



# SAW CREEK NEWS



The official publication of the Saw Creek Estates Community Association

Holiday 2025 / New Year 2026

## 2026 Annual Assessments

On Saturday, November 8, the Association's Board of Directors unanimously approved the 2026 Operating and Capital Budgets.

In light of current economic conditions, marked by substantial increases in energy costs and insurance premiums, the Board's ability to contain other expenses, while maintaining the efficient operation of the community, its amenities, safety, and essential services, represents a significant accomplishment. This outcome reflects the Board's strong commitment to its fiduciary responsibility and prudent financial management, ensuring that resources are allocated effectively and responsibly.

The operating assessment will increase from \$1,869 to \$1,978, while the capital assessment will decrease from \$214 to \$192. Together, these adjustments result in a modest overall change in the total assessment, from \$2,083 in 2025 to \$2,170 in 2026, an increase of \$87, or approximately 4%.

For members who are eligible and choose the 12-month installment plan, the monthly payment will increase from \$187.00 to \$208.38. (This amount includes 1.25% monthly interest and the \$150 service fee.)

The Board understands that any increase can be felt by our members and wants to assure the community that every effort has been made to minimize the impact while preserving the high standards, safety, and quality of life that define our neighborhood. These adjustments reflect the Board's continued commitment to responsible financial stewardship and to ensuring that the community remains well-maintained, vibrant, and strong for years to come.



**SUMMER FUN!**  
More photos  
on page 9...

## Grateful For the Year We Had

### Looking Forward to the New Year Ahead!

by Jessica M. VanDerVliet, Community Manager



I'd like to begin by expressing my sincere appreciation to the Finance Committee, the Board, and our staff for their hard work and collaboration on the 2026 budget. Over the past six months, they've reviewed and refined multiple drafts, and I believe this year's process was notably more streamlined and effective. We had fewer budget revisions than in previous years, and during the comment period,

we received only four comments — one of which pointed out a formatting issue that we promptly corrected. I want to thank Peter Poliakine, our Accounting Manager, for his time and attention in ensuring this year's transition was smooth.

We all know that rising costs are affecting everyone. As a year-round, fully staffed, four-season community with many amenities, we face those same cost increases. Two of the four comments we received asked us to keep costs down and be reasonable, and I believe we've done just that — maintaining fiscal responsibility without sacrificing service quality or staffing levels.

The Management team has focused diligently on keeping expenses under control and avoiding unnecessary discretionary spending. This commitment, embraced at all organizational levels, aimed to remain on target and prevent budget overruns. As the year draws to a close, I am pleased to report that these efforts have been largely successful.

Moving forward, we have prepared what we believe is a responsible budget. This budget continues to provide for modest increases necessary to maintain or improve our aging infrastructure, while simultaneously freezing or reducing discretionary spending in non-critical areas. Rest assured, we remain as dedicated as ever to rigorously controlling operating expenses.

For members who may not be familiar with how the Association's budget works, I encourage you to learn more. All financial documents — including monthly financial packages, balance sheets, and other details — are available on our community website. You can also contact Peter or the Finance Department with any questions. Operating and maintaining our community's many facilities require significant resources, and the Board and Management team have a fiduciary responsibility to ensure those amenities are adequately maintained and staffed.

One important update this year is the change to the annual assessment deadline. **The 2026 assessment payment is due January 1, with a 30-day grace period for those paying in full.** The assessment invoice and installment plan information was sent to all members in late November. If you have not received the invoice, please contact the Member Services Office at [memberservices@sawcreek.org](mailto:memberservices@sawcreek.org) or 570-588-9329.

Another key initiative for 2026 is strengthening our approach to collecting delinquent accounts. Many members have shared their concerns about this issue, and there's strong agreement that those who pay on time should not bear the burden of those who do not. We are taking decisive action to address this, including pursuing all available collection measures — up to and including foreclosure when necessary. Our goal is to protect the Association's financial stability and preserve property values for all responsible members.

As a reminder, each month the Management team prepares both a Monthly Operational Report and a Manager's Report, which include departmental updates, statistics, and a summary of completed projects. These reports are shared in one of our weekly e-blasts and are also available in the Resource Center on our website.

(continued on page 3)

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# The 12-Month Installment Plan

Over the years, some misunderstandings have arisen regarding your ability to pay annual assessments in 12 monthly installments rather than in a single lump sum. To clarify, here are the terms and conditions (which have not changed).

**Eligibility** - You are eligible for the 12-month installment plan only if you are a member in good standing. This means your account balance must be zero (or reflect a credit) as of December 31, 2025. There are no exceptions to this policy.

**Sign-up** - You must sign up each year to participate in this plan, as required by Pennsylvania law. Participation does not automatically renew from year to year. Even if you have used the installment plan in the past, you will need to re-enroll annually. Enrollment can be completed easily on our website [www.sawcreek.org](http://www.sawcreek.org) during the month of December.

**Terms** - Each monthly payment will be \$208.38. The total of these 12 payments (\$2,500.36) includes both the \$150 installment plan fee and applicable interest. For transparency, your Connect account will display the one-time installment plan fee (P8) and the monthly interest charges (LI) as separate line items.

**As long as all 12 payments of \$208.38 are made on time, you will remain in good standing, and your 2026 assessments will be paid in full by December 2026.** Each payment is due on the first day of each month, beginning in January, with a 15-day grace period. This grace period allows for reasonable delays in the payment reaching the association.

A late fee of \$35 will be applied if your payment does not reach First Service Residential by the 15<sup>th</sup> of the month. (Please note: this fee will not be applied in January). **It is your responsibility to ensure that payments are received on time. To avoid late fees, please initiate payments or set up automatic payments well in advance:**

- If mailing a check, ensure it is sent by the 5<sup>th</sup> of the month.
- If paying by credit card, submit your payment through ClickPay by the 9<sup>th</sup> of the month.
- If paying by ACH, initiate your payment by the 10<sup>th</sup> of the month.

**Avoid misunderstandings** - Dividing the total assessment by twelve months does not reflect the correct monthly payment, as it excluded the installment plan fee and interest. While such payments will not be rejected, doing so will place you in default of the installment plan and your account will not be considered in good standing.

**Default** - If you miss a payment, *i.e.*, no payment or only a partial payment is received by the association by the last day of the month, you will be considered in default of the installment plan and you will no longer be in good standing. You cannot catch up by making additional payments in subsequent months; the only way to restore good standing will be to pay the outstanding assessment balance in full.

When you are not in good standing, your gate cards and amenity fobs will be deactivated and will only be reactivated once your account is brought back into good standing. In such cases, a \$30 reactivation fee per card will apply. These fees are not subject to waiver.

**Clickpay** - ClickPay is a third-party payment portal and can only show your current outstanding balance. They are not able to provide guidance on how to bring your account up to date, and they will accept any payment you submit, even if it's incorrect.

If you have questions about your account or need assistance, please contact Saw Creek at [accounting@sawcreek.org](mailto:accounting@sawcreek.org). We're happy to help!

## IMPORTANT NOTICE

# Changes to the Billing and Collections Process

At the October 11, 2025, Board Meeting, the Saw Creek Board of Directors approved several changes to the billing and collections policy. The purpose of these changes can be summarized in a few key elements:



1. Simplification of terminology and process, encouraging uniformity and fairness, and bringing it into line with industry and First Service Residential best practices.
2. Determination to reduce the delinquency rate from the current 11% to a more acceptable industry standard of 8% or less.
3. Implement accelerated enforcement actions to reduce delinquency by addressing risks before accounts become overdue.

### The major changes are:

- Annual assessments will now be due on January 1, not January 15. Per the Bylaws, you will have 30 days, until January 31, to pay in full without any penalties (late fees or interest).
- For added convenience and if your account is in good standing — meaning it shows a zero (or credit) balance as of December 31, 2025 — you will be eligible to enroll in the 12-month installment plan. Payments under this plan will be due on the first day of each month, beginning January 1. To take advantage of this option, you **must** sign up for the plan through our website. Simply beginning to make monthly payments will **not** qualify you for enrollment. Pennsylvania law requires that all participants explicitly agree to the plan's terms.
- If you enroll in the installment plan, all payments must be made on time each month. Missed or late payments cannot be “caught up” later. Once an account becomes delinquent, the payment plan will be canceled, and the only way to regain good standing will be to pay the full remaining balance in one payment.
- Gate cards and amenity fobs will be **deactivated immediately** when an account becomes delinquent — **beginning in February, rather than during the summer as in previous years.**
- Homeowners in default will receive late notices at 30 and 60 days past due. If the account remains unpaid after these notices, it will be automatically referred to a third-party collection agency. This agency may pursue all available legal actions to recover past-due assessments, including reporting to credit bureaus, placing property liens, obtaining court judgments, and initiating foreclosure proceedings if necessary. Please be aware that all collection-related fees, including attorney and court costs, will be added to the homeowner's account balance.

