

# SAW CREEK NEWS



The official publication of the Saw Creek Estates Community Association

Summer 2025



# This is your way of having a VOICE in our community

All homeowners in good standing [as of May 1, 2025] should receive an email by June 13 with electronic voting instructions and an individual PIN Code. If you do not receive an email, please reach out to Member Services at 570-588-9329 or nominations@sawcreek.org.

VOTE for three (3) of the five (5) candidates of your choice, the Ballot Question and Bylaw Amendments <u>today</u> - EVERY VOTE COUNTS!

## **2025 ELECTION & VOTING TIMELINE**

JUNE 7 Meet the Candidates - 11:00 a.m. at the DCC

JUNE 13 Electronic voting begins at 3:00a.m. EDT

JULY 10 Last day to request your personal voting code by 4:00 p.m. EDT

JULY 17 Electronic voting ends at 5:00 p.m. EDT

JULY 19 Annual Membership Meeting. Newly-elected board members begin their three-year term



AT Haven PA 18681 81. ON TIMAER

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# OFFICAL NOTICE ANNUAL MEMBERSHIP MEETING ORDER OF BUSINESS

JULY 19 10 AM at the

DCC

- 1. Call to Order and Officer Roll Call
- 2. Determination of a Quorum
- 3. Acceptance of Minutes of Prior Meeting
- 4. Board's Report on Budget and Assessment
- 5. Committee Reports
- 6. Report on Balloting and Election
- 7. Member Questions

# Saw Creek's 25th Anniversary 2000-2025

#### by Margaret Jones, Communications & Admin Assistant

Saw Creek Estates was developed by Lehman Pike Development Corp, and Resorts USA in 1974. By 1993, around 2,000 people had bought into the community for clean air, trees, amenities, and security gates.

Twenty-five years ago (2000), the Saw Creek Estates we know and love



today had unpaved roads and was half the size it is now. The front gate was located by the DCC (formerly known as the VIP). Lehman Pike/Resorts USA had allowed the community to fall into disarray.

The amenities were unkempt, and the horse stables were lost in a fire.

By 2000, the members had

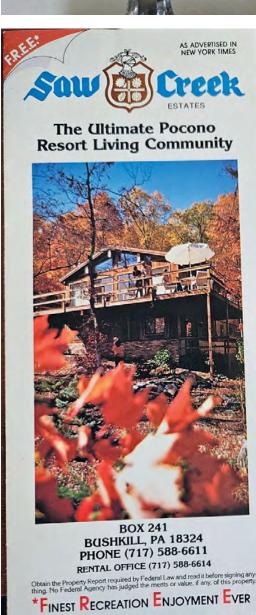
won a \$5.2 million settlement from Resorts USA along with control of Saw Creek. It then became the homeowner's association we know today.

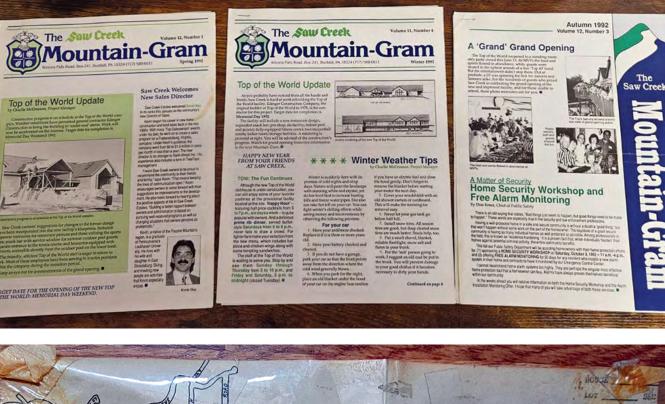
Over the past 25 years, Saw Creek



Let's keep our community #1 for the next 25 years.









#### PRESIDENT'S MESSAGE

# It's that time of year again - annual Board of Directors Election

by MJ Stigliano, President

Each year, all SCE homeowners in good standing have the opportunity—and responsibility—to vote for the candidates running for the Board of Directors. The individuals elected will represent your voice in shaping the future of our community.

This year, there are three open Board seats. All candidates have completed an electronic application and answered five key questions. Their responses are published in this issue of the Saw Creek News and are also included with the ballots for your review.

Keep in mind, each candidate is a fellow community member who has volunteered their time and energy to help guide our neighborhood forward. We encourage you to carefully review their responses and backgrounds to make an informed choice. As in past years, voting will be conducted electronically.

#### Additional items on this year's Ballot

In addition to voting for Board candidates, this year's ballot includes four proposed Bylaw Amendments and a question regarding the potential purchase of the Smith Property. You will find details on each of these items in this issue of the Saw Creek News and will also be included with your ballot.

If you have any questions about the election or the voting process, please do not hesitate to reach out to the Nominating Committee; email them at nominations@sawcreek.org.

#### **Budget Planning for 2026**

Beginning next month, the Finance Committee, in collaboration with Management and the Board of Directors, will begin developing the 2026 Budget. This process includes reviewing potential projects for both the Operating and Capital budgets.

While the Finance Committee typically meets once a month, during budget season they meet more frequently—usually every two weeks—to ensure a thorough and thoughtful budgeting process.

These meetings are open to all homeowners, and your input is wel-

come. If you have any questions about the upcoming 2026 budget planning, please reach out to the Finance Committee at finance@sawcreek.org.

#### **Speeding**

Repairs to the Smithfield Bridge began on April 14 and, weather permitting, are expected to be completed by August. Detour signs have been strategically placed throughout the community to help guide traffic—and that brings me to a timely and important topic: speeding.

With the Smithfield Bridge temporarily closed, many drivers are now using the detour route through The Falls Condominium Association. Please keep in mind, the speed limit on Saw Creek roads is 25 MPH; but, while traveling through The Falls, the speed limit is 15 MPH.

In April, Public Safety implemented a **Zero Tolerance / No Warning** Policy for speeding. This means citations will be issued for all speeding violations. While some may object to this policy, Director of Public Safety David Loncki stated during his Speeding Safety Presentation at the April board meeting: "It's not about punishing people; it's about changing behavior and ultimately saving lives."

While driving, everyone should be mindful and considerate—for the safety of all residents, including pets and the wildlife that share our beautiful community. Please, slow down. Stop speeding.

#### One more thing...

Board meetings take place the second Saturday of every month, usually at the DCC (and Zoom); but there may be times when the meeting venue is changed to another meeting room. There's been a significant increase in meeting attendance over the past two months, and I extend my heartfelt thanks to those members who show their passion for our community by attending board meetings and sharing their thoughts with the board. Kudos to you for getting involved!

In conclusion, have a safe, healthy and happy summer. It only happens once a year!



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prohibit any content or advertisement which, in its sole discretion, is contrary to the mission, goals

or purposes of the Association.



# **Recreation Committee Update**

#### by Recreation Committee

Why is winter so long? Here we are quarter of the year in! Mother Nature seems to enjoy playing games with Recreation.

Winterfest was the beginning of the bad weather, with a threatening snowstorm on the day. Did that stop us? No. With Brian Clark, Director of Lifestyles, and Shalan Cronen, Lifestyles Supervisor, the show went on. It turned out to be a perfect day for the festivities.

On April 26 we planned a Spring clean-up, Safety Day, and SpringFest, but we were again faced with rainy weather. Did that stop us? No. All the volunteers showed up in the pouring rain to set up for a beautiful day. The sun came out just in time for the Willy Wonka-themed event.

June 21 will be our annual Community Day. Recreation is working on a theme for this big event.

I thank my committee members and volunteers for their continued support and help. Recreation wouldn't be great if not for you! There are two available spots on the Recreation Committee.

Stay tuned for the next half of the year!!



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# **FY26 Proposed Budget Schedule and Meetings**

Meetings are 7:00 pm in the Mountain Room unless otherwise noted.

