



# SAW CREEK NEWS



The official publication of the Saw Creek Estates Community Association

Holiday 2024 / New Year 2025



## We're the #1 Community in the Poconos!

by Jessica M. VanDerVliet, Assistant Community Manager

As I looked around the room on Tuesday, October 15<sup>th</sup>, for the FirstService Residential Meet and Greet, I was elated to see so many residents attend this event, ask questions, and listen to the changes coming from FirstService Residential.

As I moved around the room and spoke to our residents, I was again reminded why we remain #1 in the Poconos. Contrary to what some may believe, it is not that we are the only HOA in the area with a private ski area and restaurant or the over 150 events we put together each year. **It is the people that make this community unique!**

It is the selfless effort and commitment that each of our volunteers and staff members put into making the cogs of this well-oiled machine move. It is the devotion our members give to come together and discuss sensitive issues at hand and move towards a feasible solution for everyone.

If you Google what a "good community" means, you will find: The precise definition of a "good community" will vary from person to person, but factors such as safety, access to goods and services, a sense of belonging and a well-defined organizational structure are all considered to be key.

Although it is virtually impossible to create an ideal community capable of always satisfying the needs of all residents, it should nevertheless be the goal of residents. (taken from Reference.com)

I have seen many things in my *\*almost* 25 years with the Association that have made me proud to be part of this organization. We have helped by providing enriching programs for all ages, working with people to offer affordable plans when experiencing hardships, and giving to the greater community that surrounds us.

(continued on page 5)

## Important - Please Read! Changes to the Dues Process & Annual Invoices

As previously communicated, changes are coming to the Association's dues billing and payment process to streamline the process and to be more efficient. The Annual Invoices will be mailed directly from FirstService Residential by December 15, 2024. You will also be provided with communication outlining your new account number, new remittance address, and how to register for the FirstService Residential Connect portal to make dues payments electronically. If you do not receive your invoice by 1/2/25, please contact the Member Services Office. The Association will be sending a statement for all remaining 2024 balances before the end of the year.

**The invoice is due and payable in full by January 15, 2025**

### Changes to the Dues Payment Process:

**As of January 1, we will no longer accept dues payments (check, cash or charge) at the Member Services Office. All payments by check MUST be sent to the address on the annual invoice or completed online on the Connect Portal. This includes payment plan payments as well.**

All other payments (gate cards, guest badges, fobs, citations, etc.) can be made at the Member Services Office until further notice. Payment in the form of check or credit/debit card only - **no cash**.

Payment plans are available for qualifying members. If eligible, please send all payments to the address indicated on the payment information from FirstService Residential or make the first payment online in the new Connect Portal no later than January 15, 2025. Accounts 30 days past due will be considered delinquent. Penalty fees will be assessed to owner delinquent accounts starting as of February 16, 2025.

To qualify for any installment payment plan, all prior balances must be paid in full. Please contact our Accounting Department at [accounting@sawcreek.org](mailto:accounting@sawcreek.org) to schedule an appointment to discuss alternative payment arrangements that may be available to you.

### Changes to Payment Plans:

There will be a non-refundable payment plan fee added to each payment plan as follows:

Duration of Payment Plan	Fee	Payment (*)
Six (6) Month Plan	\$60	\$365/month
Twelve (12) Month Plan	\$120	\$187/month

(\*) Payment amount includes payment plan fee.

**Changes to the online payment portal:** Information regarding how to sign up and make online payments in the new FirstService Residential Connect Portal will be enclosed with the Annual Assessment.

As a friendly reminder, in 2022 each property received six (6) fobs once the member of record signed a Disclaimer (ASSUMPTION OF RISK, GENERAL RELEASE, AND WAIVER OF LIABILITY AND INDEMNITY AGREEMENT). **Please be advised that the terms and conditions of the disclaimer continue to apply until a unit transfer occurs or there is a change in tenancy.**

We strongly encourage you to complete the Member Information Form annually to ensure we have updated information. Contact information does change from time to time, and if an emergency at your property occurs, our only resource to alert someone is the contact information you provide on this form. Please take a few minutes to complete this form online. Visit <https://sawcreek.org/memberform> and complete the required Member Information Form to avoid any disruption with your gate cards.

Member Services is open Monday, Wednesday, Thursday, Friday, and Saturday from 9 am to 4 pm. We will be closed on Wednesday, December 25, 2024, and Wednesday, January 1, 2025, in observance of the holidays. Our goal is always to provide you with excellent service. Don't hesitate to contact us at (570) 588-9329 or email us at [memberservices@sawcreek.org](mailto:memberservices@sawcreek.org)

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# President's Comments

Wow! 2024 sure flew by fast! The fall season is almost over, Thanksgiving is just a memory and winter will soon be here. Warm greetings from the Board of Directors as we approach the holiday season. And to all our new homeowners: *Welcome to Saw Creek!*

On October 1, FirstService Residential was selected as the new property management company for Saw Creek. The Board is confident that by leveraging their extensive experience, resources, and local expertise, including financial management and community engagement, they will help maximize property values at Saw Creek while enhancing our community's lifestyle for homeowners and their guests to enjoy.

A very-well attended "Meet and Greet" with FirstService occurred October 15 at the DCC, where our Interim Community Manager, Scott Matthews, was introduced, along with several members of FirstService's corporate team. If you have any questions or concerns, feel free to contact Scott at [cm@sawcreek.org](mailto:cm@sawcreek.org)

Since June, your Board, the Finance Committee and Management have been busy working on the budget. The Board approved the Fiscal Year 2025 Capital and Operating Budget at the November board meeting. The budget is printed in this issue. A copy of the approved budget can also be found online in the Resource Center at [www.sawcreek.org](http://www.sawcreek.org) or by requesting a printed copy at the Member Services office.

An increase in dues assessment is \$111, bringing the annual dues assessment to \$2073. Operating expenses represent the cost of doing business, but our capital improvements are an investment in the future of our community. To that end, a big driver of this increase is the much-needed safety improvements to the Smithfield Bridge and an increase in our overall insurance costs for the community.

I am grateful to the Board, the Finance Committee, and Management for their months of hard work in crafting the budget, which will enhance our community's safety and aesthetics. I also appreciate the many homeowners who provided valuable input during the 30-day homeowner comment period.

### Your Dues at Work

- Upgrades to the Mill Pond Playground continue: the wall has been completed and mulch has been spread. Watch for the re-opening.
- The TOP tennis courts improvements are nearly completed: resurfacing the courts and the center net has been installed; curtains were delivered and will soon be installed.



- Ski Area Repairs: scheduled for spring of 2025 is a rehabbing of the upper lift shack and rope/cable shortening.
- Spongy Moth spraying: in mid-spring 2025, aerial spraying will occur to help eradicate this invasive species.
- TOW Restaurant: the restaurant and snack bar are temporarily closed. With the help of the recently convened Ad Hoc Restaurant Committee and the expertise of our new management team, we'll be hiring, retraining, and refining our service to bring you an even better dining experience when we reopen.

**On the horizon:** The Nominating Committee will soon begin looking for candidates to fill three (3) Board Director positions for three-year terms. The elected Directors will begin their terms in July 2025. If you are already serving on a committee, we encourage you to take your volunteerism one step further by submitting an application for the Board.

Homeowners or committee members: for more information about running for the board, contact the Nominating Committee at [nominations@sawcreek.org](mailto:nominations@sawcreek.org). If you are not a committee member, please consider joining one of our nine standing committees. Not sure what committee is a good fit for you? Check out each committee's full "job description" on the Saw Creek website at this link: <https://sawcreek.org/community-contacts>

**Agente reminder:** Please refrain from posting complaints or concerns on unofficial social media pages, as these platforms are not the official channel of communication between the Board, management and homeowners, and a response cannot be guaranteed.

Instead, you are encouraged to use Saw Creek's official resources, such as our authentic Facebook page, website, emailing the Community Manager at [cm@sawcreek.org](mailto:cm@sawcreek.org) or by calling 570-588-9329. Directing your concerns through the appropriate channels ensures you are provided with a more efficient resolution.

The Board always appreciates your support, especially when you attend the monthly Board meetings. All Board meetings are open to homeowners and are scheduled the second Saturday of every month at 10AM, currently being held at the DCC. If you are unable to attend these meetings in person, you may feel free to attend via Zoom. Look for the weekly eblast right before the board meeting, which will contain the link info you need to log into Zoom.

Thank you for taking the time to read this far! Wishing you and yours a joy filled Christmas and a safe, peaceful New Years!

## Short-Term Rental Audit

Over the course of 2024, the Association started an audit of short-term rental properties. This process is periodically conducted as a part of a standard process to monitor and verify that all instances of short-term rental are being properly registered with the Member Services Office via the Tenant Registration Form.

So far, this audit has found 370 violations of the Association's rental policy. All properties which are found to be in non-compliance with the Rental Policy will receive enforcement action notifications (citations) containing monetary penalties in the amounts reflected on the Association Rental Policy (which is detailed below) in addition to a \$75 Expedited Renter Registration Fee, per occurrence.

- \$250 for failure to register a renter.**
- \$500 for renting without a township rental permit.**
- \$100 for renting if your account is delinquent with the Association.**

This audit will be ongoing to ensure that the rental policy is being followed. Those properties who are non-compliant and are issued a citation, have a 20-day window to appeal any citation issued.

