust/Rewards	\$300	\$500
08155-000	Snack Bar Chemical/Janitorial	\$250	\$500
08156-000	Snack Bar Paper & Disposables	\$1,500	\$2,000
08157-000	Snack Bar Smallware & Equip	\$600	\$600
08158-000	Snack Bar Over/Short	\$10	\$10
	Snack Bar Expenses Total	\$12,700	\$13,650

Pool Expenses

08210-000	Pool Contract-Service & Chem.	\$39,600	\$40,000
08220-000	Pool Repairs	\$10,000	\$10,000
08240-000	Pool Supplies	\$3,000	\$3,000
	Pool Expenses Total	\$52,600	\$53,000

Lakes & Grounds Expenses

08510-000	Lakes & Grounds	\$90,000	\$115,000
08520-000	Beautification/Landscaping	\$3,000	\$3,000
08530-000	Code Enforcement Exp.	\$2,500	\$2,500
08550-000	Environmental	\$11,000	\$5,000
08590-000	Environmental-Prior Funding	\$0	\$0
08595-000	Energy/Green Initiatives	\$0	\$0
	Lakes & Grounds Total	\$106,500	\$125,500

General Maintenance Expense

08610-000	Maintenance Supplies	\$25,000	\$35,000
08615-000	Maintenance Training	\$0	\$5,000
08620-000	Maintenance Uniforms	\$5,000	\$6,000
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	\$1,000	\$1,000
08660-000	Vehicle - Gas /Diesel	\$38,500	\$40,000
08665-000	Maintenance Licenses & Permits	\$6,000	\$6,000
	General Maintenance Total	\$102,500	\$120,000

2024 Operating Budget

EXPENSES cont.

Road Maintenance Expenses

08710-000	Salt/Cinders	\$93,500	\$94,000
08720-000	Snow Removal Supplies	\$8,000	\$8,000
08730-000	Snow Removal Sub-Contract	\$30,000	\$35,000
08740-000	Road Repair/Storm Water	\$355,000	\$360,000
08750-000	Parking Lots/Lines/Signs	\$20,000	\$20,000
	Road Maintenance Total	\$506,500	\$517,000

Building Expenses

08810-000	Building Repairs	\$25,000	\$25,000
08820-000	HVAC Mntce & Repairs	\$10,000	\$10,000
08830-000	Sewer Maintenance	\$4,500	\$4,500
08840-000	Plumbing Repairs	\$3,000	\$3,000
08850-000	Electrical Repairs	\$3,000	\$5,000
08855-000	Exterminating	\$2,500	\$3,000

Building Expenses cont.

08860-000	Janitorial/Cleaning Supplies	\$20,000	\$20,000
08865-000	Janitorial Contract Services	\$40,000	\$45,000
	Building Expenses Total	\$108,000	\$115,500

Utility Expenses

08900-000	Electric	\$84,000	\$85,000
08920-000	Waste/Recycling/Compactor	\$350,000	\$425,000
08930-000	Water & Sewer	\$37,500	\$42,000
08950-000	Gas	\$93,000	\$93,000
08960-000	Telephone Expense	\$26,000	\$29,840
08970-000	Internet Service	\$26,000	\$26,000
	Utility Expenses Total	\$616,500	\$700,840

TOTAL EXPENSES **\$6,275,358** **\$6,717,941**

NET INCOME **\$0** **\$0**

2024 Capital/Reserve Budget

	2023	2024
Assessment	\$245	\$154
(2024) 89% of Billable Units	\$2,569	\$2,564

CAPITAL INCOME

Replacement Reserve Assessment	\$629,405	\$394,856
Prior Year Reserve	\$10,000	\$10,000
Capital Transfer Fees	\$276,500	\$272,000
Total Capital Income	\$915,905	\$676,856

Other Income

ML Investment - Interest Income	\$40,000	\$60,000
ML Investment - Realized Gain/(Loss)	\$40,000	\$100,000
Carryover Projects Funding from PY	\$0	\$205,300
Tota Other Income	\$80,000	\$365,300

