



September 2018

VOL. XXX No. II

Letter from Your President

Ken Levitz

Hello to All:

A former president recently said: "... every year has its issues..." and I would say that the past twelve months fall into that category. It seems that some flash point pops up, gets put to bed and is then replaced with an-other item of concern. When I was first elected to the board, the Pennsylv-ania Game Commissions' decision to build a maintenance garage on Behrens Road was controversial. The facility was built and I have not heard this site mentioned in the last several years.

In the spring of 2016, Atlantic Winds' announced proposal to construct a wind farm on this mountain created township controversy that has touch every private community as well as the municipality at large: and contin-ues today. While the outcomes of the legal and municipal issues are un-certain, we are certain that property in Bear Creek Lakes continues to be a very desirable commodity. New building permit applications continue to reach the office and visitors continue to seek out existing homes for sale. Several summers ago, significant areas within the community experi-enced Japanese Beetle infestation (which was preceded by the wooly ad-elgid attack on our hemlock trees). We now understand there is a poten-tial for the arrival of the spotted lanternfly with attendant tree and shrub damage. We experienced notable wind inflicted damage to all species of trees this past winter. We now see what may be moisture induced disease and rot on numerous oak trees in the neighborhood as this unseasonal wet weather stays with us. The unusual rainfall also highlights both our ongoing internal storm water management challenges and impacts due to external actions such as additional third-party building and paving. Addi-tionally, we believe the high-water table has led to an increase in the number of soft spots at the beaches and boat dock. While the above may sound like a parallel to the Book of Job, I wish to assure you that your board members are fully aware of – and sensitive to – how these issues affect our quality of life. We promise to do our best to minimize those im-pacts.

Perhaps our "biggest" issue of the year (and probably next year as well) is the potential need for what may be extensive modifications to our dam spillway. Please read the Lake & Dam report filed by Gary Benedick for a thumbnail sketch of both the background of the issue and our current ef-forts to substantiate the true capability of our spillway as designed and constructed and to provide a feasible plan for any improvements deter-mined necessary. As noted in that report, we have retained an engineer-ing firm with extensive experience in dam building, maintenance and re-pair. Your Lake & Dam Committee is following their work closely and is receiving verbal updates during each routine quarterly inspection per-formed by its staff. Your Treasurer and Board are currently allocating re-served funds for expected expenditures in anticipation of some level of required modification to the spillway.

On behalf of your board, I wish to assure you we are presently doing what can be done and will continue to do our best for you.

Just a final comment: when you read this the results of the September General Membership Meeting and Election will be history. Some of the faces on the board will have changed, but the effort on your behalf will be the same.

Message from the (Outgoing) Treasurer

Rich Berger

By the time you read this, new board members will have been elected and new officers will have been chosen in the reorganization meeting. My second term as a Board member and my year as your Treasurer will have ended by noon on September 1st. I have tried my best to do a good job and I want to help our Members understand Association finances and be assured that Bear Creek Lakes is well situated for the future.

The key points to note about BCLCA finances are:

- We are projected to be under budget for the fiscal year just ended
- We updated the reserve study to reflect a revised road mileage and cost per mile; the reserve allocation is slightly lower than originally calculated in 2015
- We are awaiting results from our engineering firm regarding the PA Department of Environmental Protection's requirement that we make changes to our spillway. We do not know whether the costs for any changes will be significant. Until we have a better idea of these costs, we are maintaining our current allocation to reserve funds.
- Our budget for FY 2019 does not require a dues increase

Since 2015, BCLCA has built up a sizable reserve fund, projected to be slightly less than \$1.1 million by September 1, 2018. We have held the line on dues increases for the last four years with a total increase of only \$5 since 2015.

If you haven't read it already, further details of the budget for the fiscal year just started are available at <https://www.bclca.org/financial-information> . I believe our finances are in good shape and we have made prudent provision for the future.

Editor's Notes

Elizabeth Pushaw

The summer is behind us as well as the BCL General Meeting. Congratulations and best wishes to both the newly elected members and the returning members of the Board as they continue to work on behalf of the entire community. Sincere thanks and appreciation to those who are retiring from serving BCL, specifically Bill Malone, Rich Berger and Colleen Bradley. Thanks and all best wishes for the future to Dylan Bradley for so many years of lifeguarding and supervising his team as they watched over everyone at the pool and the beaches.

To all the volunteers who contribute their time and talents to make so many events successful and fun: THANKS and BLESSINGS!

Check the website and bulletin boards for updates on future activities.
Enjoy a wonderful fall and winter. Catch up again in the spring.