\* = No Meeting

- June 26, 2025 First official meeting during the monthly Finance Committee meeting. The Finance Committee and the Accounting Manager/Community Manager review roundtable discussion notes during the finance meeting to help formulate parameters for draft one. (committee meeting).
- \* July 10, 2025 Accounting Manager/Community Manager provides the first draft to the Finance Committee.
- July 24, 2025 Second official budget meeting will occur during the monthly Finance Committee meeting. Review draft one of the Operating and Capital Budget. Department Heads will be present to provide any additional information and address any questions or concerns. (committee meeting).
- \* August 14, 2025 Accounting Manager/Community Manager provides draft two to the Finance Committee.
- **August 21, 2025** Third budget meeting. The committee reviewes draft two and proposed changes. (committee meeting).
- \* August 29, 2025 Accounting Manager/Community Manager transmits the proposed budget draft to the Finance Committee (the SCE Bylaw requires it by September 1).
- **September 18, 2025** Finance Committee reviews the Budget Draft and makes final recommendations. (committee meeting)
- \* September 25, 2025 Accounting Manager/Community Manager provides the Finance Committee with the amended budget draft.
- \* October 1, 2025 Finance Committee transmits proposed budget with recommendations to the Board. (SCE Bylaw requirement).
- \* October 07, 2025 30-day comment period begins. The proposed budget is posted online and is also available at the Member Services Office. (SCE Bylaw requirement).
- October 23, 2025 Finance Meeting; all members welcome. Fnal budget comments.
- \* November 7, 2025 30-day comment period ends.
- November 8, 2025 BOD meeting at 10:00am. Approval of FY26 operational and capital budget on the agenda.



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# **TOP Restaurant Re-Opening**

by Brian Clark, Director of Lifestyles

The aroma of a fresh new dish on the menu and the cheerful buzz of conversation once again filled the air at Top of the World as Saw Creek's beloved local eatery celebrated its grand reopening on May 3rd, 2025. After a brief closure while we remodeled, sought expertise in overall restau-

rant management, and hired and trained new staff, the restaurant at Top of the World welcomed back eager patrons with a refreshed look and a delicious menu that has made it a Saw Creek staple.

All Saw Creek staff were visibly moved by the outpouring of support and patience during the opening event on May 3<sup>rd</sup>. We've updated our dining area to create a more comfortable atmosphere, and we've added a few exciting new dishes to the menu and provided some great drink specials.



As we gear up for the busy summer season, we hope to provide you with great teamwork amongst our new staff, focus on great customer service and enhance your experience to keep you coming back time and time again for lunch or dinner. Lastly, with the new look, we are making a top priority to have the consistency you deserve. We are also looking forward to the terrific entertainment scheduled throughout the year with a great focus on letting you unwind from a tough day and bring that sense of community back into the air of the restaurant.

The team at The Top of the World Restaurant would like to extend a sincere and heartfelt thank you to our wonderful community for the incredible support shown since our recent reopening. The warmth and enthusiasm with which you have returned to our tables have truly touched us all.

Seeing so many familiar faces, and welcoming new ones, has been a joyous experience. The sounds of laughter and conversation filling our dining room once again are music to our ears. Your kind words, your patience during our reopening phase, and your continued patronage mean the world to us.

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# How can I see my account balances and/or charges?

by Yvette Vasquez, Member Services Front Desk Supervisor

In October 2024, First Service Residential was selected as the managing company for the Association, and this change has brought many changes in accounting, to say the least. One significant change has been how the homeowners submit payments. The previous method via Property Pay with First Citizens Bank was eliminated and Connect Resident Portal was introduced.

#### Advantages of registering your account in Connect Resident Portal:

- You will have the ability to see all the entries made to your account 24/7. You don't have to wait to call the office when it's open to have someone give you your account balance or account details.
- You will see exactly what charges have been applied to the account or if your payments have been posted.
- Are your fobs or gate cards at risk for being deactivated? If the account is not current in the payments the answer is Yes.
- Make credit/debit card payments or schedule ACH payments.
- You can update your own property profile such as email address, phone number etc.
- Short-term renters can see if their rental charges are accurate and paid up to date.

Hopefully this has convinced you to register your account if you have not already done so. Those who are not computer savvy may find it a bit challenging at first, however it is worth doing. You only have to register once.

#### Follow these steps to register an account on Connect Resident Portal:

- **1. Step 1:** Log onto <a href="https://sawcreekestates.connectresident.com/">https://sawcreekestates.connectresident.com/</a>
- 2. Step 2: Click the login button, then select the option to Create Account.
- 3. Step 3: Register with your mobile phone number and email address.

Call 800-870-0010 if you have any issues creating an account.

# The Cristina Primrose Team

#### Saw Creek **Home Sales**

- Currently Listed: 56 homes as of May 29, 2025
- Pending Settlement: 19 homes as of May 29, 2025
- Total Sold in past 12 months: 104 homes

Information provided by the Pocono Mountain Assoc. of Realtors

#### PoconosHouseHunting.com



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We have initiated new seasonal contests for 2025. Beginning with spring, each season will have a different theme. The Spring Contest ends June 19, and the theme is "The Saw Creek Curb Appeal Challenge" and it is being sponsored by Regina Farms.

If you are doing any type of planting around the outside of your Saw Creek house (flowers, trees, bushes), or are doing a landscaping project to beautify your property, send a photo to <a href="mailto:contests@sawcreek.org">contests@sawcreek.org</a>, with the property address, by June 19.

Entries will be entered into a drawing for a **\$200 gift card.** The winning photo will be showcased in Saw Creek marketing for the year.

Check out <u>www.reginafarms.com</u> and see what Regina Farms has to offer for your planting, gardening, and landscaping needs.

#### brokers Realty Long Term 18 S. 9th St., Suite 140 Property Stroudsburg PA 18360 855-919-HOME Management Ron@BrokersRealty.com call/text: 516-410-5323 Sales ~ Rentals Celebrating 20 Years in **Ron Bailey, ABR** Real Estate **PMAR MLS Committee CHAIR 2021-present** Sandra Bailey, ABR NARPM MA. Ed. M

## What is the STR Rental Audit?

by Joselyn Serraty, Member Services

The rental audit that was conducted years ago has been reinstated. The audit is a process that involves a thorough evaluation of a property to ensure compliance with the Association's Rental Policy. This procedure will be conducted periodically as part of a standard process to monitor and verify that all instances of short-term rentals are



properly registered with the Member Services Office via the Tenant Registration Form.

#### The compliance officer will actively look for these deviations

- Failure of non-compliance: \$250 per occurrence.
  - Failure to register the tenant with the office: \$75 per occurrence.
  - Renting while delinquent: \$100 per occurrence.
  - Renting without a valid township permit: \$500 per occurrence.

Notifications are sent via email to the homeowner as well as a letter to the mailing address on file. In the coming weeks, the charge(s) then appears in your Connect Resident Portal. Any homeowner who believes we may have missed an email submission may submit supporting documents such as the time and date stamped email you have sent to us showing that the renter registration forms were in fact sent in for processing. These will be reviewed, and adjustments will be made if necessary.

If you disagree with the community citation, you must request an appeal hearing in writing within twenty (20) days from the date of the notice. You will have to provide a detailed explanation of your appeal to be scheduled for a hearing. If the request is not made within the time frame, you will not be granted a hearing.

For any inquiries regarding short-term rentals, you can refer to the rental policy which can be found at our website under the "Residential Services" tab.

Rental Policy January 2024 v3 071524.pdf





Use your phone camera to open the QR code
(it will open Constant Contact)

## **FOBS or Guest Wristbands**

#### by Margaret Jones, Communications & Admin Assistant

The summer season is upon us, and the outdoor pools are opening. This is a reminder that FOBS or guest wristbands are required to enter the amenities for anyone age 6 or older. Access will not be allowed to the amenities if the FOBS are not working. Non-working FOBS will turn red at the FOB readers.

#### Contact the Member Services Office during business hours to inquire as to why the FOBS are inactive.

For those who don't have FOBS, guest wristbands can be purchased at Member Services during business hours by members in good standing, their registered renters, or their property residents. Guest wristbands are \$25 per day/\$100 for 7 consecutive days with a limit of 6 per household. The Member Services Office hours are Monday & Wednesday through Saturday from 9am-4pm. The office can be reached at memberservices@sawcreek.org or (570) 588-9329.

The Recreation staff has no control over FOBS functionality, and they do **not sell guest wristbands.** Please be courteous to the Recreation staffifyou are denied access to the amenities due to a FOBS issue. The staff is only following the directive of the Saw Creek Estates Board of Directors and Management. Let's make this a fun and enjoyable summer for all.