Homeowners who believe that their rental registration forms were submitted and overlooked can submit the date-stamped emails showing the registration forms were sent. In cases such as these, their accounts will be adjusted to remove the charges and violations.

It is also recommended that the occupants who would otherwise be living in the dwelling if it was the primary residence should be listed on the Member Information Form that is on file with the Member Services Office to avoid confusion. Owners and occupants should also be accessing the community via the residents' entrance, by way of their gate cards.

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## From the Board of Directors

The Board of Directors sincerely appreciates the active participation of homeowners in the 2025 Budget process, including the valuable input and inquiries received during the homeowner comment period, which concluded on November 6, 2024. Following this, the Board approved the 2025 Budget at the November 9, 2024, Board meeting based on a recommendation from the Finance Committee, for an increase in assessments of \$111.

Below is additional information that explains in more detail what are considered HOA dues and for what purpose they are used. We hope this will give you a better understanding of how your dues are spent.

HOA fees (also known as "assessments" or "dues") are set by the Board of Directors. The Board determines how much the HOA dues are, what your HOA dues cover and how they are paid. Monthly is the most common setup, but they can also be paid annually. The Board bases each owner's share on the expected annual budget for the association. The HOA budget covers a lot of costs in Saw Creek.

Buying a home in any HOA like Saw Creek means you are part of a common interest development (CID). You are required to share the costs of operating the association, including maintaining common areas and shared amenities, like a pool or fitness room. HOA dues also go towards maintenance and upkeep, so landscaping and common areas always look well-maintained.

And while the Board determines your HOA dues, it's essential to know that Board members do not profit from HOA dues. The Board comprises volunteers and homeowners just like you, who pay HOA dues like everyone else in your community.

Now that you know what HOA dues are, the next question homeowners usually ask is, "What are HOA dues used for?" Like other HOAs, Saw Creek has its unique rules and policies, so you must read Saw Creek's governing documents to learn the specifics. If you don't understand the governing documents, you may see your hard-earned money go to things that you'd rather not spend on. Below is a list of many items that are covered by your dues:

### Ongoing maintenance and repairs

Continuous maintenance to common areas, equipment, systems and shared amenities – all of these things cost money, including:

- Lawn care and landscaping Snow removal
- Water, plumbing and sewage systems A/C and heating systems
- Electrical system and lighting Sanitation system and trash removal Security system and gates
- Cleaning, painting and upkeep of exteriors and common areas, such as hallway walls, carpeting and clubhouse
- Pest control
- Repair of damaged roofs, interior roads, pipes, elevators, etc., due to age, weather conditions or other causes
- Maintenance of shared amenities like the pool, fitness equipment and clubhouse.

### Insurance Policies

Saw Creek purchases a master insurance policy to protect the community's building structures, exteriors and common property against damage. In addition to HOA insurance, the Board must also factor in other riders and add-ons as required by Saw Creek's location, property type, and different needs. Liability insurance and theft insurance are common coverages, but despite all this coverage, it is still best practice to take out your own homeowner's policy.

### Utility payments

Saw Creek must bear the costs of electricity, lighting, water, heating and air conditioning for the community's common areas. Saw Creek's common areas include the guardhouse and motor vehicle gates, lobby, clubhouse, pool, fitness rooms, meeting rooms and landscape lighting.

### Reserve funds

The Board not only sets a budget and keeps your community's costs down, but they also establish a reserve fund. Reserve funds are not for day-to-day expenses: they cover repairs and replacements of major assets and systems, like roof replacements, and help the Board understand the expected life span of pool pumps or boilers and the costs to replace them. Reserve funds are invested in helping generate more revenue toward future expenses. Bottom line: a substantial reserve fund is critical to avoiding the need for a dreaded special assessment.

### Contingency funds

This money is automatically set aside each month to cover unforeseen community expenses and emergencies like an insurance deductible after a storm or an accident.

### Staffing

Saw Creek employs office, maintenance and public safety staff, and a portion of your HOA dues cover their salaries and benefits.

### Professional property management

As mentioned earlier, Board members are volunteers. Saw Creek has partnered with a property management company, FirstService Residential. Your HOA dues cover that service also. A professional management company helps the Board effectively manage vendor contracts, maintenance, insurance, investments and other financial and operational tasks. All this benefits the Saw Creek community by helping to keep it in tip-top shape and your property values up.

In conclusion, no one likes to spend money on unnecessary expenses. And for some, the dues may seem excessive. But they are an investment in our community that helps to keep it financially fit, safe and beautiful, all of which keeps your home's value high.



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# COMMUNITY LIVING

## Know the Rules

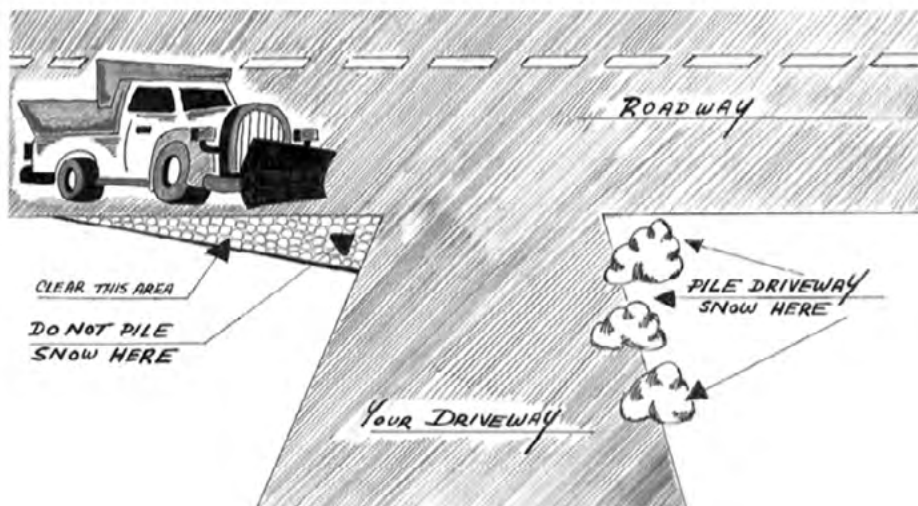
### What Do I Do with All that Snow?

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!

*Happy holidays to all and welcome 2025!*



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**REMOVE ICE AND SNOW BEFORE YOU GO!**



## Safety Hazard: Remove snow and ice from your vehicle

by Margaret Jones, Communications & Admin Assistant

Driving with snow and ice on your vehicle is considered a hazard as it can become dangerous if the snow and ice dislodge during transit.

#### Dangers include:

- Snow or ice sliding from the vehicle's roof onto the windshield may block visibility which can make it impossible for the driver to see.
- Snow or ice loosening while the vehicle is moving can fly off the car and onto other vehicles or pedestrians. This can cause accident or injury.

**If you don't have the ability to park your vehicle in a garage or carport during a snow or ice storm, you can decrease the clean-up time by:**

- Covering the car.
- Applying a de-icer spray to the windows.
- Placing a sock or bag over the wipers and mirrors, which can prevent them from freezing.

#### Tips on cleaning your vehicle:

- Make sure the tailpipe is clear and not covered by snow or ice, as this can cause a carbon monoxide buildup inside the vehicle.
- Clean off the headlights so your lights are visible.
- Warm up your car, as turning on the heat can help speed up the de-frosting.
- Clear snow from the whole vehicle. It is always best to have a brush with a long handle to make it easier to reach the roof. The foam brushes work great and are non-abrasive.
- Clear snow from the wipers. During these conditions, you want the wipers in good working condition.

Pennsylvania law states that if snow or ice falls off a moving vehicle hitting another vehicle or pedestrian and causing injury or death, the driver can be held responsible. Be a responsible, safe driver and clean the snow or ice from your car, a few extra minutes of snow removal is better than having a serious accident.



Take Pride in  
your Community!  
**PLEASE DON'T LITTER**  
*Violators will be fined.*

# 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.



# We're #1 in the Poconos!

(continued from page 1)

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

We must look at the bigger picture and find a cohesive balance for all our residents. Don't take for granted all the fantastic events, programs, and features the community offers. Find that inner "eager new owner" in you and appreciate everything we have, what we stand for, and the fantastic people who live here and care passionately about the community.

See you around the Creek! Happy holidays!



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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 asking you to describe yourself and your commitment to Saw Creek. Submit the completed application with a recent photo to [nominations@sawcreek.org](mailto:nominations@sawcreek.org)

# SAW CREEK ESTATES PUBLIC SAFETY

## Important Changes to Public Safety

by David Loncki, Director of Public Safety

As we prepare for the upcoming year, I am excited to share a series of important changes that the Saw Creek Public Safety Department is implementing to enhance the safety and security of our community. With 27 years

of experience serving the residents of Monroe County through the Monroe County Prison and Sheriff's Office, I am committed to bringing professionalism and expertise to our initiatives.

To better align with today's dynamic environment, we are establishing new and updated policies that reflect contemporary challenges in public safety. Our goal is to ensure that our response strategies are effective and proactive.

A key initiative will be to enhance our dispatch operations. Our team will actively monitor scanner calls from local law enforcement and 911 services. This improvement will allow us to respond more quickly and coordinate effectively during emergencies.