Does this seem a bit severe? It shouldn't — not if you pay your assessments on time! Our community thrives when every homeowner contributes their fair share toward maintaining and improving the place we all call home. For too long, the association's finances have been impacted by a small number of owners who have fallen behind on their assessments.

The annual budget reflects a good-faith estimate of what it takes to care for our neighborhood — both today and for the future — and it shouldn't be limited by the expectation that some assessments will go unpaid. By working together and ensuring that everyone fulfills their obligations, we can keep our community strong, well-maintained, and a source of pride for all who live here.

Please refer to the website for a more comprehensive discussion of these issues. And you may always email [accounting@sawcreek.org](mailto:accounting@sawcreek.org) for more detailed questions.



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## Where Do My “Dues” Go?

There are three major components to Saw Creek’s finances: the operating account, the reserve fund, and the capital improvement fund. This structure was recently reaffirmed in the bylaws revision approved by homeowners back in July. Note that these are legal requirements, not only in our bylaws, but in Pennsylvania law.

The money in the operating account comes from annual assessments. We often call these “dues” but this is an unfortunate misnomer. Dues are more relevant to a club or organization where membership is entirely voluntary and whose benefits can be considered something of a luxury.

Not so with HOA assessments! All prospective owners in an HOA are explicitly informed of their obligation to be a member of their HOA, along with their obligation to pay the annual assessment(s). Assessments are more like taxes than dues.

The operating account pays for everything you’d normally expect taxes to pay for — routine expenses such as public safety, roads, landscaping of public areas, general administration, etc. On top of that, HOAs generally offer varying degrees of amenities — which is often why we choose to live in a community — lakes and pools, skiing, tennis courts, restaurant, and fitness centers. No surprise: payroll — the people who manage all these areas — is often a significant expense. The money you pay into this fund each year is called the operating assessment (Code A3 on your bill and in your account).

The reserve fund, as you’d expect, pays for medium- and long-term upkeep of Saw Creek’s facilities, the renovation of the Smithfield Bridge being a good example. Other examples would include a new maintenance or patrol vehicle, re-roofing a building, or resurfacing tennis courts. The money you pay into this fund each year is called the reserve assessment (Code RS on your bill and in your account).

The capital improvement fund is used only for entirely new additions to or replacements of Saw Creek’s facilities (“capital assets”). The money paid into this fund comes only from new homeowners — they pay a one-time capital improvement assessment (Code C7) at the time of closing, that is, when they first become members of the Saw Creek HOA. Current homeowners do not, as a rule, pay into this fund again.

Each November, the board of directors approves a budget for the next fiscal (calendar) year, specifically determining what will happen in each of the three funds over the course of that year. Planning for 2026, led by the finance committee, is currently underway.

## Removing Dead Trees

by Adam Hackett, Compliance Officer

One of the most significant reasons to cut down dead trees is to prevent injury and property damage. When a tree dies, there is a higher risk factor of it falling which can endanger people, pets, and property.

Dead and dying trees significantly heighten wildfire risks. Removing these trees reduces the risk for the cause and spread of wildfire.

Dead trees can be an eyesore, detracting from the beauty of your property. They can also negatively impact your property value if left unaddressed. By removing dead trees, you can improve the appearance of your property and enhance its overall value.

## Grateful For the Year

(continued from page 1)

As we approach the holiday season, I want to take a moment to reflect on how fortunate we are to live and work in such a beautiful, well-maintained community. While things may not always go perfectly and occasional frustrations arise, I encourage everyone to approach the coming months with gratitude and appreciation. I know I do — even on the hard days, I remind myself how lucky we are to have such a wonderful community and such great people who call it home.

Finally, I would like to express my gratitude to all SCE Staff and their accomplishments during 2025, and I am looking forward to having a new Food & Beverage Director and Recreation Director with their fresh ideas.

Happy Holidays!



## Some Thoughts on Change

by Peter Poliakine, Accounting Manager First Service Residential

Change can be frustrating! Even though it almost always represents an opportunity as well as some loss, transitioning from familiar routines to improved ones can be challenging, especially with technology. At First Service Residential, we endeavor to manage this process incrementally, that is step-by-step, as we move to take advantage of powerful and efficient web-based systems.

The long-term interests of homeowners and Saw Creek Association staff are paramount as we move forward. Our services are in constant development, and even more user-friendly and streamlined processes to manage your account will be introduced in the coming months and years.

We are very grateful for the cooperation and support you extended during the past year. We especially appreciate those of you took the time to bring issues to our attention — enabling us to address them, continue to make improvements, and serve you better.



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## Know the Rules

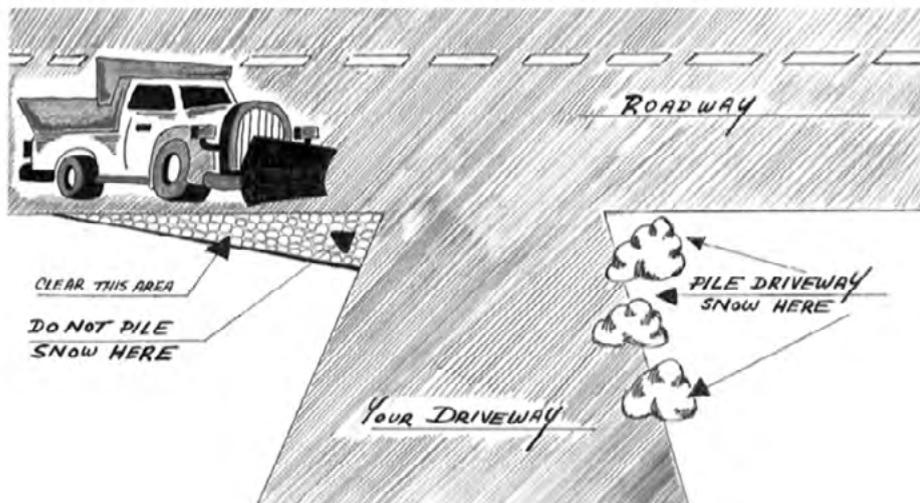
### What Do I Do with All that Snow?

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 above). 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 2026!*

## What Are All Those Codes?

Chances are, you've looked at your account or bill before and thought, "Wait, what's that code?" — particularly when the description doesn't seem to fit your situation.

FirstService Residential uses a special two-letter or number code for every kind of accounts receivable transaction it handles. You'd think it would be easy enough to come up with codes that make sense at a glance — but with more than 9,000 properties across North America, that's literally millions of individual units to keep track of. Over time, the system has expanded to cover just about every type of transaction imaginable, which has led to around 3,000 different codes!

At Saw Creek, we only use a small handful of these codes — and, as you might have guessed, not every one of them perfectly (or intuitively) matches how we use it here. So, to make things easier, here's a list of the codes you'll see most often at Saw Creek:

**A3 - "ASSOCIATION FEES ANNUAL"** - This is your annual association fee for the current year. The money goes into the **Operating Fund**, which covers the community's day-to-day expenses — things like staffing, maintenance, utilities, and general operations.

**RS - "RESERVE FUND ANNUAL"** - This is your annual contribution to the **Reserve Fund**, which is set aside for big, long-term projects — such as roof replacements, road repairs, or other major improvements that keep the community in good shape over time.

**A3 and RS** - When you put these two fees together, you get the total amount for the year. For 2025, **A3** was **\$1,869** and **RS** was **\$214**, for a total of **\$2,083**. Looking ahead to 2026, **A3** will be **\$1,978** and **RS** will be **\$192**, bringing the total to **\$2,170** for the year.

**LC - "LATE FEES"** - This is the \$35 fee applied whenever a payment comes in after the 15<sup>th</sup> of the month.

**LI - "LATE INTEREST"** - Think of this simply as "interest." It accrues at 1.25% per month on any balance that remains in your account. Despite the name, it isn't really about being late; it just applies to any outstanding balance. Keep in mind that interest is never charged on other interest or on any fees — only on your annual assessments.

**P8 - "PAYMENT PLAN"** - This is a one-time fee (\$150) you pay when you choose to spread your annual assessments out on the installment plan.

**RI - "RENTAL INCOME"** - A bit of a misleading name! This is the **Annual Rental Registration Fee** (\$325), charged every September for homeowners who rented out their property — short-or long-term — over the past year. (It goes to the association, not the homeowner.)

**R7 - "RENTAL REGISTRATION"** - This is the **Per-Occurrence Rental Registration Fee** (\$50) for each time a homeowner rents out their property for a short period.