# Fireworks are **NOT ALLOWED** in Saw Creek

**No Mortars** No Aerials. No Bottle Rockets. Nothing.

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# **Summer Amenity Hours**

All pools and Mill Pond are SWIM AT YOUR OWN RISK

#### Pool hours until June 21, 2025

#### **TOW & Mill Pond Outdoor Pools**

Saturday & Sunday 11am to 6pm

#### **Mill Pond**

Beach – 10am to 6pm Boats - Saturday & Sunday 10am to 4pm

June 21: The Community Pool and Mountainside Pool will open.

#### June 21 thru August 24, 2025

TOW & Mill Pond indoor pools will be open only during inclement weather

#### **Mill Pond Outdoor Pool**

Open daily 11am to 8pm; closed Monday

#### **TOW Outdoor Pool**

Open daily 11am to 8pm; closed Tuesday

#### **Community Outdoor Pool**

Open daily 10am to 6pm; closed Wednesday Lap Swim: Monday, Tuesday, Thursday & Friday 10am to 11am

#### **Mountainside Outdoor Pool**

Open daily 10am to 6pm; closed Thursday

#### **Mill Pond**

Beach - 10am to 8pm Boats - Saturday & Sunday 10am to 4pm

#### 4th of July Weekend Friday, July 4 thru Sunday, July 6

Mill Pond Outdoor Pool - 11am to 8pm

Community & Mountainside Pools - 10am to 6pm

#### **TOW Outdoor Pool**

Friday & Sunday – 11am to 8pm Saturday: Open to paid Independence Day BBQ patrons only

#### August 25 thru August 29, 2025

Mill Pond & TOW Outdoor Pools - 12pm to 6pm Community & Mountainside Pools will be CLOSED

#### **Labor Day Weekend** August 30 thru September 1, 2025

TOW & Mill Pond Outdoor Pools – 10am to 8pm Community & Mountainside Pools - 11am to 6pm

Final day for Mill Pond Boats: Sunday, August 31, 2025 Final day for all Outdoor Pools: Monday, September 1, 2025

During the instance of any thunder or lightning, all pools will close temporarily.



#### TOP Restaurant

#### **Summer Seasonal Hours**

Monday – 4pm to 10pm Tuesday & Wednesday – closed Thursday – 4pm to 10pm Friday & Saturday – 12pm to 11pm Sunday - 12pm to 8pm

# Saw Creek Resident Earns **All-State Honors**

Congratulations to Valentina Gadayeva, a Saw Creek resident and junior at East Stroudsburg North High School, for winning at the All-State Chorus Festival last week.

Valentina began her musical journey at the end of third grade when she joined the symphonic band, and shortly after, joined the school choir, where she alternates between Soprano 1 and Soprano 2, but in many cases sings Soprano 2.



In October 2024, her choir director encouraged her to audition for the PMEA (Pennsylvania Music Educators Association) District Chorus Festival, where she ranked fourth out of twenty-six Soprano 2's. This past February, she was given the opportunity to audition for the PMEA All-Regional Chorus Festival and was ranked twelfth out of thirteen. She was given the chance to audition for the PMEA All-State Chorus, where she ranked one out of six Soprano 2's, and was able to perform at the All-State Festival.

The All-Regional Festival was a two-day event, with the opportunity to try out for the All-State Chorus. Even though she was doing something she is passionate about, it was still nerve-wracking being the only student from East Stroudsburg School District to make it that far.

Rehearsals were for up to 3 hours and were very tedious, but she enjoyed blending in harmony with the other beautiful and talented voices. When spending time singing at these festivals, she finds herself wondering if in the future she should major in music. The experience has been challenging and rewarding, and she appreciates being pushed to grow her talent, while being surrounded by others who share her passion.

After all the long hours of performing, she has realized the power of music and how grateful she is for music being ingrained in her at a young age. These opportunities have deepened her connection with music. Being the first student from ESASD North to place at the All-State Chorus auditions and ranking number one out of all Soprano 2's, will bring prestige to North's choir, attracting more interest and resources for the arts.

She is unfortunately not able to move beyond All-State as All-Eastern Chorus auditions are not held every year. She hopes her success can inspire younger singers to push themselves and pursue a similar path.



# **Common Sense: Littering**

One of the finest elements of living in a serene woodland community is the ability to enjoy walking the community's roads, pathways, and parks with a feeling of security, comfort, and, very importantly, peace of mind. This includes knowing that the community is kept clean.

Recently, there has been a surge in individuals leaving animal waste bags on the side of the road, and even on residents' properties, rather than depositing them in the appropriate receptacles.

The Operations Department strives to ensure that all roadways and common areas are kept clean and safe for all, however, careless behavior inhibits, impacts, and delays this purpose. By residents limiting negative impacts on the environment, crews can spend more time on ensuring the cleanliness and beauty of the community, and less on waste removal.

Please note: Any individual observed engaging in such behavior, or littering in any other fashion, shall be subject to a citation which carries a \$200 penalty for the first offense. In addition, the individual may also be subject to paying for the labor for the debris to be cleaned up.

Thank you for joining your fellow residents and the Administration in its efforts to keep a clean, safe, and visually appealing community for all to share. As per the Association's current Rules & Regulations:

#### Section IV. Health & Safety Rule F. #3, page 12

Littering on any common area or owner's property, amenity sites, parking lots, recycling and bulk dumping area, or roadways, as well as throwing trash (e.g., bottles, cans, cigarettes, candy wrappers, etc.) from moving or parked vehicles is prohibited, and will result in a Tier 2 Citation.

#### Section V. Pets, Wildlife & the Environment Rule A. #8, page 13

Responsible owners/pets owners need to be courteous to their neighbors and the community when walking their pets, being mindful of property lines and properly disposing of animal feces. If persistent violation of this occurs, a Tier 1 Citation may be issued.



# **SWIM AT YOUR OWN RISK! NO LIFEGUARD ON DUTY**

- Valid FOB or Guest Badge is REQUIRED and displayed to the attendant
- Swimwear that is not made of swimsuit material, street clothing, thong bikinis, or suits that are deemed too revealing for a family environment are prohibited.
- Anyone under 12 years of age must be under adult supervision at all times while in the pool area/hot tub or on any watercraft. Ages will be verified. Anyone 5 years of age and under is not permitted in the hot tub
- No glass containers are permitted at the pool/hot tub, beach, or play. ground areas as well as basketball and tennis courts. Coolers are subject
- SCE is not responsible for any valuables left at the common areas (pool, hot tub, beach, or recreation area).
- Throwing of items such as hard balls and frisbees that could injure other swimmers are prohibited.
- · Diving is not permitted in the pool at any time.
- Running, shoving, pushing and horseplay are not permitted.
- · Congregating around ladder area of the lifeguard/attendant chairs, socializing with, or otherwise distracting a lifeguard/attendant while he or she is on duty is prohibited.
- Children of diaper age must wear diapers with plastic pants or swimmies diapers in the pools
- Loud CD/Radio/Cassette/iPod/audio equipment/amplifying devices are
- Failure to follow these rules may result in a citation and/or suspension of amenity privileges
- Please follow all current CDC guidelines

## **Lawn Care**

#### by Adam Hackett, Compliance Officer

With the arrival of the warm weather, comes the return of lawn chores. Maintaining consistent lawn care is an integral part of being a homeowner. Leaving the grass to grow can lead to several issues. Not only can an unkempt lawn attract snakes and other pests and insects to your property, but it can also reduce the overall value of your property.



Furthermore, it is also listed in the Association's Governing Documents that properties and lawns must be maintained, which is referenced below:

"Lawn areas may be left in their natural state or landscaped, but in either case they shall be maintained as such and kept free of trash, debris and excessive or substantial overgrowth of vegetation. Dead or dying trees and vegetation must be promptly removed and disposed of properly. *Tier 3 Citation*"

- Guide for Construction, Architectural, and Aesthetic Standards.

To prevent your property from becoming unsightly, or even a health risk to you and your family, proper lawn maintenance is a necessity!

# **Registering Short-Term Rentals**

#### by Margaret Jones, Communications & Admin Assistant

Summer is here, schools are out, and for many people vacations are beginning. For our members who utilize their properties for vacation rentals make sure the tenants are registered with the Member Services Office and all drivers have been granted gate access in GateHouse. This will allow the tenants to have a welcoming experience when arriving at the gate, instead of being held up because gate access has not been provided. If the tenants are not registered with the Member Services Office, fines will result in non-compliance with the Association's Rental Policy.