Investing in our personnel is crucial for our success. We have hired a dedicated training officer to implement a robust training program for both new hires and current officers. This includes sending officers to specialized training to become certified instructors in critical areas, such as Use of Force, Defensive Tactics, and Taser instruction. Additionally, we will establish an ongoing online course instruction to keep our officers informed about best practices and legal updates.

Community engagement is vital to our mission. We are excited to offer educational courses, such as active shooter training for employees. These initiatives aim to empower staff with essential knowledge and skills for safety. Furthermore, we promote an open-door policy, encouraging residents to share their concerns and suggestions regarding public safety at any time.

In our efforts to promote sustainability, we are exploring the acquisition of hybrid vehicles. These vehicles will save on fuel costs and serve as practical options for our public safety needs.

We recognize the importance of collaboration and are dedicated to enhancing our relationships with local law enforcement agencies. By working together, we can better address community needs and share resources effectively.

To ensure responsiveness to community concerns, we have implemented a structured scheduling system. This system assigns officers specific daily tasks, allowing us to focus on current issues and maintain a visible presence within the community.



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Lastly, we are revisiting our gate protocols to ensure that every individual entering our community is properly identified. This measure is crucial for reinforcing security and deterring complacency.

As we move into 2025 and beyond, the Saw Creek Public Safety Department is committed to adapting and evolving to meet the needs of our community. Through enhanced training, sustainable practices, and a strong focus on community engagement, we aim to create a safer environment for all residents. Together, let's build a culture of shared commitment to safety.

If you have any questions or concerns, you may email the Director of Public Safety, David Loncki, at [David@sawcreek.org](mailto:David@sawcreek.org)

# 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 SCE property-such as Top of the World, or the Derrenbacher Community Center parking lot (formerly 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 shall be removed.

Happy Holidays!

# 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 2025.

### Gate House Instructions:

- Log on to: [www.sawcreek.org](http://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.
- Password: Same one you give to Public Safety when calling in guests.

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

Client code: 152152

# POM

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# Season's Greetings

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## Stay informed

by Margaret Jones, Communication & Admin Assistant

### Saw Creek Website

Did you know that an array of information can be found by visiting the Saw Creek website at [www.sawcreek.org](http://www.sawcreek.org)? If you haven't already familiarized yourself with it, look around, you may find some useful information. This is just some of the things that can be found on the website:

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

### Weekly E-Blast

This is a way to stay up to date on community events, monthly Board meetings, and other pertinent items. **To sign up for the weekly E-blast, scan the QR code >** or go to [www.sawcreek.org](http://www.sawcreek.org) and under the News/Events tab Sign Up for Email News.



### 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 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 in your home, contact MET-ED at 800-545-7741 or visit their website at [www.firstenergy-corp.com](http://www.firstenergy-corp.com).

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

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](mailto:memberservices@sawcreek.org).

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](mailto:memberservices@sawcreek.org). Office hours are Monday, Wednesday, Thursday, Friday, and Saturday 9 am to 4 pm.

I hope everyone has a safe and enjoyable holiday!

## 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 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, your passengers, and your car.
- Stay with your car.
- Don't overexert yourself.
- Let your car be seen - Put bright markers on the antenna or windows; 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.

## FOR SALE:

### SCE Fleet Vehicle

**2015 Chevy Silverado** - mileage 82,500 - being sold as is. The truck has minor exterior cosmetic damage and the engine burns significant oil with an unknown official cause. The starting bid is \$1,500 and the deadline to bid is 12/3. Appointments only to view the truck. Email [info@sawcreek.org](mailto:info@sawcreek.org) with a bid or to view the truck.

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## Short Term Rentals

**Attention homeowners who rent short term:** Please be sure the proper paperwork is submitted to Member Services and renters are registered with Public Safety, so there will not be any issues for your renters.

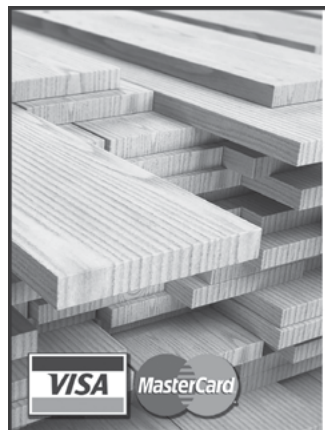
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- Minor Repairs

## Important Community Reminders

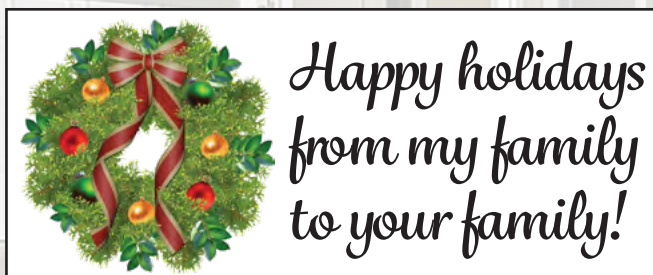
by Margaret Jones, Communications & Admin Assistant

- Annual Association Dues:
  - Pay in full by January 15<sup>th</sup>; or
  - First payment on an approved payment plan must be made by January 15<sup>th</sup>
- Quiet Hours:
  - Sunday-Thursday: 10 pm to 8 am
  - Friday, Saturday & Holidays: 11 pm to 8 am
- Speed limit 25 MPH
- No fireworks
- Vehicles must come to a complete stop at all posted stop signs
- Trash must be bagged and deposited in the compactors
- Park in driveway only - no street or shoulder parking (unless authorized by Public Safety)
- Do not feed wildlife
- All dogs must be leashed (PA State Law)
- Pet feces must be disposed of
- Snow or ice can't be shoveled or thrown into the roads
- Valid amenity fobs or guest wristbands are required for amenity access
- All guests and deliveries must be registered with the security gate prior to arrival
- All fishermen - 16 years of age or older - must possess a valid PA State Fishing License (PA State Law)
- Recycling:
  - The 1<sup>st</sup> and 3<sup>rd</sup> Saturday of each month, 9 am to 12 pm
- Bulk dumping:
  - September-April: 1<sup>st</sup> Saturday of each month, 9 am to 12 pm
  - May-August: 1<sup>st</sup> & 2<sup>nd</sup> Saturday of each month, 9 am to 12 pm

# The Winter Selling and Renting Season is here!

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*Stay Ahead of the Storms this year!*



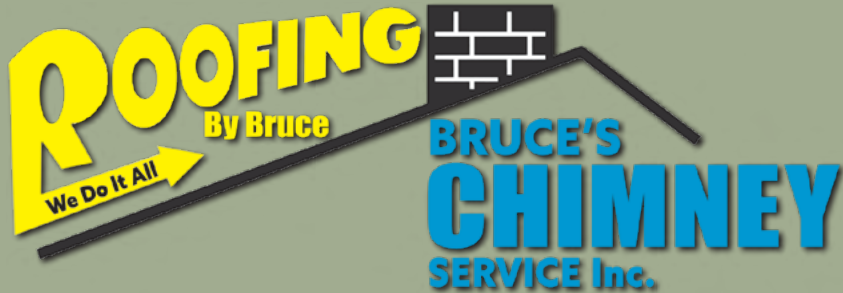
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# 2025 Operating Budget

	2024	2025
Operating Assessment	\$1,818	\$1,869
89% Billable Units (FY2024)	2,564	2,569
Total Units	2,881	2,886

## INCOME

### Dues & Fees

06305-000 Annual Dues Assessments	\$4,661,352	\$5,393,934
06306-000 Prior Dues Assessment	\$210,000	\$0
06305-100 Provision for Bad Debt	\$0	\$(593,333)
06307-000 Recovery of PY Credit Losses	\$0	\$210,000
06327-000 Code Enforcement Fee	\$60,000	\$60,000
06330-000 Citation Income	\$61,000	\$65,000
06335-000 Owner NSF Fees	\$2,500	\$2,500
06340-000 Owner Late Fee Income	\$95,000	\$95,000
06345-000 Owner Payment Plan Fee	\$16,500	\$87,750
06370-000 Owner Collection-Legal Fees	\$12,000	\$12,000
06380-000 Owner Admin. Fee	\$0	\$0
06390-000 Owner Interest Income	\$138,000	\$138,000
06399-000 Surplus	\$0	\$0
<b>Dues &amp; Fees Total</b>	<b>\$5,256,352</b>	<b>\$5,470,851</b>

### Administrative

06405-000 Badge/Passes Income	\$25,000	\$25,000
06410-000 Gate Card Income	\$27,500	\$27,500
06415-000 Gate Card Reactivation Income	\$15,000	\$15,000
06420-000 Renters Registration	\$250,000	\$230,000
06425-000 Annual Rental Fee	\$87,500	\$87,500
06427-000 Account Information Fee	\$500	\$250
06430-000 Resale Certificate Fee	\$60,000	\$55,000
06440-000 Building Permit Income	\$7,500	\$10,000
06443-000 Bulk Dumping Income	\$22,000	\$12,000
06465-000 Logo Merch Sales-Taxable	\$1,500	\$500
06466-000 Logo Merch. Sales-Non Tax	\$1,000	\$500
06470-000 Blue Ridge Cable Franchise	\$55,000	\$50,000
06472-000 Verizon Tower-Rental Income	\$25,764	\$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	\$2,000
06483-000 Investment Income-ML	\$40,000	\$65,000
06484-000 Realized Invest. Gain/Loss	\$500	\$500
06485-000 The Falls-Gate income	\$24,000	\$27,000
06486-000 Credit Card Fee Income SCE	\$42,000	\$16,000
<b>Administrative Total</b>	<b>\$691,764</b>	<b>\$655,514</b>