**VF - "VIOLATIONS FINES"** - Exactly what it sounds like — these are charges for breaking one of Saw Creek's policies, like traffic violations or other community rules.

**P9 - "PERMIT FEE"** - This fee applies whenever a homeowner needs a permit to make changes or improvements to their property.



## SAW CREEK NEWS

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# Jo's Food Pantry Distribution in Saw Creek

by Ida Mathew, Director

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



On November 19<sup>th</sup> we had our pantry day where we distributed about 150 turkeys and fixings to the community besides other meats, snacks and produce boxes. It is such a joy to see the smile on people's faces. I am so thankful that we can help the people who are in need.

We will continue to serve the community every third Wednesday of the month from 12pm to 2pm at the DCC (old VIP) located on Decker Road. The only requirement will be to bring your license or any proof of residence. You will be required to fill out an application which has the income guidelines and household information. Please remember, this is for families who are truly in need.

Thank you for your outpouring of love and support of the pantry. Without everyone coming together, such an operation would not be possible to bless so many families in our community. Special thanks to Jessica VanDerVliet, Nick Hutta, Don Swallow, the office staff, the recreation department and the maintenance crew who make this all possible. I appreciate all their help and support.

Of course, a huge thanks to all our volunteers who come out every month and work hard with a smile to serve our community! I would also like to thank all the community members who continuously donate food items, plastic bags, and clothing to Jo's Closet. On behalf of Jo's Food Pantry, I wish everyone a happy, healthy, safe, and successful 2026.

If you need food assistance, please contact us at 570-242-3663 or email [josoutreach@gmail.com](mailto:josoutreach@gmail.com). You can also visit us at [www.josoutreach.org](http://www.josoutreach.org). Please follow us on Facebook at [josfoodpantry@sawcreek](https://www.facebook.com/josfoodpantry@sawcreek).



# Who Do I Contact for Utility Outages?

by Margaret Jones, Communication & Admin Assistant

Winter weather has arrived. And with it an increased risk for potential utility problems such as power outages, frozen water lines, or water main breaks.

The first point of contact regarding any utility issue should always be the specific service provider. The Association cannot correct utility problems or provide a timeline for repairs. We will share information about an outage on social media if we receive it from a utility company.



## Power Outages (Met-Ed)

Report an outage by calling 1-888-544-4877 or texting OUT to 544487. Register for text alerts by texting REG to 544487.

During a widespread outage, everyone should still report the outage, even if your neighbor has already done so, the more information they receive, the better their outage system works.

## Water Issues (Pennsylvania American Water)

Call 1-800-565-7292

## Frozen Water Pipes

You may need to contact a plumber. For a list of local plumbers, contact the Member Services Office at 570-588-9329 or [memberservices@sawcreek.org](mailto:memberservices@sawcreek.org). Please note, the Association offers this list for the convenience of our residents, and does not endorse any contractor or guarantee their quality of work.

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## A Friendly Reminder...

by Adam Hackett, Compliance Officer

Autumn is wrapping up here on the mountain and the leaves have fallen. Now is the most important time of the year to monitor your swale and culvert pipe and ensure that it is kept clear of leaves.

A quick sweep of leaves and debris, and a flush of the pipe prevents buildups that cause puddling, erosion and other costly issues for you and homes nearby. Help yourself and your neighbors!



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## 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!

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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.

# 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 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](http://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 2026.

## 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.

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# Contest Winners

by Margaret Jones, Communications & Admin Assistant

Congratulations to winners of the contests held in 2025.

## Pet of the Month Photo Contest - final winners

Thank you to Kit & Cavoodle Pet Center for sponsoring the contest.



## How Did Saw Creek Estates Get Its Name

Dominic C. was the winner.

### “Saw Creek”

Back in 1792, the French and Indian War was going on. The French were winning, and the 13 colonies would be wiped out.

General Leonard was bringing cannon and guns to Fort Downey (now Pittsburgh).

He would also bring gold, silver and jewels for the American Indians so they would fight for his army.

Governor William Penn sent General Pike to stop General Leonard. The governor of Virginia sent the colonel to stop General Leonard. General Leonard was halfway down the Delaware River when he told the colonel to go up a little river passed a waterfall and hide all the gold and jewels so they can move faster.

3 days later, the colonel returned. He told the general he had gone up the river one mile to an island and saw down trees and dug deep holes and had hidden the treasure deep in wooden boxes. To find the goods later, he left all the saws and axes used to cut the trees on the island.

The next day, two armies met. The French lost, but two kernels died along with the secret hiding place of the jewels and gold.

The next day, the general found a map with a river marked “Saw Creek.” Just then, general Pike could add all the new names to the Pennsylvania map, including Saw Creek. After that, the name Saw Creek was put on every map in Pennsylvania. No one ever found the treasure.



The Tabaka family won “The Saw Creek Curb Appeal Challenge” sponsored by Regina Farms.

# Recreation Events



by Shalan Cronen, Lifestyles Supervisor

Recreation Department had a truly action-packed summer, filled with events, laughter, and community connections. From pool openings to festivities, residents enjoyed one exciting weekend after another.

The summer kicked off with the opening of all community pools, which quickly became the heart of fun for families and friends. Community Day was one of the season's highlights, featuring delicious food grilled by the Men's Club. The foam-filled bounce houses had the kids smiling all afternoon.

In July we had our annual **Derrenbacher Color Run** which was a red, white, and blue explosion of energy and spirit. Participants and their pets jogged, walked, and danced their way through clouds of vibrant color powder, it was a true celebration of summer and community pride.

Another major success was the **Third Annual Saw Creek Olympics**, an all-day event filled with friendly competition, laughter, and teamwork. The department extended a special thank you to the dedicated volunteers who make these events possible. They are always ready to lend a hand and bring the fun to life.

The **Mill Pond Glow Stick Pool Party** was another standout night, featuring a crowd favorite slip and slide, coated in slime that added an extra layer of excitement. Thank you to our amazing pool attendants for keeping the pools safe and clean. We appreciate all that you do to make every swim a great experience!

The season wrapped up with the much-loved **Doggie Dip**, which welcomed over 50 dogs this year! All proceeds benefited the TNR (Trap-Neuter-Return) program, and the event was a tail wagging success.



As summer turned to fall, the **Fall Festival** transformed Saw Creek into a Renaissance wonderland. Themed decorations, live armored combat demonstrations, hayrides and hands on crafts brought the era to life. Families enjoyed face painting, pumpkin decorating, and creative crafts throughout the day.

The evening seamlessly transitioned into a **record-breaking Trunk or Treat**, with homeowners, departments, and even local emergency personnel showcasing their decorated vehicles. The night continued to the **Haunted Trail**, which included different departments and dedicated volunteers that came together and created an unforgettable night that drew more than 450 brave guests, which is the largest turnout yet!

As winter approaches, anticipation is already building for the ski hill to reopen! We are excited for a new Recreation Director to



be joining the team soon, and I'm looking forward to working on the community-driven events.

It's been an incredible year of teamwork and community spirit. From summer fun to fall festivities, we've seen Saw Creek come together like never before. We all can't wait to kick off a memorable winter season and to see what 2026 has in store for the department! New events, fresh ideas, and more ways to bring the community together are just around the corner.





### 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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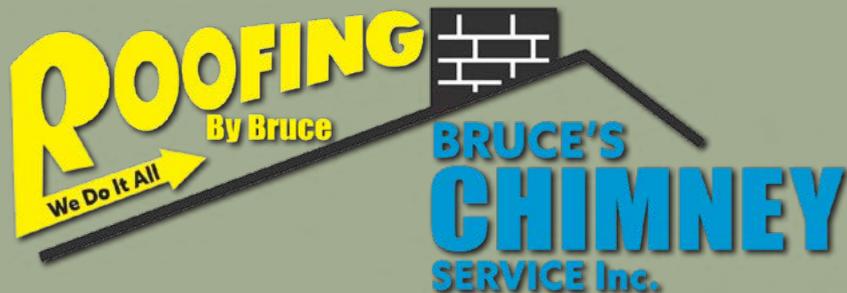
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# 2026 Operating Budget

## EXPENSES cont.

		2025	2026
<b>Recreation Payroll</b>			
75847	Wages	\$268,198	\$266,112
75849	Payroll Taxes	34,847	34,100
75851	Payroll Benefits	18,721	28,875
75852	Ski Shop Wages	17,372	18,400
75854	Ski Shop Payroll Taxes	3,240	3,432
	<b>Recreation Payroll Total</b>	<b>\$342,378</b>	<b>\$350,919</b>