Make your tenants' experience in Saw Creek a memorable one. Please comply with our Rental Policy. The current Rental Policy can be found online at www.sawcreek.org, or email memberservices@sawcreek.org and request a copy of the policy.

Avoid the expedited rental charge for your short-term rental. Email the tenant registration form to rentals@sawcreek.org, along with the township permit, at least two days prior to the stay.



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# Time to Vote for the **Future of our Community**

by Ida Mathew, Nominating Committee Chair

## **Calling all Homeowners!**

It is time for you to vote for the future of your community and we encourage you to do so! Voting for the leaders of your community is your right as an owner. It's easy and quick. Please take the time to exercise your right to vote!

Electronic voting takes place from Friday, June 13 at 3 AM (EDT) through Thursday, July 17 at 5 PM (EDT).

Please exercise your full voting potential by voting for three (3) candidates of your choice, the four (4) Bylaw Amendments, and the one (1) Ballot Question. We would also like to remind all eligible members that no proxy voting is permitted as per our bylaws.

\* Please note, if you own more than one lot your vote will be weighted to reflect the number of lots owned. (example: 2 lots equal 2 votes) Please VOTE wisely!

Assistance in voting will be available upon request at Member Services.

#### IMPORTANT DATES

#### **Electronic voting takes place:**

Start: Friday, June 13 at 3:00AM (EDT) Finish: Thursday, July 17 at 5:00PM (EDT)

#### **Questions?**

Contact the Nominating Committee with questions pertaining to the election: nominations@sawcreek.org



# The Summer Selling and Renting Season is here!

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# BOARD OF DIRECTORS CANDIDATES

#### Salvatore DiGiovanni

spdigiovanni@gmail.com

# What skills, connections, resources, and expertise can you offer to navigate this community through these rapidly changing times?

As a dedicated member of the Mill Pond Unit Owners Board for the past four years, I have gained substantial insights into the community's prevailing challenges. My professional background, encompassing a distinguished career as a retired NYPD officer, and my



current roles as a Firearms Instructor and Security Supervisor, have honed my abilities in critical thinking and rapid adaptation. These roles demand rigorous common sense and a keen analytical perspective. I am committed to thorough inquiry and swift learning. Serving on the board, I will leverage these skills to prioritize oversight of community changes and the dynamic needs of our residents.

# What does "Quality of Life" mean to you? How will you propose making Saw Creek Estates better for the members?

I am a part time resident and have been in Saw Creek for 4 years. Over the 4 years I have been spending more and more time in SC. There's a friendly and welcoming air in the community. It's quite different from the way the City.

I see so many people on social media bad mouthing the community but you never see those names on a committee or running for the Board. The only way to improve the "Quality of Life" is to get involved instead of just complaining. I'd like to get involved.

# How do you prioritize maintenance improvement projects within budgetary constraints?

Primarily we need to be fiscally responsible managing the residents' HOA fees to ensure financial stability and accountability. It is crucial that these funds are allocated wisely to support the sustainability and improvement of our community. Money is tight and we should not take the monetary sacrifices families must make to pay their dues lightly.

Obviously, as far as prioritizing funds, projects that are a safety/health issue should be addressed first. Occasionally, issues arise that are not scheduled in those cases other projects would need to be put on the back burner until funds can be made available.

#### How should a board balance transparency with confidentiality?

I get the feeling through my conversations with other SCE residents that they feel the Board is not transparent enough in their decision making. I feel at times the Board could be a little more forth coming with information. As far as confidentiality I feel the Board has an obligation to protects it's residents and their personal information. I'm not sure what kind of confidentiality issues we have but that should to be looked at on a case-by-case basis. Protecting the residents is job #1.

#### How do you think your election to the Board of Directors will improve the Saw Creek community? What is your "vision" for how the community/association can improve?

I was just appointed to the board very recently. I ran last year and came in 3rd. I am not a fan of the way I became a Board Member but that was out of my control.

Everyone looks to the Board to improve the community. I say don't look at the Board let's look at ourselves. How about those that speed through our community slow down, those that throw trash out their car window wait until you get to a garbage can and those shooting fireworks stop. I could go on and on but I only get 100.

#### **Patricia Kirby**

plkirby@hotmail.com

# What skills, connections, resources, and expertise can you offer to navigate this community through these rapidly changing times?

My problem - solving and leadership skills were developed while employed by New Jersey Bell and Verizon as a Resource Administrator and Project Manager. I take the time to study and analyze the issue from several different angles to arrive at the right solution.



I served on the Board for six years, three of those years as Treasurer. I've also volunteered on many committees, Finance, Nominations, Beautification and Appeals.

# What does "Quality of Life" mean to you? How will you propose making Saw Creek Estates better for the members?

A peaceful place to raise families, watch families grow, develop friendships and relationships. A place where I feel safe and have a purpose by giving back to my community.

# How do you prioritize maintenance improvement projects within budgetary constraints?

Projects are dictated according to the Reserve Study. There may be times that the particular project can be delayed. Monies are placed in the Reserve Fund to cover the project expenses. I look for analysis, research, cost estimates and engineering studies where applicable prior to approving any project. The board is charged with ensuring those projects adhere to budgetary, scope, and time constraints.

#### How should a board balance transparency with confidentiality?

I think being honest is the best form of transparency. If a subject is confidential, I will answer as such. If I don't know an answer to a question, I will research it and get back to the person that has asked the question. I am a straight shooter and always keep my word. I gain respect by treating others as I would expect to be treated.

#### How do you think your election to the Board of Directors will improve the Saw Creek community? What is your "vision" for how the community/association can improve?

You will definitely have someone that will hold management accountable and ask the difficult questions. We should continue with the wonderful programs and events that the Recreation department provide for our community. I would like to see more programs and events geared towards adults and seniors. It's also important that our amenities be available to the community by being able to balance manpower with the needs and wants of our homeowners.



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# BOARD OF DIRECTORS CANDIDATES

### **James Morrissey**

rolama@ptd.net

What skills, connections, resources, and expertise can you offer to navigate this community through these rapidly changing times?

Two years ago, I said I'd listen to members and bring their concerns to the board. I've done my best—definitely not perfect—but I've learned a lot along the way. I've built some solid connections with local and state officials, and picked up useful ideas from



other HOAs too. I'm still committed to being open, learning from mistakes, and doing what's best for the community. I'm proud of the progress so far and excited to keep moving forward with everyone.

# What does "Quality of Life" mean to you? How will you propose making Saw Creek Estates better for the members?

To me, "Quality of Life" means feeling healthy, safe, connected, and proud of where you live. I think the Board, Saw Creek member services and committees have done a pretty good job with this, and it's great to see growing turnout at events. The men's and women's clubs also offer a strong sense of community. The temporary closure of the restaurant has been a setback, but I'm hopeful it's back up and running as you read this. I'll continue supporting efforts that bring us together and make this a place we all enjoy living.

# How do you prioritize maintenance improvement projects within budgetary constraints?

Safety always comes first—any project that poses a risk of injury needs immediate attention. Next are items required by law or government regulations. After that, I prioritize projects with the highest return on investment for the community. Lastly, we look at "wants," like a dog park or night skiing, as budget allows. Most importantly, regular inspections and timely maintenance help prevent bigger, costlier issues down the line. We can't afford to ignore problems or push them off, as has happened too often in the past.

#### How should a board balance transparency with confidentiality?

During my time serving Saw Creek, I've learned that balancing transparency and confidentiality is necessary, even if it doesn't seem ideal. The board shares general updates, financials, and project progress with the community. However, certain matters—such as legal issues, personnel matters, and contract negotiations—must remain confidential by both our bylaws and state law. We provide regular updates through open monthly meetings, Week at the Creek, social media and our Resource Center. There's always room to improvement, and I'm committed to help make that happen.

#### How do you think your election to the Board of Directors will improve the Saw Creek community? What is your "vision" for how the community/association can improve?

Since joining the Board, I've learned a lot—some things I'm proud of, some I've learned from. I've stuck to my word, especially when it comes to not supporting across-the-board budget increases. I know I haven't always gotten everything right, but I've done my best to grow and improve. If you ever hear something negative about me, I hope you'll just come ask—I'm always open to a conversation. My vision is a community that communicates openly, makes smart, balanced decisions, and keeps moving forward together.