### Recreation Income

06490-000 Facility Rentals	\$5,000	\$4,000
06491-000 Recreation Activities Income	\$6,500	\$4,550
06492-000 Summer Camp Income	\$54,000	\$0
06493-000 Rec Events-Concessions Income	\$6,000	\$3,500
06494-000 Rec-Sponsorship Income	\$5,000	\$7,000
06495-000 Ski Income Non-Tax	\$22,500	\$22,500
06496-000 Ski Income Taxable	\$55,000	\$55,000
<b>Recreation Income Total</b>	<b>\$154,000</b>	<b>\$96,550</b>

### Top of The World Restaurant Income

06900-000 Food & Beverage Sale	\$340,000	\$325,000
06901-000 Less: Food Sales Discounts	\$(5,000)	\$(3,000)
06902-000 Beer Sales	\$85,000	\$60,000
06904-000 Liquor Sales	\$149,350	\$100,000
06908-000 Cover Charge	\$2,000	\$0
06909-000 Misc. Income-TOW	\$3,000	\$250
06910-000 Credit Card Fees Income TOW	\$18,500	\$13,027
<b>TOW Income Total</b>	<b>\$592,850</b>	<b>\$495,277</b>

### Snack Bar Income

06915-000 Snack Bar Sales	\$22,375	\$16,500
06918-000 Snack Bar-Pool Sales	\$0	\$0
06920-000 Snack Bar-Misc. Sales	\$600	\$0
<b>Snack Bar Income Total</b>	<b>\$22,975</b>	<b>\$16,500</b>

**TOTAL INCOME** **\$6,717,941** **\$6,734,693**

## EXPENSES

### Administrative Expense

07105-000 Badge/Passes Expense	\$5,000	\$4,000
07110-000 Gate Card Expense	\$3,000	\$4,000
07113-000 Office Supplies	\$13,000	\$16,500
07114-000 Printing & Reproduction	\$6,000	\$7,000
07115-000 Meeting Expenses	\$16,000	\$16,000
07116-000 Miscellaneous Expense	\$500	\$500
07118-000 BOD Reimbursable Expense	\$500	\$500
07120-000 Postage & Mail	\$7,000	\$7,000
07121-000 Logo Merchandise Exp	\$1,500	\$500
07125-000 Postage Meter Rental	\$4,000	\$4,000
07135-000 Copier Service Contract	\$3,000	\$3,000
07140-000 Shipping Charges Fedex/UPS	\$350	\$400
<b>Administrative Expense Total</b>	<b>\$59,850</b>	<b>\$63,400</b>

### General & Professional

07202-000 Bank Charges	\$3,300	\$3,300
07205-000 Credit Card Processing	\$45,000	\$18,000
07210-000 Dues & Subscriptions	\$2,000	\$2,000
07215-000 Professional Consulting Fees	\$6,000	\$91,000
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	\$1,800	\$1,800
07240-000 PR & Communications Expense	\$125,000	\$125,000
07250-000 Insurance Commercial	\$380,540	\$402,602
07251-000 Licenses & Permits	\$1,750	\$1,750
07255-000 Advertising-Bids	\$2,500	\$2,500
07260-000 IT -Technology	\$112,433	\$117,025
07265-000 Property Tax	\$0	\$0
07270-000 Federal Income Tax	\$5,000	\$4,000
07275-000 Admin Uniform Expense	\$2,500	\$2,500
<b>General &amp; Professional Total</b>	<b>\$767,823</b>	<b>\$851,477</b>

### Recreation Expense

07310-000 Recreation - Training	\$3,000	\$1,135
07315-000 Recreation Supplies	\$22,500	\$22,500
07320-000 Recreation Events	\$40,600	\$42,600
07321-000 Summer Camp Expense	\$2,000	\$0
07322-000 Rec Concession Expense	\$2,400	\$1,800
07325-000 Sports Equipment	\$2,500	\$2,200
07330-000 Fitness Center	\$4,000	\$4,000
07335-000 Recreation Uniforms	\$1,800	\$1,500
07340-000 First Aid Supplies	\$1,000	\$1,000
<b>Recreation Expense Total</b>	<b>\$79,800</b>	<b>\$76,735</b>

### Ski Hill Expense

07375-000 Ski Shop Operating Expense	\$4,500	\$4,500
07380-000 Ski Facility Repairs & Insp.	\$11,000	\$11,000
07385-000 Snow Mobile/ Groomer Exp.	\$7,000	\$8,000
07390-000 Ski Hill Electric	\$20,000	\$20,000
<b>Ski Hill Expense Total</b>	<b>\$42,500</b>	<b>\$43,500</b>

### Human Resources Expense

07405-000 Payroll & Compliance Svce	\$24,123	\$27,000
07410-000 Training & Professional Develop	\$9,500	\$9,500
07415-000 Travel Expense	\$3,000	\$1,500
07420-000 Employee Retention program	\$16,000	\$16,000
07430-000 Simple IRA Expense (401k)	\$11,000	\$11,000
07440-000 Advertising-Help Wanted	\$10,000	\$10,000
07461-000 PR Drug Testing/Screening	\$16,170	\$12,000
<b>Human Resources Expense Total</b>	<b>\$89,793</b>	<b>\$87,000</b>

### Admin Payroll

07510-000 Admin Wages	\$490,486	\$526,374
07520-000 Admin Wages-OT	\$0	\$0
07530-000 Admin Payroll Taxes	\$47,642	\$51,308
07540-000 Admin Payroll Benefits	\$94,565	\$85,334
07590-000 Admin Contract Labor	\$185,088	\$150,000
<b>Admin Payroll Total</b>	<b>\$817,781</b>	<b>\$813,016</b>

# 2025 Operating Budget

## EXPENSES cont.

### Recreation Payroll

07610-000	Recreation Wages	\$305,580	\$268,198
07620-000	Recreation Wages-OT	\$0	\$0
07630-000	Recreation Payroll Taxes	\$39,989	\$34,847
07640-000	Recreation Payroll Benefits	\$29,512	\$18,721
07650-000	Ski Shop Wages	\$16,679	\$17,372
07660-000	Ski Shop Wages-OT	\$0	\$0
07670-000	Ski Shop Payroll Taxes	\$3,111	\$3,240
07680-000	Ski Shop Payroll Benefits	\$0	\$0
	<b>Recreation Payroll Total</b>	<b>\$394,871</b>	<b>\$342,378</b>

### Summer Camp Payroll

07696-000	Summer Camp Wages	\$13,256	\$0
07697-000	Summer Camp Payroll-OT	\$0	\$0
07698-000	Summer Camp Payroll Taxes	\$2,472	\$0
07699-000	Summer Camp Payroll Benefits	\$0	\$0
	<b>Summer Camp Payroll Total</b>	<b>\$15,728</b>	<b>\$0</b>

### Public Safety Payroll

07710-000	Public Safety Wages	\$761,985	\$769,927
07720-000	Public Safety Wages-OT	\$10,000	\$10,000
07730-000	Public Safety Payroll Taxes	\$84,628	\$90,034
07740-000	Public Safety Payroll Benefits	\$53,258	\$78,756
	<b>Public Safety Payroll Total</b>	<b>\$909,871</b>	<b>\$948,717</b>

### TOW Restaurant Payroll

07810-000	TOW Rest Wages	\$319,962	\$340,668
07820-000	TOW Rest Wages-OT	\$0	\$0
07830-000	TOW Rest Payroll Taxes	\$50,223	\$52,816
07840-000	TOW Rest Payroll Benefits	\$62,610	\$52,048
07845-000	TOW Employee Meals	\$6,000	\$2,000
07849-000	TOW Rest Contract Labor	\$0	\$0
	<b>TOW Restaurant Payroll Total</b>	<b>\$438,795</b>	<b>\$447,532</b>

### Snack Bar Payroll

07850-000	Snack Bar Wages-Ski/Pool	\$9,877	\$8,045
07852-000	Snack Bar Wages-Pool	\$0	\$342
07855-000	Snack Bar Payroll Taxes	\$1,842	\$1,506
07859-000	Snack Bar Employee Meal	\$500	\$0
	<b>Snack Bar Payroll Total</b>	<b>\$12,219</b>	<b>\$9,893</b>

### Maintenance Payroll

07910-000	Maintenance Wages	\$787,096	\$795,343
07920-000	Maintenance Wages-OT	\$25,000	\$26,000
07930-000	Maintenance Payroll Taxes	\$82,022	\$81,886
07940-000	Maintenance Payroll Benefits	\$105,060	\$115,622
07950-000	Ski Hill Operations Wages	\$33,288	\$33,647
07960-000	Ski Hill Operations Wages-OT	\$0	\$0
07970-000	Ski Hill Operations Payroll Taxes	\$4,871	\$4,938
	<b>Maintenance Payroll Total</b>	<b>\$1,037,337</b>	<b>\$1,057,436</b>