<b>Public Safety Payroll</b>			
75930	Wages	\$769,927	\$1,001,388
75931	Overtime Wages	10,000	-
75932	Payroll Taxes	90,034	108,494
75933	Payroll Benefits	78,756	135,450
	<b>Public Safety Payroll Total</b>	<b>\$948,717</b>	<b>\$1,245,332</b>

<b>TOW Restaurant Payroll</b>			
75935	Wages	\$340,668	\$407,710
75937	Payroll Taxes	52,816	63,074
75938	Payroll Benefits	52,048	39,375
75939	Employee Meals	2,000	2,500
79634	Contract Labor	-	16,000
	<b>TOW Restaurant Payroll Total</b>	<b>\$447,532</b>	<b>\$528,659</b>

<b>Maintenance Payroll</b>			
75960	Wages	\$795,343	\$826,563
75961	Overtime Wages	26,000	26,000
75962	Payroll Taxes	81,886	82,707
75963	Payroll Benefits	115,622	121,403
75964	Ski Lift/Patrol/Snowboard Wages	33,647	31,920
75966	Ski Lift/Patrol/Snowboard Payroll Taxes	4,938	4,629
	<b>Maintenance Payroll Total</b>	<b>\$1,057,436</b>	<b>\$1,093,222</b>

**TOTAL PAYROLL EXPENSE**      **\$3,618,972**      **\$4,021,822**

<b>Public Safety</b>			
79610	Alarm Monitoring	\$6,000	\$-
79611	Life-Safety/Security/CCTV	23,500	11,000
79612	Equipment	7,500	10,500
79613	Vehicle Repairs & Maintenance	11,500	-
79614	Uniforms	12,000	9,000
79615	Fuel	30,000	-
79616	Training	5,500	5,500
79617	Community Relations/Outreach	1,900	1,500
	<b>Public Safety Total</b>	<b>\$97,900</b>	<b>\$37,500</b>

<b>TOW Restaurant</b>			
79620	Food Purchases	\$136,500	\$175,000
79621	Beer Purchases	17,400	29,000
79622	Liquor Purchases	29,000	45,000
79623	Bar Food & Mixers	7,000	7,000
79624	Smallware & Equipment	16,000	22,000
79625	Credit Card Processing	15,000	15,000
79626	License & Permits	5,000	5,000
79627	Over/Short	90	90
79628	Promotional/Awards	2,000	-
79629	Training	1,500	1,000
79630	Chemical/Janitorial	9,000	9,000
79631	Paper & Disposables	10,000	11,500
79632	Linens & Uniforms	6,500	5,500
79634	Professional Services	4,500	4,500
79635	Equipment Repairs	6,500	6,500
79700	Misc. Expenses	-	800
	<b>TOW Restaurant Total</b>	<b>\$265,990</b>	<b>\$336,890</b>

## Snack Bar

79640	Purchases	\$6,930	\$-
79643	Chemical/Janitorial	500	-
79644	Paper & Disposables	2,000	-
79645	Smallware & Equip	600	-
79646	Over/Short	10	-
	<b>Snack Bar Total</b>	<b>\$10,040</b>	<b>\$-</b>

## MAINTENANCE EXPENSES

<b>Pool</b>			
75358	Contract Services & Chemicals	\$42,000	\$42,000
75400	Repairs	7,000	7,000
75440	Supplies	6,000	6,000
	<b>Pool Total</b>	<b>\$55,000</b>	<b>\$55,000</b>

## Lakes & Grounds

74480	Lakes & Grounds	\$115,000	\$122,000
74481	Beautification/Landscaping	3,000	3,000
74482	Code Enforcement Expense	2,500	1,000
74483	Environmental	140,000	2,500
	<b>Lakes &amp; Grounds Total</b>	<b>\$260,500</b>	<b>\$128,500</b>

## General Maintenance

72050	Maintenance Supplies	\$35,000	\$35,000
72481	Maintenance Training	5,000	2,500
72482	Maintenance Uniforms	3,000	3,000
72483	Mower/Tractor Expense	1,500	-
72484	Backhoe Expense	2,500	-
74854	Vehicle Maintenance	30,000	46,000
72485	Maintenance Equip. Rental	1,000	2,500
74855	Vehicle - Gas /Diesel	38,000	68,000
79610	Alarm Monitoring	-	15,000
78360	IT	-	93,652
72486	Maintenance Licenses & Permits	5,000	5,000
	<b>General Maintenance Total</b>	<b>\$121,000</b>	<b>\$270,652</b>

## Road Maintenance

74388	Salt/Cinders	\$84,000	\$84,000
74328	Snow Removal Supplies	8,000	8,000
74389	Snow Removal Sub-contract	35,000	35,000
74325	Road Repair/Storm Water	360,000	370,000
74541	Parking Lots/Lines/Signs	20,000	55,000
	<b>Road Maintenance Total</b>	<b>\$507,000</b>	<b>\$552,000</b>

## Buildings

71060	Building Repairs	\$25,000	\$33,000
71803	HVAC Maintenance & Repairs	10,000	10,000
76620	Sewer Maintenance	4,500	4,500
72650	Plumbing Repairs	3,000	3,000
72010	Electrical Repairs	6,000	6,000
72000	Exterminating	3,000	3,000
72055	Janitorial/Cleaning Supplies	20,000	22,000
72427	Janitorial Contract Services	47,000	52,000
	<b>Buildings Total</b>	<b>\$118,500</b>	<b>\$133,500</b>

## Utilities

76200	Electric	\$85,000	\$184,000
74451	Waste/Recycling/Compactor	425,000	310,000
76525	Water & Sewer	44,000	55,000
76300	Gas	80,000	75,000
76540	Telephone Expense	30,458	30,000
78355	Internet Service	28,221	30,000
	<b>Utilities Total</b>	<b>\$692,679</b>	<b>\$684,000</b>

**TOTAL MAINTENANCE**      **\$1,754,679**      **\$1,823,652**

**Provision for Bad Debt**      **\$593,333**      **\$451,159**

**TOTAL EXPENSES**      **\$7,463,026**      **\$7,760,533**

**NET INCOME/(LOSS)**      **\$(135,001)**      **\$-**

# 2026 Reserve Fund Budget

	2025	2026
Capital Assessment	\$214	\$192
Total Units	2,886	2,877
89% of Billable Units (FY2025)	2,569	
	(Increase)	(22)
<b>CAPITAL INCOME</b>		
Capital Reserve Assessments	\$617,604	\$552,384
Prior Reserve Assessments	-	-
Provision for Bad Debt	(67,936)	(44,191)
Capital Transfer Fees	309,060	300,000
<b>Dues &amp; Fees Total</b>	<b>\$858,728</b>	<b>\$808,193</b>
<b>Other Income</b>		
ML Investment - Interest income	\$68,000	\$-
ML Investment - Realized Gain/(Loss)	-	-
FNC Investment - Interest income	-	68,000
FNC Investment - Realized Gain/(Loss)	-	-
Carryover Projects from PY-Repl. Reserve	322,500	-
<b>Total Other Income</b>	<b>\$390,500</b>	<b>\$68,000</b>
<b>Prior Years' Surplus</b>		
Total Surplus	\$-	127,357
<b>Total Income</b>	<b>\$1,249,228</b>	<b>\$1,003,550</b>
<b>Capital &amp; Reserve Expenses</b>		
Bank Fees	\$50	\$50
ML Invest Account Fees	9,500	-
FNC Invest Account Fees	-	-
<b>Total Expense</b>	<b>\$9,550</b>	<b>\$50</b>
Replacement Reserves Expense	\$932,700	\$484,000
Capital Improvement Expense	56,000	39,000
<b>Total Reserve Repl. &amp; Cap Improv Expense</b>	<b>\$988,700</b>	<b>\$523,000</b>
<b>Total Expenses &amp; Capital Expenses</b>	<b>\$998,250</b>	<b>\$523,050</b>
<b>Transfers</b>		
Transfers In/(Out) Replacement Reserve Fund	(2,082)	441,500
Transfers in/(Out) Capital Improvement fund	253,060	39,000
<b>Total Transfers In/(Out)</b>	<b>\$250,978</b>	<b>\$480,500</b>
<b>Current Year Net Income/(Loss)</b>	<b>\$-</b>	<b>\$-</b>

# 2026 Reserve and Capital Projects Detail

PROJECT	Reserve Fund	Capital Improv.	Total Estimate
Reserve Study	-	\$16,000	\$16,000
Falls Bridge Guide Rails (Repair allowance 2026)	50,000	-	50,000
Maintenance Truck (Replace M-7 Due 2022)	115,000	-	115,000
TOW Boilers (Due 2026)	37,000	-	37,000
TOW Indoor Pool/SPA (Allowance 2037)	125,000	-	125,000
MP Pool Concrete Engineering (Allowance 2029)	-	10,000	10,000
Beautification Shed	-	13,000	13,000
Maintenance Truck (Replace M-12 Due 2028)	90,000	-	90,000
Kubota Utility (Replacement of 2007 Due 2024)	30,000	-	30,000
DCC Pool Furniture	29,500	-	29,500
TOP Furniture	7,500	-	7,500
<b>TOTAL PROJECTS</b>	<b>\$484,000</b>	<b>\$39,000</b>	<b>\$523,000</b>

# Volunteering

by Karen Chirillo, Recreation Committee Chair

When COVID hit, I kept reading on Saw Creek's Facebook page about a lunch program for the kids. The saying "it takes a village" kept getting thrown around. I decided to volunteer to help hand out the lunches.