Rules of the Road : Boating

Kevin McGrath

I went to the State web site to brush on the "Rules of the Road" and offer this summary.

1. All boaters must maintain a lookout at all times. Sounds like common sense, but even if you are distracted for a minute a pontoon boat at full throttle can travel a long way
2. Swimmers have right of way. We have many fit residents and children who can and do swim across the lake. Keep a careful eye out for them. Swimmers, please remember that you can be hard to see as well. If you notice a boat getting close, splash and make sure they see you. (I was sailing on a sunny afternoon and the reflection off of the waves did a great job of hiding a swimmer.)
3. Boats under power must yield to boats not under power. Yes, this is the law of the Commonwealth and our lake! I have seen other sailors and paddle-craft experience the same thing. It is usually very easy for a powered boat to simply increase or decrease speed to avoid a sail or other boat. If you are on a collision course with another boat, it is your duty to make a clear early course change to avoid a close call.
4. Boats being rowed or paddled have right of way over sailboats. Same idea as above. Let us give each other a wide berth on the lake and keep everyone safe.
5. Always keep a look out for any one on the water who could be in distress. Even in our small lake, the wind can kick up, sailboat masts can break, kayaks or canoes can flip. Let us all keep an eye out for our neighbors on the water as well.
6. Stand Up Paddle Boards are boat according to the state. You must have a lifejacket and whistle on board.
7. Children 12 and under must wear a PFD (Life Jacket) at all times while a boat is underway.

Happy and Safe boating

MAINTENANCE

Bill Gullone

This summer's weather has been challenging for our crew but we were able to keep up with the regular maintenance and completed a few projects in between raindrops.

We did get new horseshoe pits. A big shout out to Mark Donski for volunteering his time to build the pits and thanks to Jim Frantz for installing the lighting.

We installed new sand on the beaches and resolved the plumbing issue at the south beach bathroom with more work to be done in the fall. Currently we are working on staining the rec hall deck and will soon be closing up the pool and looking to complete our fall projects.

SECURITY

Bill Malone

It's been a quiet, safe year in BCL. We are very fortunate that we live in a safe community. Thanks to our security company and the many volunteers who are a part of our crime watch committee.

I leave the board after 15 years. I have enjoyed it immensely. I am asking all the members of the community to please get involved. Please volunteer for one of the many committees, one of them being recreation. This is an amenity filled community. Please let's keep fun functions happening. In order for them to continue, you need people to step up and give a hand. Over the years we've had many functions and had many volunteers. These volunteers are getting older and we need younger people to step up. There are also many more committees that need volunteers: dam & lake, landscaping, and long range planning, just to mention a few. Please keep this in mind. It takes many volunteers to run this beautiful place we call home.

I want to end by thanking all the past and present board members I've met and worked with over the years. It's been a pleasure. To the many volunteers who have been there over the years I am grateful for all the time they put in watching over our community. I say it all the time and know you all agree this is the best community in the Poconos and we are blessed to live here.

Long Range Planning

Roger Stewart

The Long Range Planning Committee is responsible for identifying, describing, and informally polling both the Board and the Membership about improvement ideas for our community -- in preparation for eventual approval of the Strategic Plan required by our new Bylaws. We began this prioritization process at last June's Board Meeting with a discussion and informal vote on several possible improvements to South Beach. These included an expanded swimming area, a small dock, a climbing gym, and a small pavilion. Over the next months, we plan to extend the discussion to include the other beaches & docks, roads, lighting, our dam, a short bikeway, and the use of a dozen community-owned vacant lots. We hope to have a draft of the Strategic Plan ready for Board approval in about a year.

Meanwhile, we have also been representing our Board in testimony before the Penn Forest Township Zoning Board regarding the Wind Turbines.

DAM SAFETY

Ken Levitz

We are continuing to work with our newly retained dam engineer, Alfred Benesch & Company to respond to DEP concerns that our spillway lacks sufficient capacity to safely pass a 100 year storm event. In an effort to put this issue in perspective, be aware that DEP came to this conclusion following a review of all dams in the state. This study was completed some years ago, at which time DEP created a priority list of dams whose integrity needed immediate review. We were several years down the list when we were officially notified to begin addressing this issue. Obviously, we were not considered an immediate risk of overtopping and breach with a large potential for loss of life and property downstream.

Our engineers are preparing what is called an Incremental Breach Analysis to confirm the actual impact of a failure incident. This is a series of projected outcomes should our dam be subjected to several different types of incidents. At the same time, Benesch is updating our Emergency Action Plan, legally required every five years, and will

conduct our legally required quarterly and annual inspections going forward.