### Public Safety Expenses

08010-000	Alarm Monitoring	\$7,000	\$6,000
08015-000	Life-Safety/Security/CCTV	\$23,500	\$23,500
08020-000	Public Safety Expense/Equip	\$7,500	\$7,500
08025-000	Public Safety Vehicles R&M	\$11,500	\$11,500
08030-000	Public Safety Uniforms	\$12,000	\$12,000
08035-000	Public Safety Fuel	\$30,000	\$30,000
08040-000	Public Safety Training	\$5,500	\$5,500
08045-000	Comm. Relations/Outreach	\$1,900	\$1,900
	<b>Public Safety Expenses Total</b>	<b>\$98,900</b>	<b>\$97,900</b>

### TOW Restaurant Expenses

08100-000	Food Purchases	\$146,500	\$136,500
08102-000	Beer Purchases	\$24,800	\$17,400
08103-000	Liquor Purchases	\$43,311	\$29,000
08103-100	Bar Food & Mixers	\$7,000	\$7,000
08105-000	Smallware & Equipment	\$16,000	\$16,000
08107-000	Credit Card Process TOW	\$20,000	\$15,000
08110-000	License & Permits-TOW	\$5,000	\$5,000
08112-000	Over/Short	\$90	\$90
08114-000	Promotional/Awards	\$2,000	\$2,000
08115-000	TOW Training	\$1,500	\$1,500
08116-000	Chemical/Janitorial	\$8,700	\$9,000
08118-000	Paper & Disposables	\$11,500	\$10,000
08120-000	Linens & Uniforms	\$8,500	\$6,500
08122-000	Music & Entertainment	\$0	\$0
08124-000	TOW - Professional Services	\$4,982	\$4,500
08126-000	TOW Equipment Repairs	\$6,500	\$6,500
08128-000	TOW Prof. Consulting Services	\$0	\$0
08130-000	TOW Misc. Expenses	\$800	\$0
	<b>TOW Restaurant Total</b>	<b>\$307,183</b>	<b>\$265,990</b>

### Snack Bar Expenses

08150-000	Snack Bar Purchases	\$10,040	\$6,930
08152-000	Snack Bar Pool Purchases	\$0	\$0
08154-000	Snack Bar Promo/Cust/Rewards	\$500	\$0
08155-000	Snack Bar Chemical/Janitorial	\$500	\$500
08156-000	Snack Bar Paper & Disposables	\$2,000	\$2,000
08157-000	Snack Bar Smallware & Equip	\$600	\$600
08158-000	Snack Bar Over/Short	\$10	\$10
	<b>Snack Bar Expenses Total</b>	<b>\$13,650</b>	<b>\$10,040</b>

### Pool Expenses

08210-000	Pool Contract-Service & Chem.	\$40,000	\$42,000
08220-000	Pool Repairs	\$10,000	\$7,000
08240-000	Pool Supplies -	\$3,000	\$6,000
	<b>Pool Expenses Total</b>	<b>\$53,000</b>	<b>\$55,000</b>

### Lakes & Grounds Expenses

08510-000	Lakes & Grounds	\$115,000	\$115,000
08520-000	Beautification/Landscaping	\$3,000	\$3,000
08530-000	Code Enforcement Exp.	\$2,500	\$2,500
08550-000	Environmental	\$5,000	\$140,000
	<b>Lakes &amp; Grounds Total</b>	<b>\$125,500</b>	<b>\$260,500</b>

### General Maintenance Expense

08610-000	Maintenance Supplies	\$35,000	\$35,000
08615-000	Maintenance Training	\$5,000	\$5,000
08620-000	Maintenance Uniforms	\$6,000	\$3,000
08635-000	Mower/Tractor Expense	\$1,000	\$1,500
08640-000	Backhoe Expense	\$1,000	\$2,500
08650-000	Vehicle Maintenance	\$25,000	\$30,000
08655-000	Maintenance Equip. Rental	\$1,000	\$1,000
08660-000	Vehicle - Gas /Diesel	\$40,000	\$38,000
08665-000	Maintenance Licenses & Permits	\$6,000	\$5,000
	<b>General Maintenance Total</b>	<b>\$120,000</b>	<b>\$121,000</b>

### Road Maintenance Expenses

08710-000	Salt/Cinders	\$94,000	\$84,000
08720-000	Snow Removal Supplies	\$8,000	\$8,000
08730-000	Snow Removal Sub-Contract	\$35,000	\$35,000
08740-000	Road Repair/Storm Water	\$360,000	\$360,000
08750-000	Parking Lots/Lines/Signs	\$20,000	\$20,000
	<b>Road Maintenance Total</b>	<b>\$517,000</b>	<b>\$507,000</b>

# 2025 Operating Budget

## EXPENSES cont.

### 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	\$5,000	\$6,000
08855-000	Exterminating	\$3,000	\$3,000
08860-000	Janitorial/Cleaning Supplies	\$20,000	\$20,000
08865-000	Janitorial Contract Services	\$45,000	\$47,000
	<b>Building Expenses Total</b>	<b>\$115,500</b>	<b>\$118,500</b>

### Utility Expenses

08900-000	Electric	\$85,000	\$85,000
08920-000	Waste/Recycling/Compactor	\$425,000	\$425,000
08930-000	Water & Sewer	\$42,000	\$44,000
08950-000	Gas	\$93,000	\$80,000
08960-000	Telephone Expense	\$29,840	\$30,458
08970-000	Internet Service	\$26,000	\$28,221
	<b>Utility Expenses Total</b>	<b>\$700,840</b>	<b>\$692,679</b>

**TOTAL EXPENSES** **\$6,717,941** **\$6,869,693**

**NET INCOME\*** **\$0** **\$(135,000)**

\* *Note on 2025 Net Income Balance: The Board of Directors is recommending the spongy moth spraying program in 2025 for an estimated \$135k (GL 8550-000). This amount would have represented a \$52.55 dues increase. The board voted to fund this expense from the investment Operating Reserve Fund not from owners dues in 2025.*

# 2025 Capital Reserve Budget

	<b>2024</b>	<b>2025</b>
Capital Assessment	\$154	\$214
Total Units	2,881	2,886
89% of Billable Units (FY2025)	2,564	2,569

### CAPITAL INCOME

06010-002 Capital Reserve Assessments	\$394,856	\$617,604
06020-002 Prior Reserve Assessments	\$10,000	\$0
06025-002 Allowance for Bad Debt	\$0	\$(67,936)
06024-002 Capital Transfer Fees**	\$272,000	\$309,060
<b>Total Capital Income</b>	<b>\$676,856</b>	<b>\$858,728</b>

### Other Income

ML Investment - Interest Income	\$60,000	\$68,000
ML Investment - Realized Gain/(Loss)	\$100,000	\$0
Carryover Projects Funding from PY-Repl. Reser.	\$205,300	\$322,500
Carryover Projects Funding from PY-Cap Improv	\$0	\$0
<b>Total Other Income</b>	<b>\$365,300</b>	<b>\$390,500</b>

06399-000 Surplus	\$0	\$0
<b>Total Surplus</b>	<b>\$0</b>	<b>\$0</b>

**Total Income** **\$1,042,156** **\$1,249,228**

### CAPITAL & RESERVE EXPENSES

07002-002 Bank Fees	\$50	\$50
07010-002 ML Invest. Account Fees	\$9,500	\$9,500
<b>Total Expense</b>	<b>\$9,550</b>	<b>\$9,550</b>

Replacement Reserves Expense	\$707,011	\$932,700
Capital Improvement Expense	\$219,500	\$56,000
<b>Total Reserse Repl. &amp; Cap Improv Expense</b>	<b>\$926,511</b>	<b>\$988,700</b>

**Total Expenses & Capital Expenses** **\$936,061** **\$998,250**

### TRANSFERS

Transfers in/(Out) Replacement Reserve Fund	\$53,595	\$(2,082)
Transfers in/(Out) Capital Improvement Fund	\$52,500	\$253,060
<b>Total Transfers In/(Out)</b>	<b>\$106,095</b>	<b>\$250,978</b>

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

# 2025 Capital Projects Detail

	Replacement Reserve	Capital Improv.	Total Estimate
<b>CAPITAL &amp; RESERVE DETAIL</b>			
7402-002 Maintenance Dump Truck	\$50,000	\$0	\$50,000
<b>Total Carryover Projects FY2022***</b>	<b>\$50,000</b>	<b>\$0</b>	<b>\$50,000</b>
07216-002 Ski Area Repairs	\$15,000	\$0	\$15,000
07516-002 Smithfield Bridge Reno Engin.	\$257,500	\$0	\$257,500
<b>Total Carryover Projects FY2024***</b>	<b>\$272,500</b>	<b>\$0</b>	<b>\$272,500</b>
<b>Administration</b>			
IT Systems Upgrade	\$25,500	\$0	\$25,500
<b>Total Administration</b>	<b>\$25,500</b>	<b>\$0</b>	<b>\$25,000</b>
<b>Recreation</b>			
TOW Fitness Equipment	\$10,550	\$0	\$10,550
<b>Total Recreation</b>	<b>\$10,550</b>	<b>\$0</b>	<b>\$10,550</b>
<b>TOW Complex</b>			
TOW Equipment	\$5,450	\$0	\$5,450
<b>Total TOW Complex</b>	<b>\$5,450</b>	<b>\$0</b>	<b>\$5,450</b>
<b>Public Safety</b>			
PS-1 Vehicle Replacement	\$85,000	\$0	\$85,000
<b>Total Public Safety</b>	<b>\$85,000</b>	<b>\$0</b>	<b>\$85,000</b>
<b>Operations</b>			
DCC Pool whitecoating Resurfacing	\$144,000	\$0	\$144,000
07516-002 Smithfield Bridge Reno Engin.	\$230,500	\$0	\$230,500
DCC Tennis Court Reno Design Engin.	\$8,000	\$0	\$8,000
Maintenance Plow Truck	\$101,200	\$0	\$101,200
TOW Grease Trap Reloc-Engineering	\$0	\$7,000	\$7,000
Alarm System Upgrade-All Buildings	\$0	\$49,000	\$49,000
<b>Total Operations</b>	<b>\$483,700</b>	<b>\$56,000</b>	<b>\$539,700</b>
<b>TOTAL PROJECTS</b>	<b>\$932,700</b>	<b>\$56,000</b>	<b>\$988,700</b>

## We Need You!

### Building & Architectural Committee

by Margaret Jones, Communications & Administrative Assistant

Would you like to give back or get involved in YOUR community? Committees are a great way to start getting involved and get to know your community.