As the days, weeks, and months passed, I started to understand exactly what the statement meant. It wasn't going to take just one or two people to get this job done. It took a village (Saw Creek) to bring these children their lunches 5 days a week, month after month, year after year.

It was then that I decided to begin volunteering at a different level. So, I joined the Recreation Committee. Together, we figured out how to celebrate the holidays from a distance and still bring joy to the families in Saw Creek.

Well, this village (Saw Creek) is in need of volunteers, not only to bring events together but also to support other aspects of this community.

**You do not have to be on a committee to volunteer.** We need help with so many different areas. Plants don't get planted by themselves, decorations don't get hung by themselves. It's the volunteers who plant and decorate.

For me, it's not only about giving back; it's about feeling something bigger. I've met so many amazing neighbors and have made life-long friendships.

We aren't looking for anyone to give up every weekend or day off. We can use your help for an hour or a day. Whatever you can give, we will take.

The extra perk is a great party for volunteers at the end of the summer.

So why not give it a try! You have absolutely nothing to lose and everything to gain. You will also gain a better understanding of where your dues are going.



## Work-Life Balance

by Nic Hutta, Director of Operations



As the Director of Operations, I believe that continuous learning is essential to becoming the best leader I can be. This past October, I had the opportunity to attend a higher education course: *Work Smarter, Reduce Stress, and Lead by Example*, conducted by New York Times Bestselling author Steve McClatchy. It reminded me of the importance of balance—something especially meaningful as we approach the holiday season.

In today's fast-paced world, achieving a healthy work-life balance has become more important than ever. Technology keeps us constantly connected, and the line between professional and personal life often blurs. Yet, maintaining balance is essential not only for productivity but also for our overall well-being.

Work-life balance means managing our time and energy so that work responsibilities don't overwhelm our personal lives. It's about setting boundaries, prioritizing what truly matters, and making space for rest and relationships.

Small habits—such as setting clear work hours, taking regular breaks, and unplugging at the end of the day—can make a big difference.

Employers play a key role as well. Encouraging flexible schedules, supporting mental health, and promoting a culture of balance help teams thrive both at work and at home. When people feel supported and balanced, they are more creative, engaged, and motivated.

Ultimately, work-life balance isn't about perfection, it's about awareness and intentional choices. As we head into the holidays, let's all remember to take care of ourselves just as diligently as we take care of our work. By doing so, we set the tone to work smarter, reduce stress, and lead by example.

## Living with Nature

by Nic Hutta, Director of Operations

Living in Saw Creek means being part of a beautiful, natural environment. Understanding your surroundings can significantly enhance your outdoor experience. In this article, I'll highlight some key efforts Saw Creek has made—and actions you, as a resident, can take—to help protect and sustain our woodland community.

At the heart of these efforts is forest management. A healthy forest isn't just about tall, majestic trees. It's about creating and maintaining a balanced ecosystem where all plants and animals coexist in a symbiotic relationship.

Over the past two years, Saw Creek has successfully carried out aerial spraying to control the spongy moth population (formerly known as gypsy moths). This initiative helps reduce forest defoliation and supports the long-term health of our trees.

Another important initiative is the community's **No Feed** policy regarding wildlife. While it's exciting to see deer and other animals up close, feeding them disrupts the natural balance. Supplemental feeding attracts more animals than the environment can naturally support, leading to over-browsing. This damages native vegetation and threatens the ecosystem's long-term health.

The No Feed policy is outlined in the community's rules and regulations, and residents are encouraged to follow it to help protect our shared environment.

Homeowners can further support forest health by planting **native species** and avoiding **invasive plants**. Native plants are adapted to local conditions and provide essential resources for wildlife, while invasive species often outcompete them, disrupting the ecosystem.

Our environment is delicate. By working together and staying informed, we can ensure that Saw Creek's natural beauty thrives for generations to come.



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# Happy Holidays!

## 2026 will be an incredible year in real estate!

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# Are Short-Term Rentals Still Being Audited?

by Joselyn Serraty, Member Services

As the year continues, so will the rental audit. The audit is an extensive assessment of a rental property to verify adherence to the Association's Rental Policy. The number of short-term rentals filling out forms correctly and following the registration procedures have increased in the community. We hope that the number of infractions will continue to decline, and we would like to thank those who are in compliance.

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

- Failure of non-compliance will result in a \$250 citation per occurrence.
- Failure of not registering the tenant with the office will result in \$75 per occurrence.
- Renting while delinquent will result in a \$100 citation per occurrence.
- Renting without a valid township permit results in a \$500 citation per occurrence.

Notifications are sent via email to the homeowner as well as a letter to the mailing address on file. After the time to appeal has exhausted, the charge(s) will appear in your portal. During the appeal window 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 would 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.

# Saw Creek Estates Contact Information

**BOARD OF DIRECTORS** ..... SCEBOD@SawCreek.org  
 President ..... MJ Stigliano  
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 Secretary ..... Pat Kirby  
 Members ..... John (Jack) Burchill, John Graham, John Sivick,  
 Thomas Powers, Salvatore DiGiovanni

## MANAGEMENT TEAM

Community Manager ..... Jessica VanDerVliet ..... cm@sawcreek.org  
 Director of Public Safety ..... David Loncki ..... publicsafety@sawcreek.org  
 Director of Human Resources ..... Melanie Voiles ..... hr@sawcreek.org  
 Director of Operations ..... Nicolas Hutta ..... nickh@sawcreek.org  
 Director of Recreation ..... TBD ..... recreation@sawcreek.org  
 Director of Food & Beverage ..... TBD ..... thetop@sawcreek.org  
 Accounting Manager ..... Peter Poliakine ..... peterp@sawcreek.org

## COMMITTEES & CHAIRPERSONS

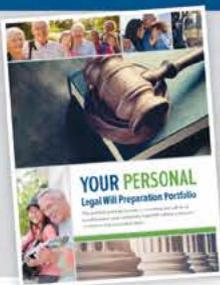
Appeals ..... Norda Calder ..... appeals@sawcreek.org  
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 Finance ..... TBD ..... finance@sawcreek.org  
 Nominating ..... Ida Mathew ..... nominating@sawcreek.org  
 Public Information ..... TBD ..... pic@sawcreek.org  
 Recreation ..... Karen Chirillo ..... recommittee@sawcreek.org  
 Rules & Regulations ..... Jeffrey Gehl ..... rulesandregulations@sawcreek.org  
 Safety ..... Ray Beltz ..... safety@sawcreek.org

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# Collection Policy Resolution

**Resolution Adopted: November 18, 2017**

**Last Revision Date: October 11, 2025**

The following resolution has been adopted by Saw Creek Estates Community Association, Inc. pursuant to the Uniform Planned Community Act (68 Pa. C.S. 5314 & 5315), at a regular meeting of the Board of Directors of the Association.

Whereas the Association is charged with certain responsibilities regarding the care, maintenance, and service of certain portions of the community, and Whereas the Association must have the financial ability to discharge its responsibilities, and

Whereas the board is required to collect assessments and other charges from owners, and

Whereas the board desires to adopt a uniform, non-discriminating, and systematic procedure to collect assessments and other charges of the Association.

NOW, THEREFORE, BE IT RESOLVED that SAW CREEK ESTATES COMMUNITY ASSOCIATION, INC. does hereby adopt the following procedures and policies for the collection of assessments and other charges of the Association.

**Due Dates.** The annual assessment as determined by the Association and as allowed for in the declaration, Articles of Incorporation, and Bylaws shall be due and payable in one (1) installment due on January 1st of each year. Assessments and other charges not paid to the Association within thirty (30) days of the due date shall be considered past due and delinquent.