06399-000 Surplus	\$136,781	\$0
Total Surplus	\$136,781	\$0

Total Income **\$1,132,686** **\$1,042,156**

CAPITAL & RESERVE EXPENSES

07002-002 Bank Fees	\$0	\$50
07010-002 ML Invest. Account Fees	\$9,500	\$9,500
Total Expense	\$9,500	\$9,550

Replacement Reserves Expense	\$127,495	\$707,011
Capital Improvement Expense	\$710,600	\$219,500
Total Reserse Repl. & Cap Improv Expense	\$838,095	\$926,511

Total Expenses & Capital Expenses **\$847,595** **\$936,061**

TRANSFERS

Transfers in/(Out) Replacement Reserve Fund	(\$434,096)	\$53,595
Transfers in/(Out) Capital Improvement Fund	\$149,005	\$52,500
Total Transfers In/(Out)	(\$285,091)	\$106,095

Current Year Net Income/(Loss) **\$0** **\$0**

Capital and Reserve Detail

	Replacement Reserve	Capital Improvement	Approved Total
Carryover Projects			
7212-002 Tennis Resurfacing, Curtain	\$20,300	\$0	\$20,300
Carryover Projects FY2022	\$20,300	\$0	\$20,300
07216-002 Ski Area Upper Deck & Shack	\$50,000	\$0	\$50,000
07519-002 Snack Bar Reno	\$35,000	\$0	\$35,000
07517-002 Mountainside Pool Reno	\$100,000	\$0	\$100,000
Carryover Projects FY2023	\$185,000	\$0	\$185,000
Total Carryover Projects Combined	\$205,300	\$0	\$205,300
Administration			
Replacement MFP copier for MSO	\$0	\$16,000	\$16,000
Total Administration	\$0	\$16,000	\$16,000
Recreation			
Pool Furniture-Mountain Side	\$31,585	\$0	\$31,585
Total Recreation	\$31,585	\$0	\$31,585
Ski Area Projects			
Ski Area Upper Shack	\$28,000	\$0	\$28,000
Total Ski Hill Area	\$28,000	\$0	\$28,000
TOW Complex			
Kitchen Equipment Replacement	\$10,000	\$0	\$10,000
Total TOW Complex	\$10,000	\$0	\$10,000
Public Safety			
Dispatch Desk Recorder Equip	\$0	\$16,500	\$16,500
PS Video Cameras	\$10,000	\$0	\$10,000
Total Public Safety	\$10,000	\$16,500	\$26,500
Operations			
GateHouse Access Part 2/Phase 3	\$0	\$62,000	\$62,000
Smith Bridge Renovation	\$257,500	\$0	\$257,500
Community Pool Tile & Coping	\$0	\$0	\$0
MP Playground Area Resurface	\$0	\$75,000	\$75,000
Tar Buggy	\$0	\$12,000	\$12,000
Infra-red Truck	\$0	\$28,000	\$28,000
DCC Acoustic	\$0	\$10,000	\$10,000
Bucket Truck Overhaul Repair	\$15,000	\$0	\$15,000
TOW Indoor Tennis Court Reno	\$59,700	\$0	\$59,700
Mtn Side Pool Reno	\$30,000	\$0	\$30,000
Snack Bar Reno	\$59,926	\$0	\$59,926
Total Operations	\$422,126	\$187,000	\$609,126
TOTAL APPROVED PROJECTS	\$707,011	\$219,500	\$926,511

Need to Know

by Margaret Jones, Communications and Admin Assistant

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

The link to 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, it must still be completed to make certain that the office has correct information on file, such as phone numbers, email addresses, vehicles, and emergency contacts. The form can be found here: <https://sawcreek.org/memberform>

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 receive the weekly e-blast, sign up at sawcreek.org under the News/Events tab.