We are several months away from knowing the extent and potential cost of any required spillway modifications, but are accounting for potential expenditure in the course of the 2018/2019 budget and will continue that planning going forward as necessary.

LAKE AND DAM

Gary Benedick

Fishing has yielded varying results this summer, with early in the season producing reports of many bass being caught. As the season progressed, the frequent rain storms we received decreased the water temperature, which also seemed to decrease the catch. The end of August warmed up and the bass started biting again. Several Walleye have been caught, some in excess of 20 inches. In Oct, 10,000 golden shiners will be stocked.

In regards to the soft spots found at both beaches and the boat dock, the general consensus is that they are due to the excessive rainfall we have been experiencing this year. They are continuing to be monitored.

Please review the BCL fishing rules , noted below, and remind your relatives, friends and renters of those rules so our lake remains a great fishery with pristine waters for many years to come.

Lake Fishing Rules 1. All Pennsylvania State Fishing Regulations (including seasons) apply to Bear Creek Lake. Anyone fishing must possess and display a current Pennsylvania fishing license as well as a current BCLCA Member badge. 2. Fishing is not permitted from the dam, the breast of the dam, or at beach areas. 3. BCLCA currently limits the number of fish kept by each person to four (4) within a 24 hour period. Any small fish caught to be used as bait count toward the daily limit. 4. The only live bait permitted in Bear Creek Lake are worms, nymphs, larvae and pupae of any insect spending any part of their life cycle in Bear Creek Lake waters. 5. Our BCL lake management consultant provides us with harvest recommendations based on their latest population survey. The recommendations for years 2017 -2019: 1. No Bass under 20 inches can be taken. 2. No Sunfish under 7 inches can be taken.

WIND TURBINE PROJECT UPDATE

Sandy Benedick

Many of you are aware, but some are not, Atlantic Wind has not 1, but 2 applications filed to place an Industrial Wind Turbine project just over the east side of the NE Extension of the Turnpike, on Bethlehem Water Authority Land, not far from the Penn Forest Twp. Park across from BCL. This places several of the turbines less than a mile from homes of BCL members, homes they live in full time. People across the country are experiencing multiple issues living near these projects, issues such as noise, shadow flicker, well water disturbances and infrasound, which can cause sleep disturbances, balance disruptions, nausea and can be experienced up to 7 miles away.

BCLCA has updated an earlier letter regarding this project and has forwarded it to the PFT Zoning Officer, presented it to the Zoning Hearing Board at a Zoning Hearing to become part of the Public Record, and replaced the previous letter posted on the BCL Web site (Members Only section) with stronger language, coming out as OPPOSED to the projects.

Please familiarize yourself with this issue (beyond the first 2 pages on a Google search, which are mostly articles written by Wind Companies and other Wind interests). Residents have spent over \$100,000 to stop the turbine projects, but

desperately need more funds to pay legal fees (the first application is in court awaiting a judge's decision and the second is still being heard by the Zoning Board.)

Please consider donating! Checks may be sent to SOAR PO Box 178 Everett, Pa 15537 putting PENN FOREST in the memo line. Or send a PM to <https://www.facebook.com/sandy.benedick> Thank you!