#### **Thomas Powers**

thomas66777@gmail.com

# What skills, connections, resources, and expertise can you offer to navigate this community through these rapidly changing times?

I have worked both as a software developer and a general contractor. As a software developer, I have a great deal of knowledge of technology. As a general contractor, I have experience with building and construction. I am interested in finding us the best (highest



quality, but also most economical) solutions to our construction needs. I am also a top local tennis player, so I care greatly about our community's amenities and recreation benefits.

# What does "Quality of Life" mean to you? How will you propose making Saw Creek Estates better for the members?

Quality of Life at Saw Creek means that all community members feel heard, and that the budget and spending of their money is transparent. A couple of quality of life concerns that I would like to address are adding sidewalks on major roads such as Decker and ensuring that we always have lifeguards at our pools.

# How do you prioritize maintenance improvement projects within budgetary constraints?

I would prioritize maintenance in terms of urgency and importance to the larger community. For example, if a heater at an amenity stops working, that would be something to address immediately so that the community members can quickly get back to enjoying their amenities. Maintaining existing amenities takes priority.

#### How should a board balance transparency with confidentiality?

There should not be confidentiality concerning the spending of homeowners' dues. We should be completely transparent about where the money is going and who is doing the work.

#### How do you think your election to the Board of Directors will improve the Saw Creek community? What is your "vision" for how the community/association can improve?

My vision is a more connected community via amenities and events. I would like to improve the association by freezing any increase in annual HOA fees and instead, focusing more on intelligent allocation of funds.



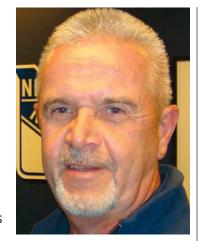
# BOARD OF DIRECTORS CANDIDATES

# **James W Wood**

jameswwood1222@gmail.com

What skills, connections, resources, and expertise can you offer to navigate this community through these rapidly changing times?

My background in Law Enforcement for 32 yrs. where I headed the Major Crimes Unit of 40 Detectives in Passaic County New Jersey, gave me the management skills to navigate through the most stressful and difficult times in the past few decades. Coordinated and in-



teracted with Federal Law Enforcement as well as State and local Agencies.

# What does "Quality of Life" mean to you? How will you propose making Saw Creek Estates better for the members?

"Quality of Life" in Saw Creek I think encompasses proper property maintenance complete with a way to make a complaint and enforcement of our property code to keep our property values high. Public Safety should be able to observe and record properties in violation during their regular rounds and our enforcement officer would follow up on these observations. Speeding, aggressive driving and stop sign violations need to be addressed to safeguard our members and families.

# How do you prioritize maintenance improvement projects within budgetary constraints?

Board members don't direct employees to make improvements. Maintenance and Office supervisors as well as Public Safety and the Community Manager should make their recommendations, and the Board make those decisions within the budget. Timelines need to be established and adhered to on all major maintenance projects.

#### How should a board balance transparency with confidentiality?

It has been my observations that the Board shows very little transparency in most matters. Members need to know why some decisions are made and complaints need to be answered. Confidentiality is used in personal and personnel matters or on the advice of our Attorney when necessary. Not all matters need to be discussed in executive session away from the homeowners. Committee members should not be expelled from a committee because their opinion does not fall in line with the Board's opinion.

#### How do you think your election to the Board of Directors will improve the Saw Creek community? What is your "vision" for how the community/association can improve?

A priority of the Board should be to create more interest in our community and should promote the various committee ideas and plans rather than dismissing them without any reason. This would encourage more involvement. The "employee of the month" was a great idea that seems to have gone wayward. Suggestions from members at Board meetings should be followed up and explained further at Board meetings rather than saying thank you or your three minutes are up – that solves nothing.

## BYLAW AMENDMENTS

#### **BYLAW AMENDMENT 2025-02**

**Note:** Changes are indicated with **underlining** or strikethrough which will be removed in the Final Version.

# **Article IV: Board of Directors Section C. Board Composition**

#### **Current Bylaw**

The Association members in good standing shall elect the Directors. Each and every Director must be a member in good standing, and at least 21 years old. Only natural persons who are record lot owners in their own names may serve as Directors and no trust or entity, including but not limited to any corporation or LLC, may serve as a Director whether through its agents or otherwise. A member and the member's spouse may not serve on the Board at the same time. The Board shall have nine Board members. Members of the Board shall receive no financial compensation for their service but may recover reimbursement of expenses approved by the Treasurer. At any time that a Director or a candidate for election as a Director ceases to be a member in good standing, that person's status as a Director or candidate for Director shall have five (5) business days to become a member in good standing. Notwithstanding the previous sentence, any Director who loses member in good standing status shall have five (5) days to regain such status before losing his/her seat on the Board. Additionally, any member who occupies a position on the executive committee (President, Vice President, Treasurer or Secretary) must reside in the community full time and have Saw Creek designated as his/her primary address on his/her driver's license. Amended July 2023

#### **Proposed Bylaw Change**

The Association members in good standing shall elect the Directors. Each and every Director must be a member in good standing, and at least 21 years old. Only natural persons who are record lot owners in their own names may serve as Directors and no trust or entity, including but not limited to any corporation or LLC, may serve as a Director whether through its agents or otherwise. A member and the member's spouse **or domestic** partner may not serve on the Board at the same time. The Board shall have nine Board members. Members of the Board shall receive no financial compensation for their service but may recover reimbursement of expenses approved by the Treasurer. At any time that a Director or a candidate for election as a Director ceases to be a member in good standing, that person's status as a Director or candidate for Director shall have five-(5) business days to become a member in good standing. Notwithstanding the previous sentence, any Director who loses member in good standing status shall have five (5) days to regain such status before losing his/her seat on the Board. If a Director or a candidate for election as a Director ceases to be a member in good standing, that person shall have five (5) business days to regain such status, or they will lose their seat or candidacy on the Board. Additionally, any member who occupies a position on the executive committee (President, Vice President, Treasurer or Secretary) must reside in the community full time and have Saw Creek designated as his/her primary address on his/her driver's license. Amended July 2025

**Reason/Justification:** Replacing two sentences with one concise sentence eliminates the redundancy of the two sentences while preserving the meaning that a director or candidate has 5 days to regain their member in good standing status, not 10 days. Adding "domestic partner" is consistent with other sections of the bylaws that have the same designation, as noted on pages 11 and 19 in the bylaws.



## **BYLAW AMENDMENTS**

#### **BYLAW AMENDMENT 2025-03**

**Note:** Changes are indicated with <u>underlining</u> or <del>strikethrough</del> which will be removed in the Final Version.

# **Article IV. Committees Section C. Standing Committees**

#### **Current Bylaw**

The following committees shall be the Standing Committees of the Association established by these Bylaws to function permanently. Standing Committees shall each be composed of at least three (3) but not to exceed nine (9) members all of which must be members in good standing. They shall include deeded members, members spouse, domestic partner or dependent 18 years of age or older, all of whom must reside with deeded member; limit of two family members per committee. The Chair of each Standing Committee shall be a member of that committee selected by the committee members and approved by a majority of the Board in executive session. Each committee will also select a vice-chair to serve in the absence of the chair. The committee shall also appoint a secretary to record minutes at all the committee meetings. The members selected by the committee for vice-chair and secretary need not be approved by the Board. Members of each Standing Committee shall be appointed by and may be removed by a majority of the Board. *Amended July 2009* 

#### **Proposed Bylaw Change**

The following committees shall be the Standing Committees of the Association established by these Bylaws to function permanently. Standing Committees shall each be composed of at least three (3) but not to exceed nine (9) members all of which whom must be members in good standing. They shall include deeded members, members spouse, domestic partner or dependent 18 years of age or older, all of whom must reside with deeded member; limit of two family members per committee. The Chair of each Standing Committee shall be a member of that committee selected by the committee members and approved by a majority of the Board in Executive Session. A member of a committee who is also a paid employee of the association will be deemed ineligible to serve as committee member. Each committee will also select a vice-chair to serve in the absence of the chair. The committee shall also appoint a secretary to record minutes at all the committee meetings. The members selected by the committee for vice-chair and secretary need not be approved by the Board. Members of each Standing Committee shall be appointed by and may be removed by a majority of the Board. Amended July 2025

**Reason/Justification:** The role of committee members is to act in an advisory capacity to the Board of Directors and to always act in the best interest of the association and its members. By eliminating the eligibility of a member who is also a paid employee of the association to serve as a committee member protects the both the association and the employee from any perceived or actual conflict of interest.