The Building & Architectural Committee has six vacancies, which also includes Committee Chair, Vice-Chair, and Secretary. The committee develops and recommends SCE construction and aesthetic rules and standards, reviews and recommends variances on a case-by-case basis and is generally responsible for oversight of facilities operation and maintenance concerns.

The function of the committee is to:

- Oversee the expenditure of funds and establishment of schedules for operations and maintenance of the Association's amenity buildings and grounds.
- Work with the Community Manager and/or Director of Operations to determine yearly maintenance recommendations.
- Review member requests for variance of construction and aesthetic standards.
- Establishment and preparation of the community facility's budget.
- Suggest repairs within their broad level of competencies.
- Works cooperatively with other committees and staff members.
- Assist in planning major capital projects.
- Inspect all Association facilities and provide input regarding the Association's Reserve Study.
- Implementation of a preventative maintenance program.

**Besides the Building & Architectural Committee, these committees also have vacancies:**

- Appeals 1
- Beautification 4
- Finance 4
- Nominating 4
- Public Information 8
- Recreation 1
- Rules & Regulations 3

*(These vacancies may not be up to date, pending official approval of new members from the Board meeting)*

Information on each committee can be found in the Association's By-laws or on [www.sawcreek.org](http://www.sawcreek.org) under the Contact tab. In the drop box, click Community Contacts, to find descriptions of each committee.

A committee/volunteer application will need to be completed to join a committee. The application can be found on [sawcreek.org](http://sawcreek.org) under the Resident Services tab, or at the Member Services Office.

A schedule of the monthly committee meetings can be found under the Stay Connected tab, of the member log-in section of [www.sawcreek.org](http://www.sawcreek.org).

## Not on Social Media

by Margaret Jones, Communications & Administrative Assistant

Did you know we offer a way for residents who do not use social media to view information or announcements posted on Facebook?

Everything that is added to the official Saw Creek Facebook page, can also be found under the Announcement page of [sawcreek.org](http://sawcreek.org). To view this page, click the *News/Events* tab on the website and in the drop-box, *SCE Announcements*.

It is suggested to view this page daily or as often as possible. Some of the information posted may be short notices that were not able to be included in the monthly bulletin or weekly email blast. Short notice posts may include amenity closures due to the weather conditions, or last-minute road work.



**Cristina Primrose**  
Associate Broker



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**(570) 460-7701** direct  
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[www.wesellthepoconos.com](http://www.wesellthepoconos.com)

## Happy Holidays!

### 2025 will be an incredible year in real estate!

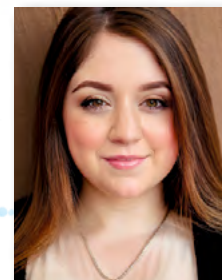
If you've been holding off selling your home, this may be the best year to sell! Inventory continues to be low and interest rates are slowly falling. It's a win-win for both sellers and buyers.



**Cheryl Linares**



**Linda Miller**



**Morgan McMahon**



**Jeanne Barrett**

When you're ready to sell, you want to work with a real estate company that you can trust.

Keller Williams is the number one real estate company in the U.S. We have more agents helping more clients than anyone else in our industry.

# Recreation: Building a Great Community

by Shalan Cronen

During 2024, Recreation has really put their best foot forward and delivered upon some exciting events for Saw Creek Estates. Despite some summertime weather that affected a few of our summer events, we can attribute our greatest success to the participation increase that we have studied.

Since January we have put together a series of events in the Restaurant from Karaoke and Music Bingo, to larger events such as Winterfest where we were able to entertain friends, families, and guests with some good old-fashioned comedy. We brought back the Superbowl Party and celebrated with our St. Patrick's and Cinco De Mayo Events. We had some good bands such as Sol Katana, Kristy Chmura (playing harp), Walter Lee, and Ashley Marquez to name a few.

On the Recreation side, we have entertained friends and family with our major events such as the Winter Festival, Spring Festival, Community Day, and Fall Festival, which saw 900 participants coming together for all that has been offered. We held our annual events whether it be Memorial Day Ceremony, MLK Event, Kids back to School Party, Summer Olympics, and Survivor to name some of our great accomplishments.

The cornerstone of a great community is for people to feel like they belong, have a purpose, and are supported. Recreation strives to bring people together for a common purpose and to build that community. We seek opportunities to bring people together to assist in creating that sense of network where it showcases neighbors helping neighbors and bringing about the opportunities to simply get together and celebrate all the joy in our lives.

There are so many ways to get involved in our community from participating in and supporting all the great events, volunteering to all the great committees or board, or simply lending a hand to assisting one of these great events. The well-being of this strong community directly impacts on our families and children by living in a strong, stable, inclusive, and supportive community.

As Recreation prepares the calendar and all the exciting programs, events, and educational opportunities for 2025, we thank you and ask that you keep supporting our great events both at the restaurant and throughout the community. That we continue our focus on building a great community and that ideology that we are one family that is innovative and powerful. That you use our events and programs to build that network of neighbors helping neighbors to continue to make this a great community to raise your families.

# Volunteer, Volunteer, Volunteer

by Karen Chirillo, Chairperson, Recreation Committee

Saw Creek Estates has great leaders and staff that work hard day in and day out provide for our community. As Chairperson of the Recreation Committee, and working directly with the Director of Leisure and Entertainment, we realize that all the great staff in the world cannot always get all the work done without help. In short, we need volunteers to work directly with the Recreation Department.

There are so many reasons to volunteer, besides just making our community great. There are personal reasons to volunteer. Volunteering brings about connections, personal fulfillment, mental relaxation, improved self-confidence, strengthened community ties, new learned skills, civic responsibility, making a difference, and most importantly, having some fun!

As a part of the Recreation Committee, you are listened to because you are part of a group that is welcomed for their time and efforts. We value the help we get in this community, and we welcome anyone who wishes to donate time for the betterment of the community.

There are always ways to assist. The Recreation Department and Committee focuses on putting volunteers where volunteers are needed to maximize the enjoyment for all.

We welcome everyone who gets involved because the more dedicated volunteers we have the bigger and better we can make our events. In the end, it is about building up the positives of this great community.

*Protect your family from unexpected burial cost and emotional overspending*

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- In-Ground Traditional or Cremation
- Community Mausoleum Crypts
- Cremation Niche Options
- Private Estates



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# Rights and Responsibilities for Better Communities

## From CAI Public Policies; reprinted with permission

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 in a transparent manner. 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. Provide a process residents can use to appeal decisions affecting their non-routine financial responsibilities or property rights—where permitted by law and the association's 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.)



**HELP REDUCE YOUR GUESTS WAIT TIME**  
Register them early at GateHouse on our website  
or by calling (570) 588-5151

# Know the Rules

## Signage/Flags/Banners

by the Rules Committee

The Rules and Regulations document is a constantly evolving document, and is usually updated within days of a rule being changed or removed, as approved by the Board of Directors. But there are older rules that are sometimes overlooked, so it's always a good idea to review the entire document.