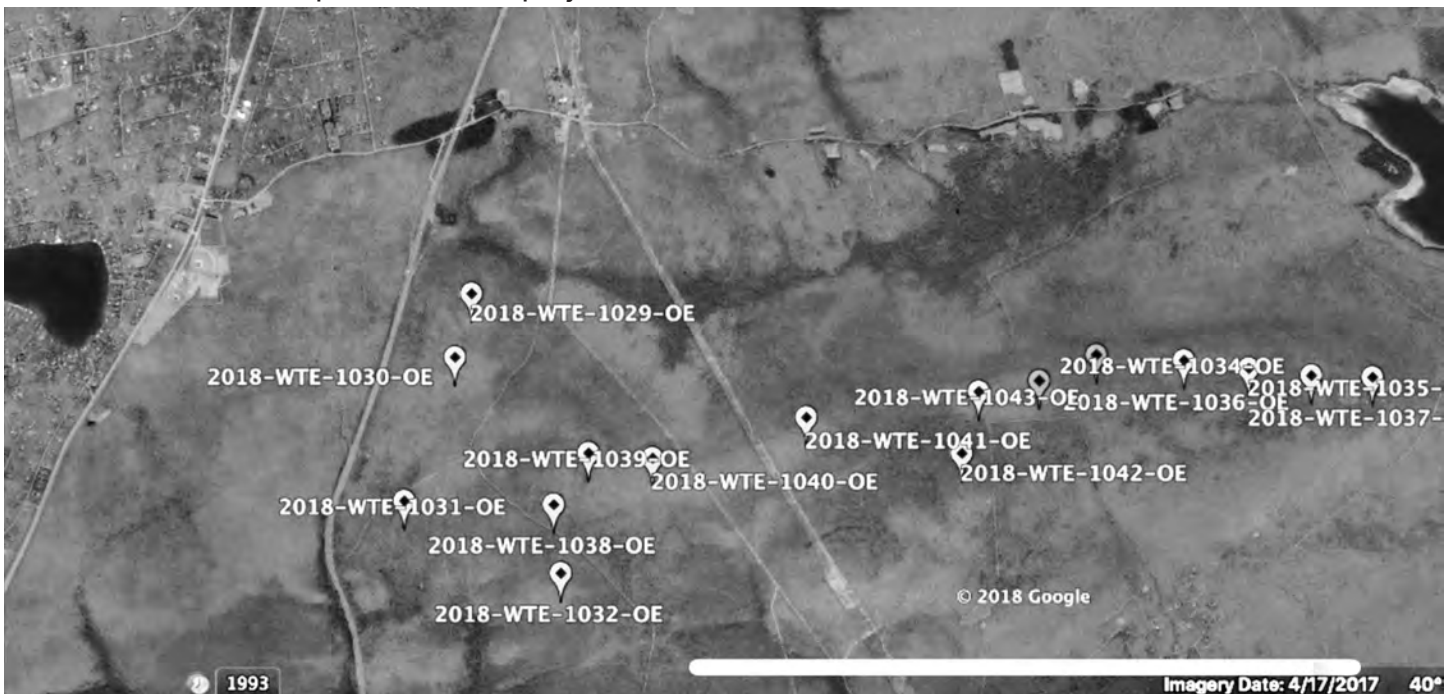
POOL

Neil Mullen

It's hard to believe that the summer season will be over very soon. Looking back, it was good to see the pool being enjoyed by both adults and kids.

The Water Aerobics program seemed to be very well attended most of the time, weather permitting of course.

Any issues that came up were always handled in a timely manner, but there were no major issues. I would like to take this opportunity to thank Colleen Bradley, Dylan Bradley and ALL the lifeguards, our maintenance staff, Jim, John and Joe for keeping it that way. Hope to see everyone next year! Have a warm and safe winter!



Lifeguard Farewell

Dylan Bradley

After eight years as a lifeguard, head lifeguard, swim lesson instructor, and presently the lifeguard supervisor, I find myself moving 'forward' into the realm of my graduate studies in athletic training and exercise physiology. Over my stint in a leadership role, we've developed and continually critiqued and improved our management guidelines and mission statement to provide the residents and their guests a safe and enjoyable swimming experience while at our aquatic facilities.

As I leave as a BCL employee and remain a community member, I ask all of you one thing: please take the time to thank a lifeguard when you see them – their commitment and strong attentiveness have allowed for our safety standards to remain top notch – unmatched by any surrounding community or establishment. A special thank you to Colleen Bradley, the BCLCA Board of Director and lifeguard chairperson for her extensive volunteer stint to provide the optimal working environment in our area, a shoulder to always lean on, and her commitment to making Bear Creek Lakes aquatics a true priority.

I thank you for your trust in myself and my team over the years, and hope that you will continue to enjoy our beautiful facilities for years to come.

5k Arthritis Walk

Dylan Bradley

After my 8th annual 5k walk/run, I want to gratefully thank everyone who has helped me succeed in reaching my personal fundraising goal year in and year out. Your continued support and donations mean so much to me! The donations from the event were sent to Camp JRA scholarship foundation, a camp for children with rheumatic (arthritis) diseases. These scholarships allow campers to attend the camp who otherwise might not be able to. This camp educates campers about their disease while teaching independence in an adaptable setting. This camp is sponsored through the Arthritis Foundation. Thank you again for your donation and/or contribution, and I look forward to making the 9th annual even BIGGER and BETTER!

Recreation 2018

Madeline Ligenza

This was a very event-filled Spring and Summer. Thank you to all the volunteers who made the events a success. We try to accommodate all age groups. If there is an activity you wish to suggest or help with, please contact me.

The Luau and Chicken dinners were a huge success. The projected dates are 27 July 19 for the Luau and 24 August 19 for the chicken dinner. Save the dates!

Pickle-ball was introduced this year and we now have an official pickle-ball court. We also have scheduled "Farewell to Summer" events for Labor Day weekend.

Please check the BCLCA website, the billboard and BCL Communication page on FB. Events are sometimes postponed due to the weather.