#### **BYLAW AMENDMENT 2025-04**

**Note:** Changes are indicated with <u>underlining</u> or <del>strikethrough</del> which will be removed in the Final Version.

#### Article IV. Board Of Directors Section A. Standards Governing All Board Meetings 2. Meetings

#### **Current Bylaw**

(2) Each resolution of the Board must be documented in writing in a book of resolutions. The record of each resolution must include the vote upon each resolution taken by Roll Call with the Yeas and Nays entered in the record. A minimum of five affirmative votes of the Directors present in person or by conference telephone or by E-mail at a Board meeting at which a quorum is present shall constitute the decision of the Board. *Amended July 2009* 

#### **Proposed Bylaw Change**

(2) Each resolution of the Board must be documented in writing in a book of resolutions. The record of each resolution must include the vote upon each resolution taken by Roll Call **of the Directors** with the <del>Yeas and Nays</del> **Opposed or In Favor** entered in the record. A <del>minimum of five majority of</del> affirmative votes of the Directors present in person, <del>or</del> by telephone or <u>video</u> conference, by E-mail, <u>or</u> at a Board meeting at which a quorum is present shall constitute the decision of the Board. **Amended July 2025** 

**Reason/Justification:** Adding the words "of the Directors" will clarify who is included in the Roll Call of voting. Changing "Yeas and Nays" to "Opposed or in Favor" will clarify that Board director votes on board resolutions have always been documented as either "Opposed or In Favor" in the Board Resolutions documents. Adding the word "video" to the third sentence of this paragraph clarifies another type of conference meeting in which a majority of affirmative votes of the Directors also constitutes a decision of the Board. Adding the word "or" to the third sentence in this paragraph clarifies that E-mail votes do not occur at Board meetings, and the ratification of E-mail votes will no longer be necessary.





## **BYLAW AMENDMENTS**

#### **BYLAW AMENDMENT 2025-05**

**Note:** Changes are indicated with <u>underlining</u> or <del>strikethrough</del> which will be removed in the Final Version.

# **Article VIII. Finances Section F. Reserves, Page 24**

#### **Current Bylaw**

The Association shall maintain separate Operating, Replacement and Capital Improvement Reserve Accounts.

- 1. Operating Reserve Account The purpose of the Operating Reserve Account is to have funds available in the event that expenses exceed revenue in a given year. The account shall be funded through unexpended operating funds from prior years as well as investment earnings from the account balance. The Operating Reserve Account shall be maintained at not less than 10% of the prior year's operating budget and, to the extent the account falls below this level, an assessment may be required. Amended July 2018
- 2. Replacement Reserve Account The purpose of the Replacement Reserve Account is to have funds available to meet expenses associated with the repair and replacement of existing assets, which are identified in the Association's Reserve Study, and not for significant additions to or expansion of existing assets or facilities. The Replacement Reserve Account shall be fully funded in accordance with a current 30-year Reserve Study and APRA guidelines. The Replacement Reserve Account shall be funded through assessments and/or as provided in Section G below, as well as investment earnings from the account balance. Amended July 2018
- 3. Capital Improvement Account Initially, the Capital Improvement Account will be funded through transfer of excess funds in the Operating and Replacement Reserve Accounts. Excess funds in the Operating Reserve Account will be determined by the Finance Committee, reviewed by the auditors, and approved by the Board. Thereafter, the account shall be funded through Capital Improvement fees charged upon each transfer of title to a unit as well as investment earnings from the account balance. This account will be used to fund new capital assets which are not included in the Reserve Study inventory and for significant addition to or expansion of existing assets not specifically provided for in the Reserve Study inventory. Amended July 2018

#### **Proposed Bylaw Change**

The Association shall maintain separate Operating, Reserve, and Capital Improvement Fund Accounts.

1. Operating Account – The Operating Account is supported by the Operating Budget and is used for the Association's routine expenses. In the event that expenses exceed revenue in a given year, the following process shall be followed: expenditures beyond the approved budget must be presented to the Finance Committee and require approval by a two-thirds (2/3) vote of the Board. This ensures that over-budget expenses are managed with oversight and transparency. Additionally, if a net loss occurs at the end of the fiscal year, the shortfall may be recouped through a special assessment, as determined by Board resolution. Amended July 2025

- 2. Reserve Fund The Reserve Fund is designated for the repair and replacement of all assets identified in the Association's Reserve Study. Being part of the Reserve Study ensures that expenses qualify for Reserve funding. The Reserve Fund shall be fully funded in accordance with a current 30-year Reserve Study. It shall be funded through assessments, as outlined in Section G, and investment earnings from the account balance. This fund shall not be used for significant additions to or expansion of existing assets or facilities. Amended July 2025
- 3. Capital Improvement Fund The Capital Improvement Fund is funded by collecting an amount to be determined by the Board in accord with the UPCA and/or the Governing Documents, from the purchaser/buyer, prior to or at the closing of the home, with funds deposited directly into this account. The amount collected from each purchaser/buyer is restricted and cannot exceed the annual assessment. This fund is strictly designated for funding new capital assets of the Association and/or replacements of existing capital assets of the Association and cannot be used for repairs/maintenance of existing capital assets of the Association, operating expenses or as a substitute for the Reserve Fund. Funds in this account must be maintained separately from all other accounts. Amended July 2025

**Reason/Justification:** Clarify the verbiage regarding the use and funding of the accounts to provide clarity and guidelines regarding the appropriate use of the respective accounts.

# **BALLOT QUESTION**

# **Ballot Question Smith Property**

In addition to candidates seeking election to the Board of Directors, the 2025 ballot will contain a question on investigating the purchase of the Smith Property.

Do you authorize the Board to investigate the purchase of the Smith property (1216 Dorset Drive/map number 197.00-01-04 on Pike County Parcel Viewer [https://gis.pikepa.org/]) at a reasonable cost as determined by the Board?

- [] Yes
- [] No
- [] Abstain

# **Liquid Fuel Storage Containers**

#### by Adam Hackett, Compliance Officer

As we work together to keep our neighborhood looking its best, we wanted to take a moment to share a friendly reminder about an important guideline: liquid fuel storage containers—like propane tanks, heating oil, or any other fuel-related storage—need to be screened so they're not visible from roadways. This small step helps maintain the welcoming and tidy appearance we all love about our community, and it's an easy way to keep things looking polished and cohesive.

#### Why Does This Matter?

When they're out in the open, they can catch the eye in a way that distracts from the mountainous woodland charm of our community. By screening them, we're not just following HOA rules; we're also showing a little love to our shared environment. Think of it as a team effort to keep our neighborhood looking like the friendly, inviting place we all call home!

#### How to Make It Work

Screening your fuel containers doesn't have to be a big project—there are tons of simple and creative ways to get it done. Here are a few ideas to spark your inspiration:

- Fencing or Lattice Panels A small section of fencing or decorative lattice can work wonders. Bonus points if it matches your home's style!
- Plants or Shrubs A row of evergreen bushes or tall grasses can naturally hide containers while adding some greenery to your yard.

Whatever you choose, just make sure it fully conceals the containers from the road while keeping them safely accessible for your use. Safety first, of course—proper ventilation and clearance are key when dealing with fuel storage, so always follow manufacturer guidelines.

If you're unsure about what qualifies as "screened" or need a little advice on how to tackle this, don't hesitate to reach out to the Compliance Officer for guidance.

# Helcome

WE hope you enjoy your stay in our community



#### Stop at Stop Signs

Schools are out; please be careful! All vehicles must come to a complete stop at all posted stop signs. Saw Creek Estates is a friendly and welcoming community, but our Public Safety Officers will issue citations for any rules that are set followed.



#### No Off-Road Vehicles

Only those motor vehicles which are legally equipped, licensed, insured and approved for regular use on public roadways may be operated on Saw Creek Estates roadways.