2024 Association Fees Schedule

Description	Amount
Annual Assessment (Operating & Capital Assessment)	\$1,972
Transfer Fee	\$1,600 Improved / \$800 Unimproved
Resale Certificate & Account Information	Visit www.homewisedocs.com
Expedited Resale Certificate	Visit www.homewisedocs.com
Permits	See <i>Guide for Architectural & Aesthetic Standards</i>
Late Fee (assessments/charges over 30 days)	\$35/month
Returned Payments – NSF Fee	\$38
Payment Plan Fee	\$30
MSO Miscellaneous Services (fax, copies, notary)	Contact MSO for rates
Amenity Wristbands – Daily Rate	\$25 per day; Limit of 6 per property
Amenity Badges/Wristbands – Weekly Rate	\$100/week; 7 consecutive days; Limit 6
Amenity Badge/FOBS Replacement	\$2 per badge/FOB Limit 6 per property
Gate Cards/Replacement Gate Cards	\$25 per card; Limit 6 per property
Gate Card Re-Activation Fee	\$25 per each Re-Activated Gate Card
Annual Rental Fee	\$250 (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 Weekly Rate (9 weeks Camp Program)	\$150 per week/per camper
Facility Rental Fee	\$150-\$325 (plus sales tax)
Table Rental	\$15 (plus sales tax)
Chair Rental	\$2 (plus sales tax)
Lift Ticket (Daily Rate)	\$45
SCE Season Pass – Members & Residents	\$15
Ski & Snowboard Rental (Daily Rate)	\$45 (plus sales tax)
Helmet Rental (Daily Rate)	\$20 (plus sales tax)
Misc. Ski Repairs	\$15 (plus sales tax)
Private Ski Lessons	\$50 1st person; \$35 each addl up to 2
SCE Logo Merchandise (Hats, Mugs, etc.)	Visit www.sawcreek.org
Bulk (Bi-Monthly)	Contact MSO for Rates & Schedule
Gate Card Re-Activation Fee	\$25 per each card
Credit Card Processing Fee	2.95% -3.99% (subject to third-party rates)

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

Cold Weather and Utilities

by Margaret Jones, Communication & Admin Assistant

As I am writing this article, cold weather has finally arrived. During the cold, snowy, and icy winter months there is always the concern of utility problems, whether it is power outages, frozen water pipes or main water lines that have burst. The first point of contact for any utility issue should always be the service provider. **Saw Creek Estates does not provide service for the utilities and has no control 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 https://www.firstenergycorp.com/outages_help.html to report an outage - or use any search engine and type in the words 'MET-Ed.' If the outage is widespread, all residents should still report the outage to MET-Ed.

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

If you happen to 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

For information on preventing frozen water pipes or how to thaw them, check out this website: <https://protectyourpipes.org/frozen-pipes>

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

Saw Creek Estates

by Tarah Probst, State Representative 189th District

It's been a busy year as your state representative at the Capitol in Harrisburg, and here at home. My Stroudsburg office and satellite locations in Lehman Township and Delaware Township have helped thousands of you with a variety of state issues. My office hours at the Lehman Township Municipal Building, located at 193 Municipal Drive in Bushkill, are from 9 a.m. to 2 p.m. on Tuesdays and Thursdays. We also are available to meet with you by appointment at the Middle Smithfield Township Building.

Some items that we passed in the House of Representatives:

- Supporting our teachers, students and schools
- Modernizing cyber charter schools to save tax dollars
- Improving mental health supports
- Easing childcare costs
- Increasing the minimum wage
- Expanding tax relief for vulnerable taxpayers
- Investing in affordable housing
- Strengthening neighborhoods
- Establishing safe staffing levels for hospitals
- Protecting people from discrimination
- Opening a window for survivors of childhood sexual abuse
- Supporting businesses that create high tech jobs
- Ensuring business tax fairness

I'm also proud to report that my bill that would create a state grant program to help fund wildlife rehabilitation centers across Pennsylvania passed the House and awaits action in the state Senate. Another of my bills that would expand the Disabled Veterans' Real Estate Tax Exemption program was the subject of a public committee hearing.

It's always great to see tax dollars returned in the form of state grants and we were fortunate to acquire \$10,000 for the Bushkill Outreach Food Pantry in the new community center.