BCL LADIES LUNCHEONS

Lona Nelson and Sue Whiteley

Each month the ladies of BCL meet at different area restaurants for lunch and fellowship. We welcome new residents to join us. The luncheons are usually the 2nd Thursday of each month but can vary due to weather and/or activities. We try to visit new restaurants as well as some old favorites. Sue arranges the winter luncheons and Lona arranges luncheons during the summer months. We try to communicate our plans through email. Please contact Sue at 570-325-2549 or email her at whiteley@ptd.net should you want to be deleted or included in our monthly notices.

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BCL Library

Sue Whiteley

Thanks to all for cooperating with library rules: only donating books of general interest and in clean condition and only in March and September. The volunteers continue to keep everything in order and neat and tidy!!! Questions: call Sue Whiteley at 570 325 2549 or email at whiteley@ptd.net

TGIF

Diana Bochantin

T.G.I.F. was a huge success this summer! With a few exceptions, the weather cooperated and we were able to have fun and friendship at the pavilion. Bocci followed with the women doing well this year, including two shutouts!!

Our T.G.I.F. Christmas Party will be December 14th in Stewart Hall at 6:00PM. Remember to bring a gag gift, wear a wild Christmas sweater, and, of course, something good to share: appetizer, salad, entrée, or dessert. Call for reservations (no charge) Diana 570 732-4262.

BOOK CLUB

Leta Thompson

Our BCL Book Club will have its first meeting of the 2018-19 season on Tuesday, September 18th at 10:00 am in Stewart Hall. Our regular monthly meetings are held on the third Tuesday of the month. All of our books are selected by consensus and we include both fiction and nonfiction titles. This year we will begin our season with the novel *Before We Were Yours* by Lisa Wingate. Our October meeting is on Tuesday, October 16th at 10:00 am. We will be discussing *The Lilac Girls* by Marsha Hall Kelly. Please feel free to join us. We always have coffee and snacks, too! If you have any questions about Book Club, please contact Leta Thompson at (570) 325-2121 or at drletat@gmail.com.

CHILDREN'S FISHING CONTEST

Sandy Benedick

We had beautiful weather and a great turnout for the children's fishing contest this year! There were many fish caught, including several 8 inch plus sunfish, a few perch and one 14 inch bass. All were successfully released back into the lake. The winner of the contest was Daniel Hillman, (pictured) who caught that 14 inch bass. Way to go Daniel! Overall, we had 22 participants, one of our largest turnouts ever. This year we awarded gift certificates to local businesses (Scoops Ice Cream, Annie's Ice Cream and Julio's Pizza) for prizes. Certificates of participation were presented by Henry Geyer. Participants enjoyed pizza from Julio's after the contest. Thanks to all who assisted with this event!



ADULT FISHING CONTEST

Sandy Benedick

This year's contest was held the same day as the Children's Contest, so we had the same great weather! Several nice bass were caught in the 2lb 8 oz range. Then Don Brosius brought in a 4 lb. 10 oz. lunker, the largest bass recorded in the contest to date! Congratulations Don! Don's name is displayed on the plaque on the wall at Stewart Hall, along with all the other winners over the past several years. Please consider coming to to this free event and competing for this honor! Thanks again to all who assisted!

Snack Cart

Linda Kunkel

I wish I could say it was a good year. We skipped spring, went right into summer with the pool opening. It was gorgeous, great, lots of sunshine! Then half way through our pool season, the rains came ... and came ... and came ... and wouldn't stop. From the beginning it looked like we would have a very successful summer for our snack cart but we didn't. We purchased \$853.10 in snacks and sold \$1,701.35, making a profit of \$848.25. Along with the balance from last year, our ending balance this year is \$1,169.52. We were able, however, to purchase chairs, bean bags, noodles, and various recreational items for the pool and park; paid for kids pool day; purchased prizes for the Christmas decorating contest and golf cart parade; donated snack certificates to the kid's fishing contest; and bought pizza for the life guards as a thank you to them. Considering we had a very rainy season, we were able to sell out of all our snacks, thanks to everyone's support! We have very dedicated volunteers who show up, no matter what the weather or the number of people at the pool, and give their all for this community. We are a self-sustaining group of volunteers, who enjoy helping to give back to our community with our purchases and donations from the sales to make our community a better place. We are very grateful to all who help out in any way, especially our buyers and parents who let their kids purchase our goodies. We plan to be back again next year and hope for a better season. See you at the pool, or better yet, see us at the pool.