**Due Dates 12-Month Installment.** The annual assessment as determined by the Association may be paid in a 12-month installment plan and shall be due and payable on the 1st of each month beginning in January. Owners whose accounts are in arrears, in default, or otherwise not in good standing on January 1st shall be ineligible to participate in the 12-Month Installment Plan.

**Payment agreements are subject to Association terms and conditions offered.** The Association reserves the right to deny or not enter into a payment agreement at its discretion. All payment plans and payment agreements are subject to a payment plan fee as listed in the most current Association Fee Schedule.

**Invoices.** The Association may, but shall not be required to, invoice an owner for any assessments or other charges of the Association. If the Association provides an owner with an invoice for annual assessments or other charges, although invoices are not required, the Association may send invoices electronically, by mail, or a combination of both, sent to the owner no later than fifteen (15) days before the due date. Non-receipt of an invoice shall in no way relieve the owner of the obligation to pay the amount due by the due date.

**Late Fee.** Assessments shall be past due and delinquent if not paid as specified above. The Association may impose a late fee in the amount as listed in the most current Association Fee Schedule, per month for each month in which assessment payments are not received by the 15th day of each month in which they are due. The monthly late fee may be imposed on all past due and delinquent balances whether or not a payment plan has been established. The late fee shall be a "common expense" for each owner who fails to pay an installment of the annual assessment or any other balance by the due date as specified above. All late fees shall be due and payable immediately, without notice.

**Interest.** The Association shall impose an annual interest of 15% on any unpaid balance. The interest shall be a "common expense" for each owner who fails to pay an installment of the annual assessment by the due date as specified above. All interest shall be due and payable immediately, without notice.

**Acceleration of Assessments.** If an owner defaults in paying any assessments, installments, and/or other charges for thirty (30) days beyond the due date, the Association, at its option, may accelerate the remainder of the annual assessment installments and declare them immediately due and payable in full, including applicable fees accrued on the account.

**Return Check Charges.** In addition to any and all charges imposed by the Association or pursuant to this resolution, a minimum fee as listed in the most current Association Fee Schedule, shall be assessed against an owner in the event any check or other instrument attributable to or payable for the benefit of such owner is not honored by the bank or is returned by the bank for any reason whatsoever, including but not limited to insufficient funds. This returned check charge shall be a "common expense" for each owner who tenders payment by check or another instrument that is not honored by the bank upon which it is drawn. Such return check charge shall be due

and payable immediately, upon demand. Notwithstanding this provision, the Association shall be entitled to all additional remedies as may be provided by applicable law. If two or more of a unit owner's checks are returned unpaid by the bank within any (fiscal) year, the Association may require that all of the unit owner's future payments, for a period of one year, be made by an alternate form of payment.

**Attorney's Fees on Delinquent Accounts.** As an additional expense, the Association shall be entitled to recover its reasonable attorney's fees and collection costs incurred in the collection of assessments or other charges due the Association from a delinquent owner. The reasonable attorney's fees incurred by the Association shall be due and payable immediately when incurred.

**Application of Payments Made to the Association.** Payments received from an owner will be credited in the following order: Payments shall be applied to the oldest year(s) then owed.

1. All interest accrued and late fees, as applicable.
2. Charges for legal fees, court costs, and other costs of collection.
3. The annual assessment for a unit, including any accelerated or special assessment due, as applicable.
4. All other charges incurred by the Association as a result of any violation by an owner, his/her family, employees, agents, or licensees, of the declaration, Articles of Incorporation, Bylaws, rules, and Regulations, or Resolutions.

**Collection Letters.** After an assessment installment or other charge due the Association becomes thirty (30) days past due, the Association may, but shall not be required to, send a delinquent notice to the unit owner. The Association may, but shall not be required to, send the notice electronically, by mail, or a combination of both. In addition, amenity access and gate card privileges may be suspended without further communication. A fee of \$25 per gate card will be charged to re-activate each gate card.

If an account is delinquent for more than forty-five (45) days past the due date, the Association may, but shall not be required to, send notice to the unit owner that it intends to refer the account to an attorney, collection agency, or other means of collection. The Association may, but shall not be required to, send the notice electronically, by mail, or a combination of both. The Association may simultaneously send a copy of the notice to the mortgagee of the unit.

**Use of Certified Mail/Regular Mail.** In the event the Association shall send a collection or demand letter or notice to a delinquent owner by regular mail, the Association may also send, but shall not be required to send, an additional copy of that letter or notice by certified mail or certificate of mailing.

**Liens.** The Association has an automatic 3-year statutory lien on any delinquent owner in accordance with the terms and provisions of the Uniformed Planned Community Act 68 Pa. C.S., declaration, articles of incorporation, and bylaws. The Association may send a notification to the mortgage lender of its intention to execute the lien.

**Referring Delinquent Accounts to Attorneys.** The Association may, but shall not be required to, refer delinquent accounts to an attorney for collection. Upon referral to the attorney, the attorney shall take all appropriate action to collect the accounts referred.

**Referring Delinquent Accounts to Collection Agencies.** The Association may, but shall not be required to, refer delinquent accounts to one or more collection agencies for collection. Upon referral to a collection agency, the agency shall take all appropriate action to collect the accounts referred.

**Personal Judgment.** The Association may, but shall not be required to, obtain a personal judgment, and use all legal methods to satisfy same.

**Amenities Usage.** In the event an owner(s) becomes past due and delinquent as stated above, the Association shall deactivate gate cards and deny amenity usage and other rights and privileges reserved for its members in good standing. A fee of \$25 per gate card will be charged to re-activate each gate card.

**Notification to Owners.** The Association shall cause all owners to be notified of this resolution and it shall be effective immediately. This resolution shall be published in the Association newspaper upon adoption of this resolution. The Association may but shall not be required to publish this resolution annually in the Association newspaper, a copy of this resolution can be requested by unit owner(s) or viewed on the Association website.

IN WITNESS WHEREOF, the undersigned have executed this resolution on the 18 day of November in the year 2017, revised on October 11, 2025

M.J. Stigliano, SCE President  
October 11, 2025

# 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. Here is the verbiage from 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 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.

# Public Safety Officers

by David Loncki, Director of Public Safety



In Saw Creek Estates, your Public Safety Officers are the guardians of your community, diligently working to protect its assets and your peace of mind. Their role is multifaceted, extending far beyond simple patrols to encompass a proactive approach to ensuring the safety and security of all residents.

At the core of their duties is the active enforcement of Saw Creek Estates Communication Association (SCECA) rules and regulations, as well as the governing documents that shape your community. You'll see them patrolling regularly, on the lookout for potential hazards such as downed wires or trees and ensuring that amenity buildings are securely locked and safe for your use.

A crucial function of your Public Safety Officers is the screening of all individuals entering the community. This serves as an important first line of defense, helping to maintain the controlled environment that Saw Creek Estates offers. Furthermore, they patrol the roads, ensuring that speed limits are observed and basic traffic rules are followed, contributing to a safer driving experience for everyone.

In the unfortunate event of a vehicle accident, your Public Safety Officers are equipped to respond, assisting with the necessary exchange of information and compiling a preliminary report. While they will facilitate towing and ensure injuries are addressed, it's important to note that in cases involving injuries or the need for towing, the Pennsylvania State Police and Emergency Medical Services will be engaged, with your Public Safety Officers providing crucial support during these moments.

It is vital to understand that your Public Safety Officers are not police officers. Their primary function, when an incident escalates to the level of a crime, is to observe and report. They meticulously document what they witness, providing essential information to appropriate law enforcement agencies. This distinction is particularly significant in our geographical region, where State Police response times can sometimes be lengthy. Your Public Safety Officer acts as that immediate, on-the-ground presence, bridging the gap until official law enforcement can arrive.

Their role extends to school bus safety. As a visible presence, they help deter potential disputes, ensuring a secure environment for children and parents. While they are not tasked with breaking up fights, they will use verbal commands and their presence to de-escalate situations, always prioritizing safety given the tools they carry.

High-speed pursuits are not undertaken by your Public Safety Officers due to the inherent risks to residents and vehicles. Instead, they focus on observing and relaying comprehensive information to responding agencies. This collaborative approach has proven effective, as seen in instances involving unauthorized dirt bike riders, where PSOs worked closely with State Police, providing critical intelligence that led to enforcement actions.

When fire calls occur, your Public Safety Officers are present to ensure residents are safely evacuated from burning structures. While they do not actively fight fires, they are invaluable in assisting responding fire departments and managing traffic control, ensuring the safety of both residents and emergency personnel.

Taking individuals into custody is generally reserved for extreme situations where there is an immediate threat to life. In domestic disputes, however, your Public Safety Officers play a critical role, separating individuals to ensure safety until State Police can arrive. Given the response times from PSP Blooming Grove, the assistance provided by Saw Creek Public Safety is essential in these critical moments.