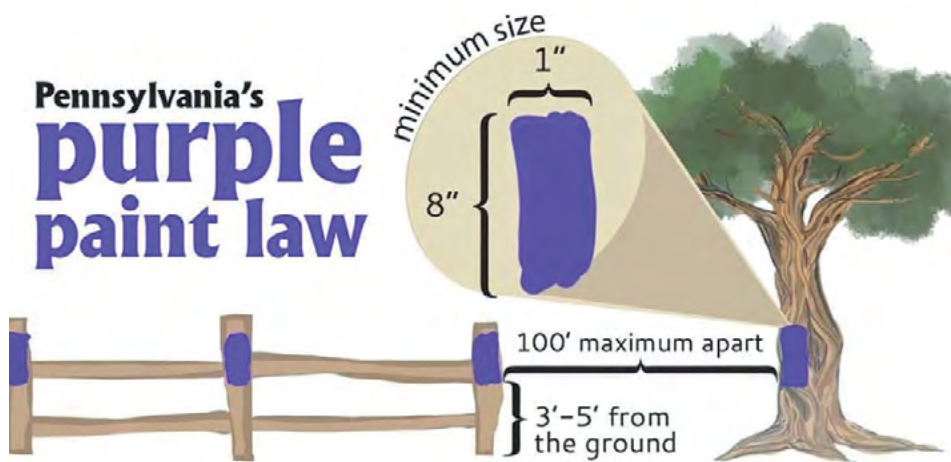
For example, in 2021, the following rule was updated:

**Page 9 Rule D. Signage** was updated to read:

Non-Quality of Life signs, flags, and/or banners of any kind, configuration, or material (e.g., "Private Property," "No Trespassing," yard signs, "Garage Sale," "For Sale," political, contractor, personal - "Elvis Avenue," etc.) are not permitted. Only "Quality of Life" signs that affect the health and safety of our owners may be posted: Alarm, Beware of Dog, etc. Seasonal flags (winter, spring, summer, falls), sports team flags, and patriotic flags (e.g., national, state, and military) and/or banners are also permitted. No more than three (3) flags and/or banners allowed on a property, which must be affixed to either a deck or home with flag brackets or a permanently installed ground flagpole; no free-standing or makeshift flag and/or banner displays on the property. The flag and/or banner has to match the aesthetics of the property, e.g., the size of flag and/or banner must be proportionally scaled to the size of the flag bracket or flagpole. **Tier 2 Offense Amended February 2021**

However, SCE homeowners have an alternative method to protect their property from trespassers: The Purple Paint Law, which went into effect in 2020 in all of Pennsylvania (except for Philadelphia and Allegheny counties). SCE homeowners can use this method while still being compliant with SCE rules by following the instructions as shown on this website: <https://www.pgc.pa.gov/HuntTrap/Law/Pages/Purple-Paint-Law.aspx>.

**One caveat:** Purple Paint is a special paint which can be used on trees without harming them. You can check with hardware stores or online for the special Purple Paint.



## Speeding

by the Rules Committee

We would like to remind everyone of the importance of adhering to the posted speed limit of 25 miles per hour within our neighborhood. Public Safety is tasked with monitoring compliance and issuing tickets for speeding violations.

As noted in SECTION III. COMMUNITY ROADWAYS & PARKING AREAS, Rule A: Vehicle Operations, the fines for speeding increase with the severity of the violation:

- 26-39 mph, Speeding: First Offense, \$200**
- 40-49 mph, Careless Speeding: First Offense, \$300**
- 50+ mph, Reckless Speeding: First Offense, \$550**



*Keep Kids Alive Drive 25® is a registered trademark of Keep Kids Alive Drive 25, 12418 C St., Omaha, NE, 68144. No other entities may use this or similar marks without prior permission.*

While receiving a ticket can be frustrating, we want to emphasize that these measures are in place to protect all residents, particularly our children, pets and wildlife. Driving at or below the speed limit not only ensures your safety but also the safety of everyone in our community.

It's important to note that speeding violations within our community are not reported to PennDOT, meaning no points will be added to your driver's license, nor will your insurance rates be affected. However, we encourage you to consider the broader impact of speeding on the well-being of our neighborhood.

Let's work together to create a safer environment for all. By respecting the speed limit, we contribute to a community where everyone can feel secure. Thank you for your cooperation and commitment to safety.

## Coming Late Winter/Early Spring 2025

### The New Bushkill Outreach & Community Center!

Stay tuned for more information on the grand opening. Questions? Reach out to Lehman Township 570 588-9365.



# Stormwater Management

by Adam Hackett, Code & Rental Enforcement Officer

Stormwater Management is a large part of being a homeowner. Most homeowners do not understand the responsibilities when it comes to drainage. Listed below is the direct verbiage for the Construction Guide (page 25).

- Maintenance of Premises and Improvements (Drainage)
- It is the property owner’s responsibility to install/maintain the culvert pipe(s) and drainage channels adjacent to the property. When correctly maintained the culvert pipe should ensure the uninterrupted flow of water and cause no damage to SCE common areas and/or neighboring properties. Failure to maintain/correctly install a culvert pipe will result in a Tier 3 Citation (\$300.00). If drainage issue(s) is left unresolved SCE reserves the right to enter the property and correct the issue(s) and charge the Property Owners account. All violations will proceed through the approved tier process, with the exception of an emergency drainage cleanout. If an emergency situation shall arise, a crew will be sent out to correct the issue at the owner’s expense at a minimum charge of \$300.00. Charges may vary depending on the severity of the drainage issue.

Unmaintained swales and culvert pipes can cause blockages and re-direction of water drainage, which can lead to damaged driveways, roadways, and flooded properties.

Regular monitoring of the swale on your property is key, as is cleaning the swale. Unlike with removing leaves from your yard one or two times a year, maintaining the swale and culvert pipe needs to be kept up with, as a single heavy rainfall event can result in leaves and debris to be washed down the mountain and settle in your swale and block the culvert pipe.

Stormwater Management can become quite expensive but if correctly done the cost savings for future damage of your and/or your neighboring properties can be great. Several keys to remember when it comes to stormwater management:



1. Water cannot be directed onto a neighboring property
2. Always hire reputable contractors
3. Properly size drainage pipes and channels
4. Direct water away from the home
5. Keep drainage clear of debris (This includes LEAVES!)

Should you have any questions and/or concerns regarding your drainage, please contact Member Services: [memberservices@sawcreek.org](mailto:memberservices@sawcreek.org)

Terms to know:

- Swale - A shallow ditch that blends in with surrounding landscape design, facilitates water management, and encourages natural irrigation.
- Culvert Pipe - A structure that channels water past an obstacle or to channel a subterranean waterway.
- Downspout - A downspout, waterspout, downpipe, drain spout, drainpipe, roof drainpipe, or leader is a pipe for carrying rainwater from a rain gutter. The purpose of a downspout is to allow water from a gutter to reach the ground without dripping or splashing down the building structure.

COMMUNITY WIDE  
**SPEED LIMIT**  
**25**  
**Radar Enforced**  
 and we are serious

**SAW CREEK**  
*Estates*

## Saw Creek Estates Contact Information

**BOARD OF DIRECTORS** ..... SCEBOD@SawCreek.org  
 President ..... MJ Stigliano  
 Vice-President ..... Jim Morrissey  
 Treasurer ..... Michael Derrenbacher  
 Secretary ..... Pat Kirby  
 Members ..... John (Jack) Burchill, John Graham,  
 Suzanne Mark, John Modica, John Sivick

### MANAGEMENT TEAM

Community Manager ..... Interim: Scott Matthews..... cm@sawcreek.org  
 Assistant Community Manager..... Jessica VanDerVliet ..... jessica@sawcreek.org  
 Director of Public Safety ..... David Loncki ..... 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  
 Director of Food & Beverage ..... TBD.....thetop@sawcreek.org

### COMMITTEES & CHAIRPERSONS

Appeals ..... Norda Calder ..... appeals@sawcreek.org  
 Beautification ..... John Kirby ..... beautification@sawcreek.org  
 Building & Architectural ..... TBD ..... maintenance@sawcreek.org  
 Finance ..... Joe Conway ..... 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



# Events



# Hurricane Helene

by Margaret Jones, Communications & Administrative Assistant

Hurricane Helene has caused so much destruction and flooding in Florida, Georgia, North Carolina, South Carolina, Tennessee, and Virginia. Some of those areas are in the mountains that have never experienced this kind of catastrophe, and many lives were lost.

I am from Northeast Tennessee, so this disaster has really touched my heart. I happened to be in Tennessee visiting my family as this storm was passing through. Luckily, my family and most of my friends only had to endure downed trees, some power outages and the cancellation of our annual family reunion. But other towns around us were devastated.

A couple of dear and close friends live in Erwin, TN (Unicoi County). Thankfully, they only had some minor flooding across their driveway. But other parts of their town weren't as lucky. Less than two miles from their house, the Nolichucky River reached record-breaking flood levels. Interstate 26 crosses the Nolichucky River in Erwin, and the flooding caused that portion of the I-26 to be heavily damaged and prevented access into North Carolina. In the days following the hurricane, authorities said to consider all roads into North Carolina from Tennessee closed. All vehicles had to be diverted.

Over 50 people had to be rescued from the Unicoi County Hospital, and a few employees from a local plastics plant lost their lives. One of my friends is a teacher at the local high school, and a few of her students lost parents in the flooding. My friends said they don't know if their town will ever fully recover.

As bad as the destruction in Erwin was, other areas were hit worse. Some areas were only able to be accessed by horse, mule, or helicopter, because the roads were impassable by vehicles and ATV's. Due to power, internet, and cell phone outages, many families did not know for days if their loved ones were safe.

My boyfriend's brother and his family recently moved to western North Carolina from the Georgia coast, where they had lived for several years, and had experienced numerous hurricanes. The damage from Hurricane Helene was far worse than anything they had encountered on the coast. Thankfully, they only had some downed trees and a power outage that lasted about ten days. But areas a short distance from them were flooded and a neighboring town was washed away.

It will take years for many of these towns to recover, as most people were without flood insurance, and some areas are extremely rural and low-income. These residents are still having to rely on strangers for help.