Bike and Golf Cart Parade

Linda Kunkel

June 30 . . . The sun was shining . . . The weather was perfect. 22 golf carts and 14 bikes lined up for the parade. The competition was fierce which made the judging tough. All this was led by 4 additional golf carts represented by 12 of BCL's veterans along with one visitor, a veteran of the RAF. We thank them all for their service and Dalton Fine for organizing this part of the parade. Our winners in the bicycle division were Katie Blisard, Claire Bissard, and Maeve Zeloye. Golf cart winners were the Ron McClosky family, the Mary France Adams family, and David Spangler family. Thanks to all our volunteers and participants for a very successful parade.

Check our web site for more pictures. Also thanks to Greg Schaffling for traffic control and Madeline Ligenza for organizing the hot dogs and beverages after the parade. Don't forget to plan ahead for next year. It will be here before you know it.

BCL GOLF TOURNAMENT

Bill Gullone

This year's golf tournament was a hot one with 90 degree temps and lots of sun. We had a few more golfers this year for a total of 59. We again played the White Birch Golf Course which served breakfast before tee off. Then back to Reiley's Pub for prizes and a hot buffet.

The lucky winners this year were:

Low score 1st place: Larry Schubert, Mark Huttie, Tom Kohler, Wally Mahduska

2nd place: Bernice Bott, Shari Beers, Lisa Maderic, Dee Eisenhauer

Longest drive Senior: Bob Lang

Longest drive Junior: Dee Eisenhauer

Straightest drive: Jack Mroz

Closest to Pin: Tom Kohler & Bill English

Super Bowl Party – Past and Future

Rich Berger

Last year's Super Bowl Party had a special kick because the Eagles faced the New England Patriots. Attendance was solid at 44, but could have been higher had potential attendees not returned to the Philadelphia area for hometown festivities. Needless to say, it was an exciting game, with a satisfying result after a few anxious moments near the end.

When the holidays are over and winter is firmly in control, we will do it again. The next Super Bowl Party will be held on February 3, 2019 in Stewart Hall. Look for flyers and an announcement right after the Christmas/New Year's holidays. Hope you can join us!

BCLCA Office

By the time you are reading this newsletter you should have received your Lot Assessment invoices. If you have not, please contact the office as soon as possible. Invoices should be paid in full by November 30th to avoid any late fees.

The 2019 badges and placards are here and can be picked up when we receive your Lot Assessment payment.

Reminder – The 2019 Boat Rack Registration form is included within this newsletter. Please, do not mail the form to the office BEFORE January 1, 2019. Only forms received AFTER Jan 1st will be date stamped and saved.

We thank everyone for their support and especially their patience during our busy times. Looking forward to another successful year.

Thanks,
Barb Skiffington & Pat Crain

Ladies Dirty Bingo

Linda Kunkel

Back by popular demand, our ladies bingo will be scheduled again this winter. We decided to keep it simple with no themes this year but will still get down and dirty and continue to take away other's prizes after our break. Don't forget to bring a gift wrapped/bagged prize costing between \$12 and \$15 along with \$1.00 to donate toward refreshments. Dates scheduled are Fri., Jan. 4, Feb. 1 and Mar 1 with a possible date of Apr. 5. All BCL ladies and their guests are welcome!

Movie Night

Margo Schaefer

With the return of cooler weather and earlier sunsets, we will again be hosting Movie Night at Stewart Hall. Beginning in September, join us on the second Saturday of the month for a movie with free popcorn and soda. Sure, we could all stay at home and stream a movie ourselves, but it's a little more fun to get out to see your neighbors and make new friends. Doors open by 6:45 p.m. for a 7:00 p.m. show time. (BCL badge required).

Reverend Leight

Greetings, neighbors! My name is Brad Leight and I have the privilege of living in BCL year-round as I serve as Pastor at nearby Grace St. Paul's United Methodist Church. I love the beauty of our surroundings here, and am often amazed and blessed as I pause and take it all in. The abundant wildlife, peaceful walks, and multitude of fun activities are all blessings we regularly enjoy at Bear Creek Lakes. Of course we all know there is nothing quite like the blessing of viewing the brilliant colors of our sunsets, enjoyed with friends at the boat dock!

Which points to another, sometimes overlooked blessing of Bear Creek Lakes: the blessing of community. Together we form a friendly, safe, caring, and encouraging community. Though we don't know everyone, we wave and say "Hello." We share in the beauty of the nature around us through pictures on Facebook and conversations

at the boat dock. We look after our neighbors and are quick to lend a hand when needed. During a time when true community is rare, we are blessed to enjoy that here at BCL.