#### Fireworks

Be safe and know our rules. The use of fireworks defined as "ground and hand-held sparkling devices," "novelties," and "toy

caps" is permissable. No other type or category of fireworks is permitted for use in Saw Creek at



#### 25 MPH on ALL of our Roads

Public Safety enforces our speed limit. Saw Creek Estates has many kids and adults walking along side our roads. Please maintain our posted speed limit on all our roads.

# **Coyote Sightings**

Saw Creek Public Safety patrol officers have noticed an increase in coyote sightings, reporting a rise in observations, particularly at night, with a few occurring during daylight hours. While coyotes are a natural part of our environment, it's crucial to understand how to coexist safely.

We urge all residents to be vigilant and take necessary precautions to minimize potential risks and ensure the well-being of our community.

#### **Key Recommendations for Your Safety**

- Do Not Feed Coyotes: This is paramount. Feeding coyotes, intentionally or unintentionally, habituates them to humans and can lead to them becoming bolder and more likely to approach homes.
- Supervise Pets and Children: Never leave small pets unattended, especially at dawn and dusk, which are peak activity times for coyotes. Keep children closely supervised when outdoors, particularly in areas with dense vegetation.
- Remove Outdoor Food and Waste: Coyotes are opportunistic feeders. Secure garbage cans, clean up fallen fruit from trees, and avoid leaving pet food or water bowls outside overnight.
- Be Aware of Your Surroundings: When walking, be mindful of your environment. Scan your surroundings for signs of coyote activity, such as tracks or scat.

#### What to Do If You Encounter a Coyote

- Fortunately, encounters with coyotes are typically non-aggressive. However, it's important to remain calm and aware.
- Stay Calm: Do not run or turn your back on the coyote.
- Make Yourself Look Large: Raise your arms and make yourself appear as big as possible.
- Make Noise: Shout loudly, clap your hands, or stomp your feet to scare the coyote away.
- Use Deterrents: Throw objects [rocks/sticks] in the coyote's direction.
- Back Away Slowly: Maintain eye contact and slowly back away.

By taking these simple precautions, you can help ensure the safety of yourself, your family, and your pets.

# **Dirt Bikes in the Community**

As members of Saw Creek Public Safety, we are reaching out to you, our residents, to request your assistance in addressing a growing concern: the operation of dirt bikes on our community roads. Our primary focus is the safety of both the riders and the community at large.

Please understand, for the safety of the riders and residents, that our objective is not to pursue individuals operating these dirt bikes at this time.



Instead, we are proactively building a database to help us address this issue effectively. Currently, we have identified some of the riders already. Our intention is that, upon observing these individuals riding through the community, we will issue citations as necessary.

To achieve this, we kindly request that you share any information you may have. Specifically, we encourage you to send any pictures of these individuals riding, or information regarding the addresses where they reside, to psdispatch@sawcreek.org and pspatrol@sawcreek.org. Every piece of information, no matter how small, can be valuable in building a comprehensive understanding of the situation.

We are also aware that some individuals from outside the community are accessing Saw Creek via the Scarborough Gate. To address this, we are planning to collaborate with the Pennsylvania State Police in our efforts.

Finally, we strongly urge all residents not to engage in personal pursuits of these individuals. Your safety is paramount. Instead, please focus on reporting any observations you make to the designated email addresses.

By working together, we can create a safer environment for everyone in Saw Creek and ensure the responsible use of our community roads. Thank you for your cooperation and support.



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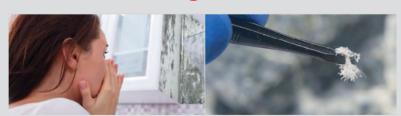








# Don't risk your health or your home.



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#### **Sewer Service Line Insurance Coverage:** What homeowners don't know

Adding sewer line coverage can help protect you from unexpected repair costs.

#### Policies typically cover:

- Pipe repairs and replacements
- **Excavation costs**
- Damage to landscaping caused by repairs
- Costs associated with sewer backups into your home

Avoid costly surprises by knowing your coverage options. Contact your insurance agent today for more information.



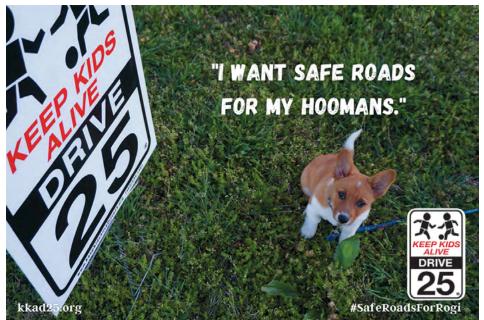
#### **SPEEDING IN SAW CREEK**

## A Reminder from the Rules Committee

Speeding, careless and reckless driving in Saw Creek are a serious concern for many homeowners, and rightfully so. To be blunt, everyone who drives over the speed limit puts other homeowners in danger, including our children. As noted in our Rules and Regulations document:

#### **SECTION III. COMMUNITY ROADWAYS & PARKING AREAS Rule A: Vehicle Operations**

- 1. The speed limit for all motor vehicles on SCE roads is 25 MPH unless otherwise posted. Speed should be reduced according to road conditions. Speeding violations, defined as 26 to 39 MPH, or 1-14 MPH over posted speed limit, are subject to a Tier 2 Citation. Amended October 2023
  - a. Careless speed: 40 to 49 MPH or 15-24 MPH over posted speed limit is a Tier 3 Offense. Amended October 2023
  - b. Reckless speed: 50+ MPH or 25 MPH or more over posted speed limit is a Tier 4 Offense. Amended October 2023



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

Some homeowners consider the fines too high for a motor vehicle violation, but Saw Creek doesn't notify the PA Dept of Motor Vehicles or insurance companies that citations were given.

If you are driving the speed limit, you won't have to worry about getting a fine. REMEMBER: for the safety of all Saw Creek residents, including the four-legged ones, the speed limit on all Saw Creek roads is 25MPH, and if you are driving through The Falls, it's 15MPH.

# Keep Our Community Looking Good!

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



# **Emergency Assistance**

The safety and well-being of our residents is our top priority. As part of our ongoing commitment to preparedness, the Saw Creek Public Safety Department is proactively compiling information from residents who may require additional assistance in the event of an emergency, evacuation, catastrophic event, or extended power loss.

We understand that unforeseen circumstances can sometimes necessitate extra support. That's why we're reaching out to identify residents who might need assistance due to medical conditions, mobility limitations, or other factors. For example, this could include residents who rely on oxygen, have limited mobility, or require specific medical equipment.

Our goal is simple: to ensure that everyone in our community receives the help they need during a challenging situation. By gathering this information in advance, we can work efficiently with EMS and other emergency personnel to provide targeted support where it's needed most.

Please be assured that all information shared with us will be treated with the utmost confidentiality. It will only be used in the event of a major emergency and will be shared solely with EMS and emergency personnel to facilitate a coordinated and effective response.

If you are a resident who believes you would benefit from being on this assistance list, we encourage you to reach out. Please email us at publicsafety@sawcreek.org with your name, address, and a brief description of why you might need assistance. This will allow us to understand your needs and ensure you are included in our emergency preparedness plans.

Together, we can build a safer and more resilient community for everyone in Saw Creek. Thank you for your cooperation and commitment to the well-being of our community.

# **RULE:** Lightning and Thunderstorms for all Pools

by Brian Clark, Director of Lifestyles

The general lightning and thunderstorm rule associated with all swimming pools is the 10-mile/30-minute rule to avoid potentially severe consequences of being struck by lightning (e.g. death, dismemberment, and impairment).

Following the guidelines of the American Red Cross and leading experts on lightning safety from the American Meteorological Society, the National Oceanic and Atmospheric Administration, and the non-profit group National Lightning Safety Institute, it is strongly advised that all pools follow the 30 minute or 10-mile radius rule for lightning safety for the operations of aquatic facilities in a safe, ethical, and legal perspective.