Within a few days of the destruction, the "Queen of Appalachia", Dolly Parton, jumped in and donated \$1 million of her own money, and \$1 million from her businesses. Taylor Swift donated \$5 million to both Hurricane Helene and Hurricane Milton (which occurred within days of Hurricane Helene) relief. These are just two people who made large donations, but even that isn't enough to help these hurricane ravished areas.

Organizations such as Samaritan's Purse and Team Rubicon are still collecting monetary donations to help the people affected by both hurricanes.

Two of Saw Creek's Maintenance employees donated their time and headed south to assist. Evan Scott, Ski Area Lead/Employee Safety Coordinator, and Jacob Sileikis, a Ski Area staff member, both volunteer with the Pennsylvania Mountain Rescue. This is a wilderness rescue team whose members are trained



People on hospital roof waiting to be evacuated



Town of Erwin, TN

and equipped for evacuation, patient care, and technical access. After Hurricane Helene, the team was asked to assist Rescue International (A PA search, rescue and recovery organization) with manpower in Western North Carolina. PA Mountain Rescue was able to gather a small crew, which included Evan and Jacob.

The team spent three days in Asheville, NC, and Black Rock, NC, and installed Starlink satellite receivers, which allowed for internet hotspots. While there, Evan and Jacob witnessed many downed trees, along with numerous road closures. In many areas, they weren't



PA Mountain Rescue

able to access GPS to find other routes to their destination.

To learn more about PA Mountain Rescue, go to <https://pamountainrescue.org/>. The Association is grateful to have employees who are willing to go above and beyond to help others.

Thank you, Evan and Jacob, for your volunteer efforts.



Interstate 26

# Taking Care of Ourselves to Combat the Winter Blues

by Brian Clark, Director of Leisure and Entertainment

As we move from our fall season transition into winter season, we in the Recreation Department would like to remind everyone about the importance of winter recreation and overall safety. It is extremely important to our overall personal health that we do not isolate ourselves in our homes and we go out to enjoy all that is to be offered throughout the community and nearby communities that model safe behaviors and ensure we are taking precautions to remain safe in the outdoors.

First off do not let the frigid temperatures alter your status of being active. Take daily walks, runs, or bike rides, and if the weather is too problematic, take a trip up to the Top of the World Fitness center and lift some weights, work on your cardio with our equipment, or take part in the aerobic activities whether it be in the pool, Zumba, or our monthly visit from Cruz's Dance Fitness.

Work on maintaining a healthy diet and be mindful of the nutritional needs we all have during the wintertime. Becoming isolated and homebound can get us off track of our actual caloric needs and those extra calories can add up over a course of the day. Getting active and getting out during the winter will help us keep from spending our time filling the void in time with empty calories. Also, as we do not sweat as we had during the increased warmer temperatures, it is vitally important that we maintain proper hydration by drinking a steady supply of water each day.

Get a good rest after being active all day. It is important that you try to achieve seven to eight hours of sleep each night. Developing a routine can assist us in getting relaxed sooner and better overall sleep.

Be cognizant of your mental and physical health and find coping strategies to deal with the decreased colder temperatures and the winter blues. Taking care of yourself and find that sense of calm to aide in maintaining and sticking to a workout routine.

Other ways to tackle the winter season are to avoid or decrease our alcohol intakes, take regular visits with friends and loved ones and avoid hibernating, and most importantly take time to treat yourself and maintain that self-care.

We have so much to offer our community to help rid ourselves of the winter blues. Taking a stroll through our community and witnessing the winter sights, smells, and animals, to the wonderful events scheduled to come together with friends and family, our two wonderful indoor pools, our ski area, and our Top of the World Fitness Center. Always plenty to do in Saw Creek and surrounding areas to get out of the house and keep ourselves fit, healthy, and joyful.

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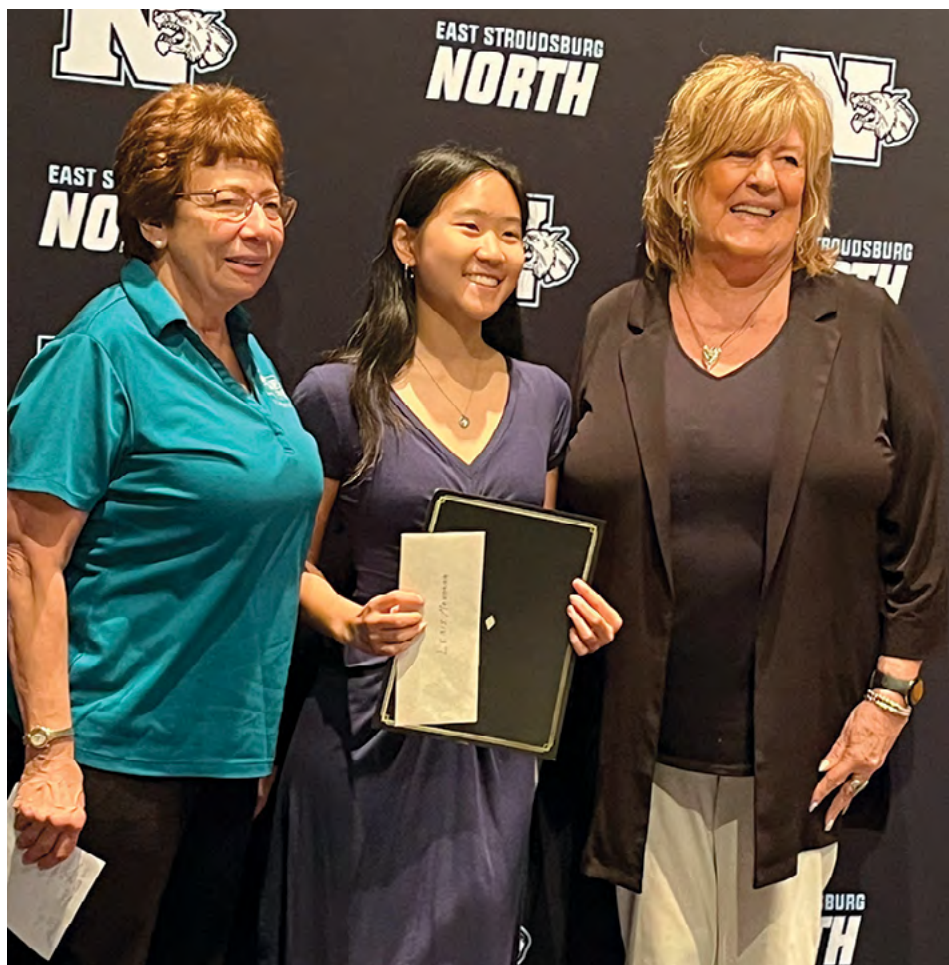
# Women's Club News

by Jackie Pace

I hope that you enjoyed Summer and Fall and are looking forward to the holidays. The Women's Club election was held in June. The current Board members are: President Jackie Pace, 1<sup>st</sup> Vice President Priscilla Rasmussen, 2<sup>nd</sup> Vice President Barbara Krzeszowski, Treasurer Carol Patterson and Secretary Chris Searles.



Our Vice Presidents planned a lot of wonderful trips this year. Since June, we have gone on a canal ride in New Jersey, to Silverbirches in Pa and to Millbrook Village in NJ. In August, we held a Men's and Women's Club picnic at the DCC Pavilion. In November, we held our annual Baby Shower to benefit Angel's Closet. They also plan monthly movies.



We raise money throughout the year for our scholarship fund. This year we awarded a scholarship to a young woman from East Stroudsburg High School North, Lexis Messana. She is pursuing a degree in Veterinary Science.

We will be holding our traditional English Tea in May 2025.

We are always looking for new members. If you would like to know more about the Women's Club, please contact us at 570-369-6087 or email us at [SawCreekWomensClub@yahoo.com](mailto:SawCreekWomensClub@yahoo.com). Our meetings are held on the first Thursday of every month at 12:30 pm in the Mountain Room at the Top of the World.

# Pet of the Month Photo Contest

by Margaret Jones, Communication & Admin Assistant

In July, a monthly Pet of the Month series was added to the weekly email blast (Week@theCreek), with categories for: Cat, Dog and Other (turtles, birds, hamsters, etc.).

## Past monthly winners:

July: Cheddar Cheese [Cat], Brooklyn [Dog], Wardell [Other]

August: Ruby Ann [Cat], Luna [Dog], Mango [Other]

September: Mystique [Cat], Faith [Dog], no entries for [Other]

October: Sawyer [Cat], Hershey [Dog], no entries for [Other]

If you would like to enter your pet in the contest, please email your photos to [contests@sawcreek.org](mailto:contests@sawcreek.org) with the pet's name. Even if you have already entered photos you can continue to do so.

If you have not already signed up for the weekly email blast, you can do so on [www.sawcreek.org](http://www.sawcreek.org) under the NEWS/EVENTS tab. The information for the pet of the month contest will be included in the Week@theCreek.

In January, a Pet of the Year will be chosen from all the winners for 2024.



July Winner:  
*Cheddar Cheese*



July Winner:  
*Brooklyn*



September Winner:  
*Faith*



August Winner:  
*Ruby Ann*



August Winner:  
*Mango*



July Winner:  
*Wardell*



October Winner:  
*Hershey*



September Winner:  
*Mystique*



October Winner:  
*Sawyer*



August Winner: *Luna*



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