Two times each year, on the Sunday of Memorial Day and Labor Day weekend, we have the opportunity to gather outside at South Beach and worship God together as a community. We share in a beautiful sunny morning (hopefully!), good fellowship, and the presence of God as we worship together. Thank you for the opportunity to share in this time together, and please come out for a great morning of worship and fellowship with fellow members of our amazing Bear Creek Lakes community!

Winter Dance Party with Karaoke

George & Linda Kunkel

We have winter dance parties planned for 2019. Entertainment will be provided by our own BCL singers. Come and listen to all our vocalists and dance to their music this winter. A cure to the winter doldrums to be enjoyed by all. Dates are scheduled for the 2nd Fridays in Jan., Feb, and Mar. Mark your calendar for Jan. 11, Feb 8, and Mar. 8. Fa la luv to see you there!



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BCL BOAT RACK LOTTERY REGISTRATION FORM – YEAR 2019

ALL information must be completed (including Sticker #) and returned to the office

No earlier than January 1, 2019 and no later than March 31, 2019

To be eligible for the lottery.

Name: _____

BCL Address: _____

Non-BCL Address: _____

City & State: _____ Zip Code: _____

Phone #: _____ Email: _____

Type of Boat/Weight: _____ Sticker #: _____

In order to be eligible to participate in the lottery for a boat rack, I hereby agree to the following terms and conditions concerning the use of the boat racks for the year identified above:

1. Annual boat rack rental fee is \$10.00 payable within 10 days of being notified with your rack assignment.
2. I understand and agree, during any period when the boat is in the boat rack, Bear Creek Lakes Civic Association (hereinafter referred as ("the Association")) is not responsible in any manner if the boat is stolen or damaged and I expressly waive any right whatsoever to seek damages from The Association if the boat is stolen or damaged.
3. I agree to remove my boat from the rack area prior to December 1st of the year identified above.
4. I understand and agree, if my boat is not removed by December 1st of the year identified above, the Association has my expressed permission to remove the boat from the boat rack and store it at a storage charge of thirty dollars (\$30.00) per month, which I agree to pay. I also understand and agree, during any period when the boat is stored by the Association, the Association is not responsible in any manner if the boat is stolen or damaged and I expressly waive any right whatsoever to seek damages from the Association if the bot is stolen or damaged.
5. I understand the Association will only store boats for a maximum of nine (9) months and any boat remaining in storage after nine (9) months will be disposed of by the Association as it deems appropriate and I expressly waive any right whatsoever to seek damages from the Association if the boat is disposed of.
6. I understand only one rack will be assigned in the original lottery. Any additional racks may be requested (on separate form) after the Memorial Day weekend of the current year.
7. I agree I am the owner of the property listed above and understand only the member may apply for the boat rack.

Date _____ Registrant _____

Special requests & notes: _____



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Bill Gullone Bcl resident

Authorized Hewitt Dock Dealer

Events Schedule

Fall of 2018 - Winter & Spring 2019

SEPTEMBER

Sat Sep 15	NIGHTWIND at the Pavilion, 6PM, 2018 BCL badges are required for entrance
Mon Sep 17	Walking Program Begins - Every Monday & Wednesday @10am, Stewart Hall
Tue Sep 18	Book Club , 10AM in Stewart Hall, Third Tuesday of every month till June
Sat Sep 29	Wine Tasting , 6:30 – 9:00pm, NO FEE but must call in advance Pat Ayers 267-872-8548

OCTOBER

Sat Oct 13	Movie Night , 7PM, Stewart Hall, Attend with a BCL badge and enjoy the movie
Sat Oct 20	Board of Directors meeting, 9am, Stewart Hall
Sat Oct 27	Children's Halloween Party - Details in newsletter and website

NOVEMBER

Sat Nov 10	Movie Night , 7PM, Stewart Hall, Attend with a BCL badge and enjoy the movie
Sat Nov 10	Novemberfest - Details to follow - check website
Sat Nov 17	Board of Directors meeting, 9am, Stewart Hall

DECEMBER

Sat Dec 8	Movie Night , 7PM, Stewart Hall, Attend with a BCL badge and enjoy the movie
Thu Dec 13	Christmas Decorating Contest , LAST DAY to register for Contest
Fri Dec 14	TGIF Holiday Party - Details in newsletter and website
Sat Dec 15	Christmas Decorating Contest Judging , Prizes for 1st, 2nd, 3rd

JANUARY

Fri Jan 4	Ladies Bingo , 6:30PM, Details in newsletter and website
Fri Jan 11	Dance Party , 7PM, Details in newsletter and website
Sat Jan 12	Movie Night , 7PM, Stewart Hall, Attend with a BCL badge and enjoy the movie
Sat Jan 19	Board of Directors meeting, 9am, Stewart Hall