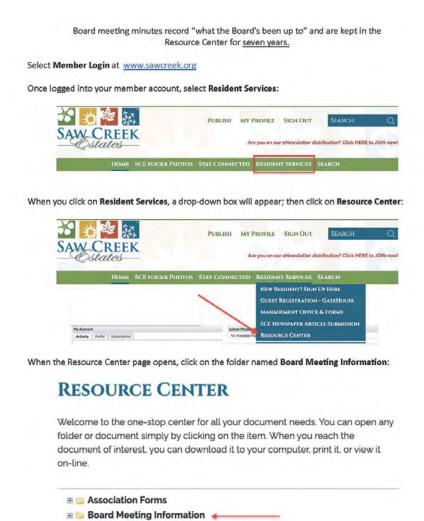
Saw Creek Estates Recreation Department will follow all applicable recommendations from the expert groups and clear and close all pools during times of lightning within 10 miles of the pool areas or 30 minutes from the start and stop of the last sound of thunder.

In these cases, our safety protocols will be initiated and will be up to the decision of the Director of Lifestyles or Community Manager and appointees, to close pools during these times. It is our purpose to account for the safety of all patrons visiting our pool areas. We realize this is an inconvenience, but safety is always the top priority for our residents.

#### Things you can do to avoid the inconvenience:

- Pay attention to local weather alerts before coming to one of our pools. Postpone all activities if the forecast calls for thunderstorms.
- When you hear thunder immediately seek shelter away from all water sources, trees, etc.
- Stay away from glass windows and doors and stay inside until weather forecasts indicate it is safe to leave.
- Avoid using devices connected to electrical outlets.
- Avoid running water. Lightning can travel through water lines.
- No place outside is safe when thunderstorms are in the area.
- Sheds, gazebos, dugouts, and bleachers do not protect from lightning and high winds.
- Do not take shelter under tree-lined areas.
- Being in a vehicle is safer than being outside, but do make an effort to seek sturdier shelter.

# Want to know what the Board's been up to?



Next, click on the folder named Board Meeting Minutes:

# RESOURCE CENTER Association Forms Deard Meeting Information

Next, click on the folder name of any year of Board Meeting Minutes you wish to view:



NOTE 1: General Meeting minutes can be accessed by downloading them to your computer, printing them, or viewing them online. If you choose to download the minutes, you will need to have the free Adobe Acrobat Reader software installed on your device to read them. You can download the software here: https://get.adobe.com/reader/

NOTE 2: Executive Meeting minutes are not saved to the Resource Center. Matters discussed during Executive Meetings are deemed by law to be confidential, privileged, or of a similar nature, including but not limited to information concerning personnel, legal matters and homeowner issues, or used to address pending litigation, confidential contract awards, and bid specifications.



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# Pet of the Month **Photo Contest**

#### by Margaret Jones, Communications & Admin Assistant

Last year, 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.).

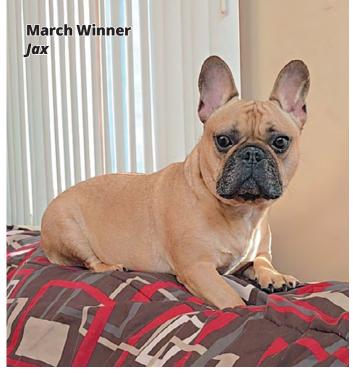
If you would like to enter your pet in the contest, please email your photos to *contests@sawcreek.org* with the pet's name. Even if you have already entered photos you can continue to do so.

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

















# Women's Club News

by Jackie Pace, President

I hope that everyone enjoyed the holidays and are looking forward to summer.

Our Vice Presidents have planned a lot of wonderful activities this year. So far this year we have gone on trips to Penn's Peak, ESU Planetarium and Museum and several local restaurants. They also plan monthly movies.

We raise money throughout the year for our scholarship fund. Our Ways & Means Committee organized a cookie tree class and plans are under way for our traditional English Tea. We'll be awarding two scholarships to young women

from Saw Creek Estates who attend East Stroudsburg High School North.

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. Our meetings are held on the first Thursday of every month, at 12:30pm, in the Mountain Room at Top of the World Complex.











# **Knowing How the Trash Compactors Work**

by Adam Hackett, Compliance Officer

When depositing trash into the compactors, you will likely observe that there is a wealth of signage on and around the compactors. These messages range from safety notifications to the Association's rules on what can and cannot be placed in the compactor and even notes on ways to ensure that the compactor does not jam or malfunction.

The most common and preventable circumstance regarding compactor shutdowns center around a single red button. You will see this button immediately adjacent to the door to open the hopper where you normally place your trash. *Many have mistaken this button as one that will engage* the compactor manually; however, this is not its function.

The function of that red button is an emergency stop switch, which can be pulled to shut down the operations of the compactor in case of a severe situation. Continued accidental activation of this switch results in compactor hoppers overflowing and leading to calls stating that the compactor is full, when in actuality it is not, but cannot push the trash into the dumpster due to being shut down.

The second most common circumstance that leads to compactor operational issues occurs when the compactor door is not properly closed after use. The door must be fully closed in order for the compactor to en-

gage. Leaving the door open or not firmly closed commonly results in backups and overflows. It is important to ensure that the door is firmly shut after depositing trash in

New signage has been posted in the compactor area in attempt to better illustrate these functions and prevent continued shutdowns, shutdowns that result in headaches for residents and trash piling up on the catwalk.

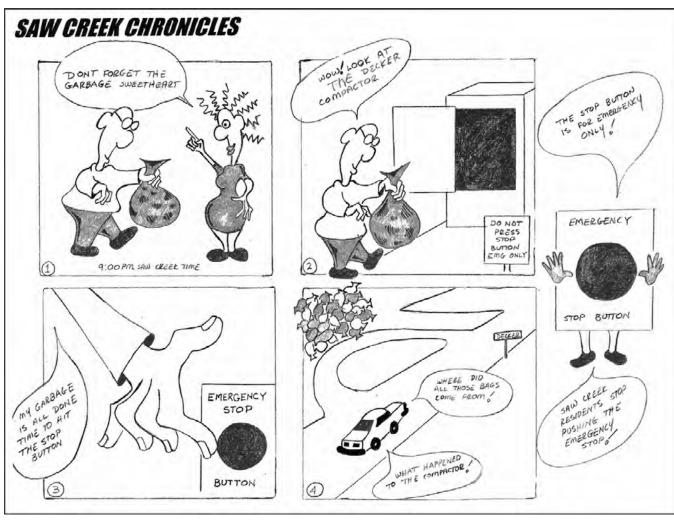
Please refrain from using the red Emergency Shutoff Switch in attempt to operate the compactor. Only use it in the event of an emergency where the compactor must engage.

#### Do Not Feed Wildlife

The Saw Creek Board of Directors and Management would like to remind residents and their guests to not feed the wildlife. Our Rules & Regulations, Section V. Rule D. #1, Page 13 states:

Placing or offering any food or other enticement on any property that may result in attracting stray or feral cats, dogs or wildlife of any kind is prohibited. Tier 3 Offense







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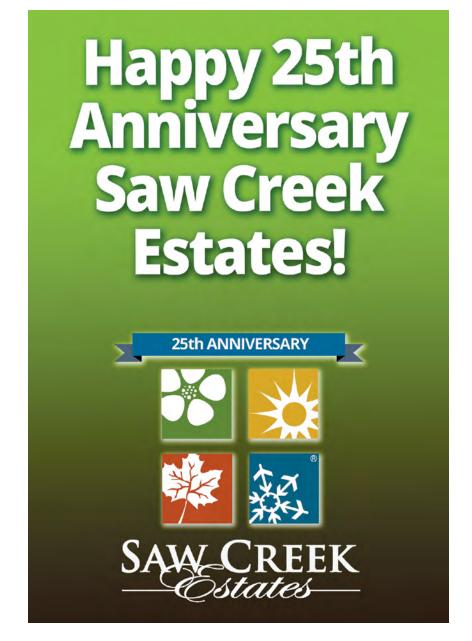
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#### **MANAGEMENT TEAM**

Community Manager	Interim: Scott Matthe	ews 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 Lifestyles	Brian Clark	brian@sawcreek.org
Director of Operations	Nicolas Hutta	nickh@sawcreek.org
Accounting Manager	Peter Poliakine	peterp@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	reccommittee@sawcreek.org
Rules & Regulations	Barbara Beltz	rulesandregulations@sawcreek.org
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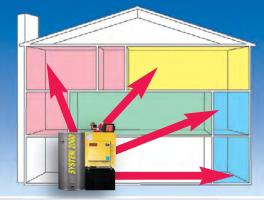
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