Be sure to stay connected by receiving my regular email updates with vital information about what's happening in the district and across the state, and news you can use in your life. You can sign up at the bottom of my website: www.pahouse.com/probst. Finally, follow me on Facebook and X @RepProbst and @reptarahprobst on Instagram.

If you need assistance, please contact my office at 570-420-2850 or stop by at 18 South 9th Street, Suite 105 in Stroudsburg.

Tarah Probst
State Representative

Looking Back

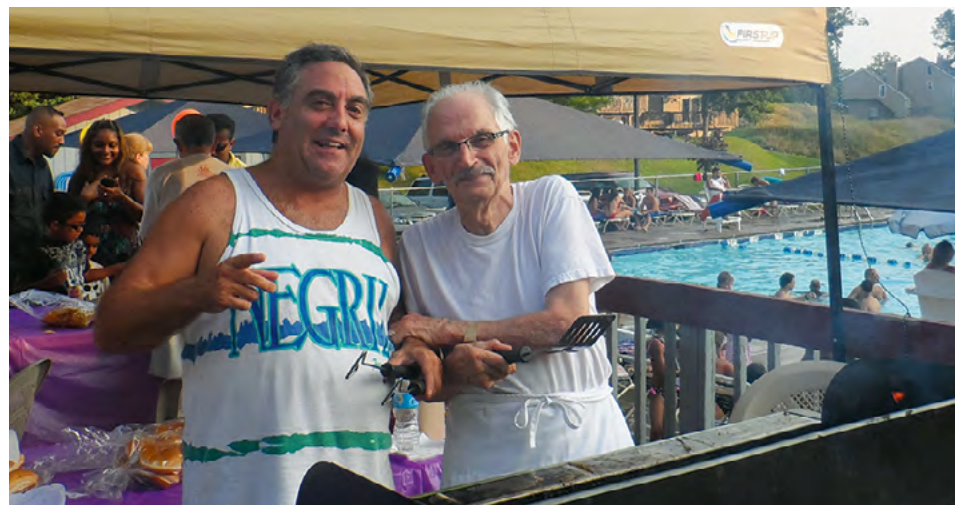
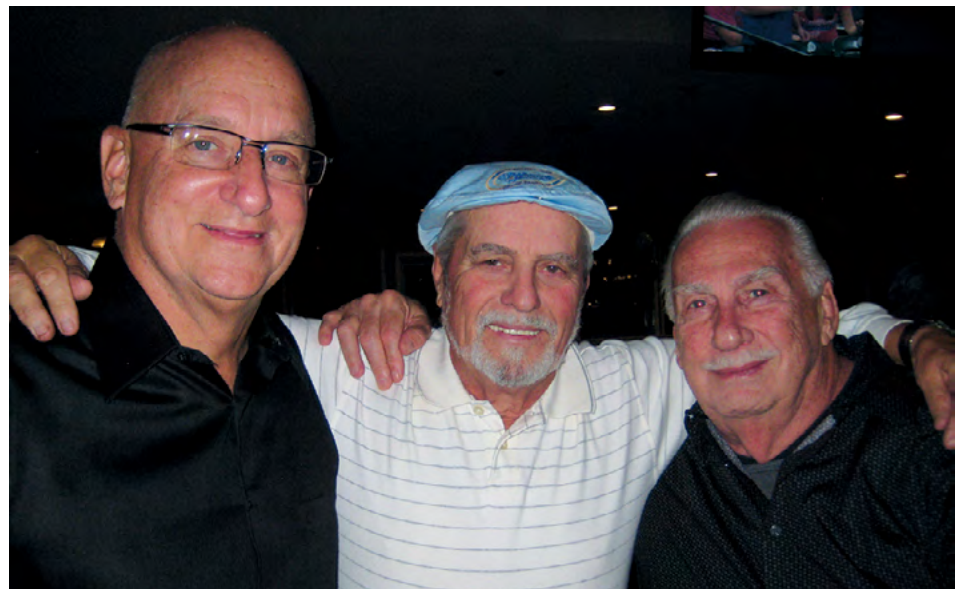
by Margaret Jones, Communications & Admin Assistant

I was looking through old Saw Creek newspapers going back to 2004 and seeing how far the Association has progressed in the last 19 years.