FEBRUARY

Fri Feb 1	Ladies Bingo , 6:30PM, Details in newsletter and website
Sun Feb 3	Super Bowl Party - Details in newsletter and website
Fri Feb 8	Dance Party , 7PM, Details in newsletter and website
Sat Feb 9	Movie Night , 7PM, Stewart Hall, Attend with a BCL badge and enjoy the movie
Sat Feb 16	Board of Directors meeting, 9am, Stewart Hall

MARCH

Fri Mar 1	Ladies Bingo , 6:30PM, Details in newsletter and website
Fri Mar 8	Dance Party , 7PM, Details in newsletter and website
Sat Mar 9	Movie Night , 7PM, Stewart Hall, Attend with a BCL badge and enjoy the movie
Sat Mar 16	Board of Directors meeting, 9am, Stewart Hall

APRIL

Fri Apr 5	Ladies Bingo , 6:30PM, Details in newsletter and website
Sat Apr 13	Movie Night , 7PM, Stewart Hall, Attend with a BCL badge and enjoy the movie
Sat Apr 20	Board of Directors meeting, 9am, Stewart Hall

The following Groups/Activities meet every month.

More details can be found @ "BCL Social Groups" on our webpage

Quilters	Every Monday @ 2:30PM in Stewart Hall, all sewers/quilters are welcome
Walkers	Every Monday & Wednesday @ 10AM in Stewart Hall
Ladies Luncheon	Second Thursday of every month
Movie Night	Second Saturday of every month @ 7PM in Stewart Hall
Book Club	Third Tuesday of every month @ 10AM in Stewart Hall
Board of Directors	Third Saturday of every month @ 9AM in Stewart Hall, all members in good standing may attend (No meeting in December)

More detailed information for events will be available on Facebook and our website, BCLCA.ORG



Lisa Ivan

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As a real estate investor, I have worked with many realtors. Lisa Ivan is a top notch realtor who took the time to investigate the back ground on the home I was interested in. Within minutes she provided much needed information on the history of the home. With her help I was able to come up with an appropriate offer which she took to the seller's realtor and with in hours, accepted.

The process was quick and we closed 3 weeks later. I would recommend Lisa Ivan for her professional approach, her due diligence and knowledge of the market in her area. Thank you Lisa Ivan for making our buying experience so simple and fast.



She was the listing agent on the ad. I had spoken to several other agents on other properties and they were all terrible and had a lack of knowledge on most homes. Lisa was very different and I was very impressed with her knowledge and selling process. I would recommend her to anyone.



Lisa is an excellent agent. She tirelessly works on your behalf throughout the entire home buying process. She is knowledgeable about the area, and knows other agents working in her field. I have found her to be trustworthy and dependable.



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ABOUT KEN BOLTMAN

Ken is the newest member of our team! Ken has been a resident of Bear Creek Lakes for over 40 years. He is the owner of Control Security since 1980, and more recently, Scoops Ice Cream Shop on Route 903. Ken has years of customer service experience and is very familiar with the Pocono Area.

Ken's contact information:

Cell Phone: 570-657-0064/Email: Ken@maryenckrealty.com

ABOUT JOHN KLAIBER

John has been a licensed real estate agent for 18 years! He is also a full-time resident of Bear Creek Lakes for 25 years! John also served on the BCL community board as Treasurer for 14 Years.

John's contact information:

Cell Phone: 610-762-0957/Email: Klaiber@ptd.net



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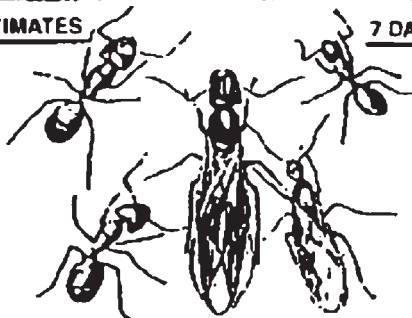
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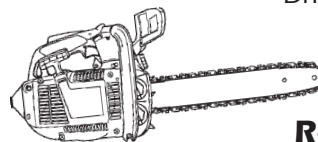
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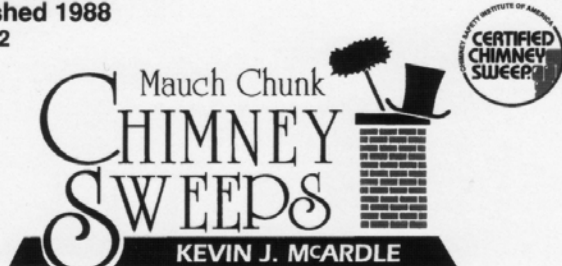
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