While your PSOs are ACT 235 certified, they are not municipal police or State Troopers, they **do not** have the authority to make arrests or conduct criminal investigations. Their commitment lies in preserving scenes until PSP Stroudsburg, PSP Blooming Grove, or another agency can respond.

As you can see, while their authority has specific limitations, your Public Safety Officers serve as an indispensable first line of defense, significantly contributing to the safety and security of Saw Creek Estates. They are an integral part of your community, working diligently to uphold its standards and protect its residents. Remember, while their role is vital, they are distinct from police officers.

# Winter's Hidden Hazards: Prioritizing Fire Safety When Temperatures Drop



by David Loncki, Director of Public Safety

As the crisp air of fall and winter settles in Saw Creek and temperatures plummet, our homes become havens of warmth and comfort. However, this increased reliance on heating systems and festive decorations also ushers in a heightened risk of household fires.

Winter months consistently see a spike in fire-related incidents, making proactive fire safety measures not just recommended, but essential.

Understanding the common culprits – from malfunctioning heaters to neglected smoke detectors – is the first step in safeguarding your home and loved ones.

## The Warmth Wager: Navigating Winter Heating Safely

Heating equipment is consistently a leading cause of home fires during the colder seasons. While providing necessary warmth, these systems demand respect and vigilance.

- 1. Home Heating - Furnaces, Boilers:** Your home's central heating system works overtime in winter. Ensure it's up to the task by scheduling an annual professional inspection and cleaning. A qualified technician can identify potential issues like cracks in the heat exchanger, clogged vents, or faulty wiring before they become hazards. Crucially, install carbon monoxide detectors on every level of your home, especially near sleeping areas. Carbon monoxide is an invisible, odorless gas produced by incomplete combustion, and can be deadly.
- 2. Space Heaters:** These portable units are convenient but also notoriously dangerous if misused.
  - **Maintain a Safe Distance:** Always keep space heaters at least three feet (one meter) away from anything combustible – curtains, bedding, furniture, clothing, and even paper.
  - **Supervision is Key:** Never leave a space heater unattended and absolutely do not leave it running while you sleep.
  - **Plug Safely:** Plug space heaters directly into a wall outlet. Avoid using extension cords, which can overheat unless specifically rated for high-wattage appliances, and even then, use with caution. Never run cords under rugs, where they can be damaged and unnoticed.
  - **Choose Wisely:** Opt for models with automatic shut-off features if they tip over or overheat.
- 3. Fireplaces and Wood Stoves:** The charm of a crackling fire comes with responsibilities.
  - **Chimney Maintenance:** Have your chimney professionally inspected and cleaned by a certified sweep at least once a year to remove creosote buildup, a highly flammable residue.
  - **Burn Smart:** Only burn seasoned hardwood in your fireplace or stove, never trash, cardboard, or treated wood, which can release toxic fumes and create dangerous creosote buildup.
  - **Fire Screens:** Always use a sturdy screen to prevent sparks from flying out.
  - **Ash Disposal:** Allow ashes to cool completely for several days in a metal container with a tight-fitting lid, then store the container a safe distance from your home and any combustible materials.
- 4. Electric Blankets:** Inspect electric blankets for frayed wires, scorch marks, or any damage before each use. Never fold or bunch an electric blanket when it's on, as this can cause overheating. Follow manufacturer guidelines for use and cleaning and replace them every 10 years or sooner if signs of wear appear.

## Silent Sentinels: The Critical Role of Smoke Detectors

Amidst all the planning for winter warmth, it's easy to overlook the simple yet life-saving device in your home: the smoke detector. These devices are your first line of defense, providing precious minutes to escape a fire, especially when you are asleep.

- 1. Battery Power is Life Power:** The most critical aspect of smoke detector maintenance is ensuring they have working batteries. A "chirping" smoke alarm isn't a nuisance; it's a desperate plea for a new battery. Make it a habit to replace all smoke alarm batteries at least once a year, regardless of whether they "seem" to be working. A good reminder is to change them when you change your clocks for Daylight Saving Time. For wired-in detectors, remember they often have battery backups that also need annual replacement.
- 2. Test Monthly:** Don't wait for the chirp. Test your smoke alarms monthly by pressing the "test" button. If it doesn't sound, troubleshoot the issue immediately (check batteries, clean the unit, or replace it).
- 3. Strategic Placement:** Install smoke alarms on every level of your home, inside and outside all sleeping areas. Consider interconnected alarms, which ensure that when one alarm sounds, all alarms throughout the house will sound, maximizing your warning time.
- 4. Expiration Dates Matter:** Smoke detectors don't last forever. The sensors can degrade over time. Most manufacturers recommend replacing smoke alarms every 10 years. Check the manufacture date on the back of your units.

## Beyond Heating: General Wintertime Fire Safety Tips

Winter isn't just about heating; it's also a time for holidays, celebrations, and increased indoor activity. These also present unique fire risks.

- 1. Holiday Decorations**
  - **Christmas Trees:** If using a fresh tree, keep it well-watered. A dry tree is a fire hazard. Place it away from heat sources like fireplaces, radiators, or space heaters.
  - **Lights:** Use only UL-listed lights. Inspect them for frayed wires or cracked sockets before use. Don't overload electrical outlets and turn off all decorative lights before going to bed or leaving the house.
  - **Candles:** Candles are beautiful but dangerous. Never leave burning candles unattended. Keep them away from anything flammable (including curtains and decorations) and pets. Use sturdy candle holders on stable surfaces. Consider battery-operated flameless candles as a safer alternative.
- 2. Cooking Safety:** With more time spent indoors, cooking increases. Remain in the kitchen when cooking, especially when frying, grilling, or broiling food. Keep flammable items like towels or oven mitts away from stovetops. If a grease fire starts, cover the pan with a lid to smother the flames – never use water!
- 3. Electrical Overload:** The festive season often means more electronics and lights. Avoid overloading electrical outlets. If an outlet feels warm to touch, or if you notice flickering lights, have an electrician inspect your wiring.
- 4. Escape Plan:** In the event of a fire, every second counts. Develop and practice a home fire escape plan with your family. Ensure everyone knows at least two ways out of every room, designate a safe outdoor meeting spot, and practice the drill at least twice a year.

Winter is a time for warmth, joy, and togetherness. By taking these proactive steps – meticulously maintaining heating systems, diligently checking smoke detectors, and practicing general fire safety – you can significantly reduce the risk of a fire, ensuring your home remains a safe and cozy sanctuary throughout the colder months. Don't let complacency turn comfort into catastrophe; safety is always worth the effort.

To save time, in the event of a fire, please call 911. Saw Creek Public Safety will hear the call on the scanner and be dispatched to assist with any evacuations.

Please note: Saw Creek Public Safety will not actively fight household fires, but will assist with evacuations of residents and assist the responding fire department.

# The Bushkill Volunteer Fire Company Needs Your Help!

Greetings to our good friends in Saw Creek Estates from the Bushkill Fire Company which has been serving our area since 1936!

Due to attrition and today's challenging times, our Bushkill Fire Company workforce is currently challenged to handle the ever-increasing number of emergency calls for Saw Creek and surrounding areas.

**We are looking for any able-bodied individuals interested in becoming a Bushkill Fire Company Volunteer Firefighter. Note that all training, equipment and insurance are provided free of charge to our volunteer force.**

Not ready to run into a burning building but still want to help and give back to your community? Please consider joining our Bushkill Fire Volunteers as a "Volunteer Support Specialist."

**We are seeking retired or semi-retired professionals with private sector work experience to assist the Bushkill Fire Company with the following disciplines: Accounting or Bookkeeping, Grant Writing & Grant Management, Social Media and Internet Marketing, Web Site Design, Data Analysis, Community Outreach, Event Planning, Administrative/Clerical Assistance and General Assistance.**



**Anyone interested in Volunteering for the Bushkill Fire Company, either as a Firefighter or Volunteer Support Specialist, please send your questions and contact information to [gary.carle@bushkillfire.com](mailto:gary.carle@bushkillfire.com)**

*A sincere Thank You to everyone in the Saw Creek Community for their help and continued support.*

Positions are volunteer (non-paid) and would require approximately 5-10 hours per week of your time.

### Why Volunteer?

- Every single Firefighter and EMT that responds from the Bushkill Fire Company is a 100% unpaid volunteer, giving up their time and resources to help and assist our community.
- Last year Bushkill Fire Company Firefighters volunteered 8,000 hours providing urgent assistance to our area.
- This is a great opportunity to support your community by helping our Firefighters tackle non firefighting activities which consume up to 25% of their time. Time that could be better spent supporting Firefighter and EMT activities!
- Emergencies inside of Saw Creek continue to increase!