- **2005** - Saw Creek News added color, making the appearance much more appealing.
- **2006 & 2007** - The spring edition of the Saw Creek News had an article that stated *"Are you aware that in Saw Creek Estates, elections for Board of Directors are held every year in June AND that out of approximately 3000 ballots mailed every year, only about 500 voting ballots are received? Have you voted in the past? Why or why not? Will you be voting in the coming election? Why or why not? What would you do to increase the outcome of this year's election voting results?"*

Since then, the voting numbers have gone up, and this may be because in 2014 the ballot information started being sent electronically instead of through snail mail, allowing the ballot information to get to members faster.

- The Board of Directors' application was in the newspaper, to be cut out, completed, and returned to Member Services, instead of the much simpler method used in recent years, of submitting the information electronically.
- Both compactor locations (Decker Road & Mill Pond) were installed.
- The Maintenance Garage was built.
- The Scarborough Gate for card holders was added.
- The Public Safety Department transitioned from being contracted out by Allied Barton, to being in house.
- **2008** - The Mill Pond Playground was built.
 - The VIP Walking Trail (now the Community Walking Trail) created.
 - The Lancaster Gate for card holders was installed.
- **2009** - The Front Gate Guard House was torn down and the Gate House we have today was built with two gate card holder lanes added.
 - The park area at the VIP (now DCC) Circle was completed.
- **2012** - A Technology Officer was hired, allowing technical issues to be corrected faster than having to wait on an outside vendor to come to Saw Creek and make corrections or repairs.
- **2017-2018** - The mailbox pavilion across from the Member Services Office was completed, allowing the mailboxes to be moved into a better location that is dryer during inclement weather.
 - The website was updated to provide more information to the members such as forms, amenity hours and governing documents.
 - Mill Pond area mailboxes were relocated, allowing residents to have easier access than when the mailboxes were by the compactors.
- **2019** - Vacant Saw Creek lots were approved by the Board of Directors to be sold to the Members and public, for preservation or future development. Since then, numerous lots have been purchased.
- **2021** - The prior amenity badges, that required sticker updating each year, changed to electronic amenity fobs. Now members do not have to remember to bring their badges to Member Services yearly.



- **2023** - The Annual Member Information Form was added to the Saw Creek website, to be completed online, instead of having to spend several minutes completing it by hand.
- Over the years - The logos for both Saw Creek and the TOP have been updated through the years to be classier.
- Payments can now be made through ACH or online through sawcreek.org, so members no longer need to wait in long lines at Member Services.
- Guest access can be done by the residents through the GateHouse App, instead of having to wait on hold until the Public Safety Dispatch Officer is able to take the information needed to provide gate access.
- As written by a former Saw Creek resident, in a letter to the editor in 2006: *"However, there seems to be a few bullies around and unfortunately, they not only breed negativity but share information that is often incorrect and, in some cases, inflammatory. This gossip scares us as homeowners and puts into question our decision to call Saw Creek home. I encourage you to see this negativity for what it is. Ask yourself or ask them when the last time they had ANYTHING nice to say about Saw Creek."*



17 years later Saw Creek is still experiencing this issue.

It's nostalgic to look through the newspapers and see pictures of many Saw Creek residents who are no longer with us due to moving or passing on. It is also fun to see pictures of those who still reside in the community, looking much younger. Let's not forget how Saw Creek children have grown, from being a small child at a community event, to now being adults.

Some interesting items found during my research:

- The Member Services Office Building was once used for the Realty Resource Association at Saw Creek.
- The Member Services Office moved to its current location on August 26, 2006.
- For a few years, Saw Creek had a softball team called the Sluggers.

It is nice to reminisce and see all the changes made in the past 19 years, and how much the community has grown and advanced. We love our residents and hope you continue to enjoy all that Saw Creek has to offer!



FUN FACTS

Did you know that Aryna Sabalenka, a professional tennis player from Belarus, used to practice here in Saw Creek?

A few years ago, her coach, who used to reside in Saw Creek, would practice with her at the Mill Pond outdoor tennis courts. She is now ranked #1 in the world for women's singles and has also been #1 in the world for women's doubles. As of the writing of this article on November 6th, she

is playing Iga Swiatek from Poland, and if Iga loses the finals today, then Aryna will remain number #1. If Iga wins then Aryna will move to the #2 position.

More information about her career can be found at https://en.wikipedia.org/wiki/Aryna_Sabalenka.

Thank you to resident Nat C. for bringing this fun fact to our attention!

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: \$25.00

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

Single Large Item: \$45.00

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

Pickup Truck/SUV:

Prices start at \$75.00 a load

*Final price to be determined by the attendant.

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

Large Trailer / Box Truck:

Prices start at \$200.00 a load

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

COMMUNITY WIDE
SPEED LIMIT
25
Radar Enforced
 and we are serious





Saw Creek Estates Contact Information

BOARD OF DIRECTORS SCEBOD@SawCreek.org
 President Peggy Gottschau
 Vice-President Christa Caceres
 Treasurer Michael Derrenbacher
 Secretary MJ Stigliano
 Members John (Jack) Burchill, John Graham,
 Suzanne Mark, John Modica, Jim Morrissey


MANAGEMENT TEAM
 Community Manager Greg Trunzo..... cm@sawcreek.org
 Assistant Community Manager..... Jessica VanDerVliet jessica@sawcreek.org
 Chief of Public Safety Bill Varcadipane publicsafety@sawcreek.org
 Human Resources Manager Melanie Voiles hr@sawcreek.org
 Director of Recreation Brian Clark.....brian@sawcreek.org
 Director of Operations Nicolas Hutta nickh@sawcreek.org
 Director of Finance & Admin Martha Almanza martha@sawcreek.org
 TOP Front of House Manager Jessica Smale.....thetop@sawcreek.org

COMMITTEES & CHAIRPERSONS
 Appeals Norda Calder appeals@sawcreek.org
 Beautification John Kirby beautification@sawcreek.org
 Building & Architectural TBD maintenance@sawcreek.org
 Finance TBD 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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 (Preschool-5th Grade)



New Life Teens
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 (6th Grade and up)



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on Facebook at
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Events







Men's Club News

by Richard (Rich) Karlsson

The Men's Club is an active group of men who enjoy getting together to share camaraderie, have fun at a variety of social events, and participate in projects which will benefit all residents in our community. Our Club meets on the first Thursday of each month, at 6 pm, in the Top of the World (TOW) Mountain Room. At this meeting, we plan our monthly events and conduct other business, but it is generally short because we like to head directly to the TOW Restaurant to see exactly what cuisine Chef Justin has prepared for us!

Recent Events

We kicked off the summer in June by traveling to Allentown to see a fantastic baseball game and have a scrumptious dinner at Coca Cola Park. The Lehigh Valley IronPigs, who are the Triple-A affiliate of the Philadelphia Phillies, were at home to take on Scranton/Wilkes-Barre Rail Riders, the affiliate of the New York Yankees, and both teams were ready to play ball. They finished off our evening with a dazzling firework show.



Moving on, we joined with the Recreation Department to co-host Community Day, bringing the Wild, Wild West to our home in the Pocono Mountains. The Club had all those grills fired up and set about feeding a hungry crowd of cowboys and cowgirls. And who knew that our Club had so many wranglers who could lasso and take on a mechanical bull!

In July, we held our 21st Annual Golf Outing at the Pocono Hills Golf Course. This event helps us raise funds for club activities and we're thankful for the sponsors who came out to support our many efforts. The event started with a continental breakfast at the Warehouse Tavern & Grill, followed by 18 holes of golf riding in the comfort of a cart, and finishing with an awards ceremony and steak dinner. What a great way to spend the day!