Bushkill Fire Company responded 81 times to your Saw Creek neighbors, friends and family during 2024.

Through October of 2025, Bushkill Fire Company has responded 91 times, a 12.3% increase over the same time period compared to last year at this time.

## 2026 Association Fees Schedule

Revised 11-17-2025

Description	Amount
Annual Assessment (includes Operating & Reserve Assessment)	\$ 2,170
Capital Transfer Fee	\$1,869/Improved \$934.50/Unimproved
Permits	See Guide for Construction Architectural & Aesthetic Standards
Late Charge (applied to all payments received after the 15th)	\$35
12-Month Installment Plan Fee	\$150
Delinquent Payment Plan Fee	\$300
MSO Miscellaneous Services (Fax, Copies, Notary, etc.)	Contact MSO for Rates
Amenity Wristbands – Daily Rate	\$30/ per day - Limit of 6 per property
Amenity Badges/Wristbands – Weekly Rate	\$120/week–7 consecutive days–Limit 6
Amenity Badge/FOBS Replacement	\$30/badge/FOB Limit of 6 per property
Gate Cards/Replacement Gate Cards	\$30/ per card - Limit of 6 per property
Gate Card Re-Activation Fee	\$30.00 per each reactivation card
Annual Rental Fee	\$325.00 (Charged in arrears for Sep thru Aug)
Rental Registration Fee (per each subsequent rental)	\$50 for each rental period
Rental Registration Fee Expedited (less than 2 business days' notice)	\$75 for each rental period
Facility Rental Fee	\$150-\$325 (plus tax)
Table Rental	\$15 (plus tax)
Chair Rental	\$2.00 (plus tax)
Lift Ticket (Daily Rate)	\$55
SCE Season Pass – Members & Residents Only (ID required)	\$25
Ski & Snowboard Rental (Daily Rate)	\$55 (plus tax)
Helmet (Daily Rate)	\$30 (plus tax)
Misc. Ski Repairs	\$20 (plus tax)
Private Ski Lessons	\$60 (1st person) \$50/each add up to 2 addtl ppl)
SCE Logo Merchandise (Hats, Mugs, License Plates, Cards & More)	Visit our website at <a href="http://www.sawcreek.org">www.sawcreek.org</a>
Daily Lift/Rental Package (Includes lift ticket, ski/board poles & boots)	\$85 (plus tax)
Bulk (Bi-Monthly)	Contact MSO for Rates & Schedule
All Card Types Convenience Fee TOW Rest, Recreation, Bulk, MSO	2.95% -3.99% + transaction fee
Returned Payments- NSF Fee	\$46.25



# Women's Club News

by Priscilla Rasmussen, Women's Club President

Have you recently moved into Saw Creek, Mill Pond or The Falls or had a life style change allowing more free time? Our women's club is here if you would like to meet new people and make new friends. Beyond meeting monthly for socializing and our business meeting, we also plan entertaining outings, make donations to local non-profits and provide scholarships to Saw Creek young women furthering their education after high school graduation.

We plan monthly adventures to surrounding area places of interest such as theater/dinner trips or exploring places like museums, maple syrup making, glass blowing, national and state parks and their falls, flower/agriculture/animal farms among many other ideas. We also will often try out new or popular restaurants and possibly take in a good movie. There's lots to do around here and great members to get to know.

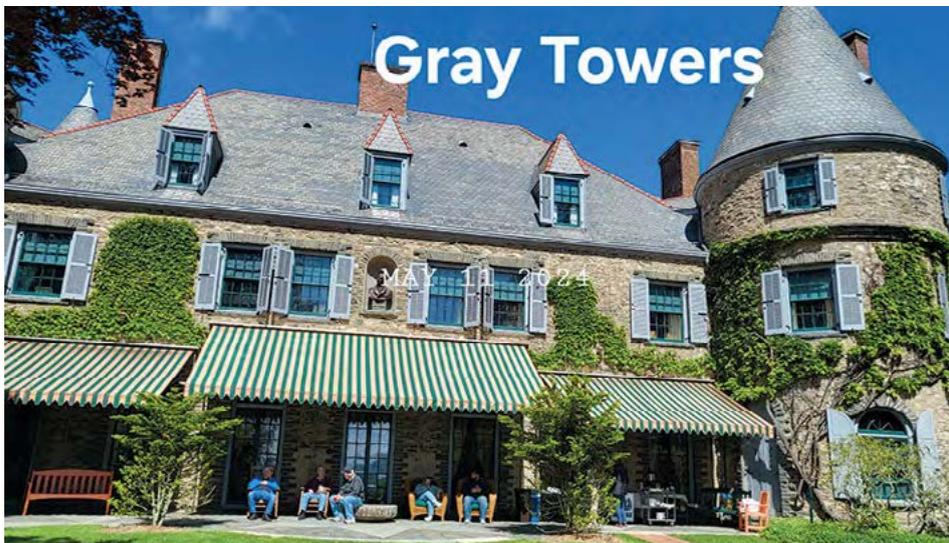
So, if this has piqued your curiosity, or grabbed your interest, we meet the first Thursday of each month at 12:30pm in the Mountain Room at the Top of the World complex. We always welcome guests and new members. For more information, contact us at:

Facebook: <https://www.facebook.com/share/1A9JSZ5Ytn/>

Email: [sawcreekwomensclub@gmail.com](mailto:sawcreekwomensclub@gmail.com)

Phone: 272-394-6946

Or, reach out to me directly at 732-690-7549. I would love to hear from you or see you at one of our meetings.



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# A Summer to Remember at Top of the World



by Shalan Cronen, Lifestyles Supervisor

It was an unforgettable summer season at the Top of the World Restaurant! Since our grand reopening in May 2025, the energy, music, and community spirit has truly been unmatched.

We kicked off the summer season in a spectacular fashion with our 4th of July Celebration. The Cruzadors Band took the stage and kept the dance floor alive from start to finish. Homeowners and guests filled the restaurant, celebrating together

with spectacular food, great friends, and excellent music.

The fun continued all summer long with Music Bingo Nights and Open Mic events, where local talent and laughter lit up the evenings. Our Sunset Dinners were another community favorite, featuring crowd pleasing performances from Jimmy Brown and Chris Raabe. All our Sunset dinner nights were sold out events. Great food, live music, and a stunning sunset making for an unforgettable evening. We **turned back time with an 80s Night**, featuring the *80s Revolution Band*. This high-energy band packed the house. Patrons and staff dressed in their best 80s attire, creating a night full of throwback fun, dancing, and excitement.

Of course, no summer at The Top would be complete without Karaoke Nights with Bad Brown Entertainment. Some of these themes were Disney and Broadway Karaoke which were huge hits, inspiring some impressive (and hilarious) performances from our homeowners, guests, as well as staff.

As the leaves turned, Halloween at the Top became the talk of the community. With the Cruzadors returning for another huge night, reservations for both tables and bar seats were sold out. The crowd was electric, costumes were creative, and the music kept the party going all evening.

Now, as we head toward the end of 2025, we're already looking forward to ringing in the New Year with our community at our New Year's Eve Party. We promise it to be another night to remember!

Behind all these great events is an extraordinary team. From our talented back-of-house chef and kitchen staff, whose dedication and creativity shine through every dish to our friendly, hardworking front-of-house crew, every member of the Top of the World family plays a vital role. Their professionalism, teamwork, and enthusiasm create the welcoming atmosphere that keeps our homeowners and guests coming back.

We strive to keep a listening ear to our homeowners, and we're **excited to announce that we're working on a new menu** that is inspired by your feedback and requests! Our chef is crafting fresh, flavorful dishes that blend classic favorites with exciting new options. We can't wait to share it with you soon.

As we look ahead to 2026, our goals remain focused on continuing to elevate the dining and entertainment experience for everyone. We aim to introduce new themed specials, expand our live music lineup, and provide even more opportunities for our community to gather, celebrate, and make memories together.

From all of us at the Top of the World Restaurant—thank you and we can't wait for 2026!





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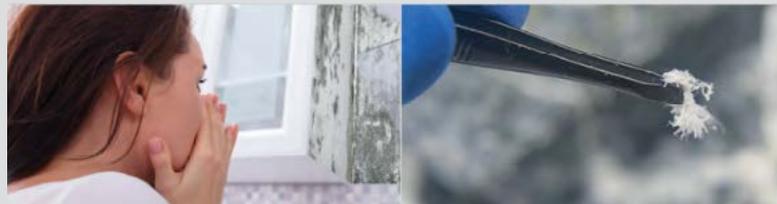


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