In August, we joined together with the Women's Club to celebrate the end of summer with a picnic at the Community Pavilion. It's easy have a great time when you and your friends get together to enjoy fellowship along with a delicious barbecue.

October turned out to be a very busy month for our Club. We started with the 1000 Pink Lights Walk at Lehman Park. Later, we joined the Women's Club on a trip to Scranton to see the mysteries of the Houdini Museum and enjoy their magic show. We were there for the Fall Festival and enjoyed the Star Wars styled theme, May the Fall be with you (Darth Vader would understand).

Saw Creek Estates children enjoyed it when we handed out candy during Trunk or Treat. We brought a taste of Bavaria to our corner of the Pocono Mountains with our very own Oktoberfest at the TOW Restaurant. Ein Prosit (a toast) to all the members, family and friends who came out to join us.

Of course, our Club had regularly scheduled events for people interested in golf, hiking, and swimming, including playing golf on Tuesday and Friday mornings; hiking on Monday and Friday afternoons; and swimming on Tuesdays and Thursdays at noon.

Upcoming Events

At the time this was written, we are preparing for Saw Creek Estate's Veterans Day Ceremony and Luncheon. This event honors America's Servicemembers and takes place at the Top of the World on "The eleventh hour of the eleventh day of the eleventh month."

We've heard that "You'll shoot your eye out" if you get an official Red Ryder carbine-action 200-shot range model air rifle. So, we'll just have to see exactly what happens when we go to see "A Christmas Story - The Musical," at the Shawnee Playhouse in December. With all that excitement, it's a good thing that we'll be having dinner at the Gem & Keystone Restaurant after the play.

Some of the activities we're looking at for 2024 include an Iron Pigs baseball game, Beef & Beer at the Top of the World, St. Patrick's Day celebration at the Top, model railroad exhibit in Stockertown, Millbrook Village tour, and Silver Birches.

If you have any ideas for future events, we'd like to hear from you. So why not join us at our monthly meeting at the Top or just reach out to us.

For more information, send us an e-mail at scemcb@aol.com, check out Week at the Creek, and/or find us on Facebook at Vim & Vigor: The Saw Creek Estates Men's Club Page.



Women's Club News

by Jackie Pace

I hope that everyone enjoyed the summer and fall and are looking forward to the holidays. Elections were held in June with new officers: 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 of 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 other board positions. Thank you to Cathy Magnussen, prior 2nd VP, 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 VP's are planning more interesting trips for the rest of the year and 2024. 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 are always looking for new members. If you would like to know more about the Women's Club please contact Jackie Pace at 917-562-8701. Our meetings are held on the first Thursday of every month in the Mountain Room at the Top of the World Complex.

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Marshalls Creek PA**



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 SawCreek 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 15th we had our pantry day where we distributed about 125 turkeys and fixings to the community besides 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.

We will continue to serve the community every third Wednesday of the month from 12pm to 2pm at the DCC (old VIP) located on Decker Road. The only requirement will be to bring your license or any proof of residence.

You will be required to fill in an application once a year which has the income guidelines. Please remember this is for families who are truly in need.

I thank the Lehman Township Supervisors for providing us with a shed to store our food and other supplies. I would also like to thank everyone for their outpouring of love and support of the pantry. Without everyone coming together such an operation would not be possible to bless so many families in our community.



A special thanks to Jessica VanDerVliet, Greg Trunzo and the office staff, Renee Hojnowski, Brian Clark, Nic Hutta, and the maintenance crew who make this all possible. I appreciate all their help and support. And 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. On behalf of Jo's Food Pantry, I would like to wish everyone a happy, healthy, safe, and successful 2024.

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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- **Water Conditioning**
- **Loader/Backhoe Service**
- **Air Conditioning/Heat Pump
Service & Installation**
- **Commercial/Residential
Electrical Service**

Se habla Español

**HELP
WANTED**

Plumbing, Electrical & HVAC Techs
\$\$ based on experience
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