



SEPTEMBER 2017

VOL. XXIX, No. 2

PRESIDENT'S MESSAGE

Steve Sosnowski

I hope you were all able to enjoy this past summer in spite of the cooler and wetter than normal weather we experienced.

As you already know, I decided it was time for me to step down from the Board of Directors, so I did not seek a third term. I would like to thank both present and past board members for their service to BCL and also congratulate the new members for stepping up to the plate. I do intend to remain active in a few committees and volunteer whenever possible.

During my tenure, I can honestly say that the BCL Board of Directors always acted in the best interest of the community as a whole. This approach occasionally created dissension in the ranks of the membership as it is no easy task to please 800+ members all the time.

I encourage all members to be as active as possible in preserving our wonderful community. We have seen a decline in volunteers over the last few years and can use your help with existing activities as well as fresh ideas.

I hope Bear Creeks Lakes will continue to be the gem of the Poconos. Thank you all for letting me represent your interests over the last six years.

Note from your Incoming President

Ken Levitz

There are two important points I wish to make early in my term as your president:

- First, thank you for giving me the opportunity to return to the board and serve for another three years. The past three years have been an education for me and I hope the experience will stand me in good stead over the next three.
- Second, I recognize and wish to acknowledge that there is a significant level of membership concern with what is perceived as a more business-like, less neighborly administration of our community. While we all probably would prefer simpler approaches to many aspects of our lives, community government becomes more complicated as we comply with state legal requirements for homeowner associations and work to maintain a sustainable community.

Member comments echo discomfort with a statement in my recent bio that describes a potential

need for additional professional help with community management in the coming years. We already rely on professional support for security, pool chemical maintenance, lake health and fish population management.

For the past several years, we enjoyed the volunteer services of certified public accountants and financial managers – both of who have full time, high demand jobs. This workload combined with employment duties burns out members. We need more volunteers. While we have some bright spots in volunteers, we are very often short on both numbers and on necessary expertise. With the loss of our two previous treasurers, we will ultimately retain some outside financial help for Rich as he assumes those duties.

In another area, next summer will see us lose the services of Colleen Bradley as Life Guard Chairperson. She has done a tremendous job and her guards have done extremely well by us; but this is a workforce in flux and she has routinely worked with a significant crew-member turnover. They have protected our children and grandchildren from harm and our association from potential liabilities, but the workload required of a volunteer chairperson can be extremely trying. Over the winter, we will at least discuss the potential to use a professional “recruit and train” program in the future.

In the coming months, we will look at the functions of our twenty committees and explore means to share duties and to foster more “co-chair” positions to provide more back up for hard-pressed board members and lessen the “burn-out factor”. The ideal solution is more volunteers with more “critical skills” expertise. I suspect our newly installed board will have an “embarrassment of riches” with respect to computer and communication skills. However, there is always a need for additional expertise in the areas of zoning, environmental issues, maintenance and human relations.

Please feel free to volunteer.

Treasurer’s Report

Todd Wagner

This will be my last report for the newsletter as there will be a new Treasurer after the Annual meeting. I would like to thank the handful of Members who attended the monthly “Talk with the Treasurer” sessions, and hopefully the attendees found them informative. At the last session, I spent about an hour reviewing in detail the FY 2018 budget, as well as answering questions of the Members attending. It will be up to the new Treasurer to determine if the “Talk with the Treasurer” sessions continue.

Since the General Meeting in May, the focus had been developing the FY 2018 Operating and Capital budget, which was approved by the Board at the July 2017 Board meeting and published with detailed explanations on the BCLCA website in accordance with the requirements of the new Bylaws. The increase in the Assessment was \$5 , or less than 1% over the prior year. A second focus has been providing information to the Board on the accounting systems and procedures for an orderly transition to the new Treasurer. They can probably attest to being “bombarded” by countless emails with information.

Research into alternative investment strategies for the Capital Reserves to increase investment

returns has been conducted over the past year. Suggested policies and investment advisor contacts have been provided to the Board to follow up on this progress. The Finance Committee, overseen by the Treasurer, would be interested in any Member’s expertise to help implement and manage the investments. If you have a Finance, Accounting or Investments background and have interest in becoming a member of the Finance Committee, please email the Treasurer at bclca.treasurer@gmail.com.

Many thanks to the Office staff (Barb and Pat) for their support, which made the job of Treasurer much easier. Also thanks to the members of the Finance Committee, including Kathy Wagner, Don Caldwell, and Rich Berger; without some of the support provided, it would have been tough getting everything done.

Rich Berger

I was elected to serve as the BCLCA Treasurer for the current fiscal year and I will strive to keep up the high standards and effectiveness of the past Treasurers, most recently Todd and Kathy Wagner.

Members want to know that the Treasurer (and the Board) is taking care of the dues collected each year and is spending the funds wisely and honestly for the current year and future years. To ensure this, the Treasurer does the following:

- Establishes a budget which estimates how much will be spent each year by major categories

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- Engages an independent accounting firm to audit the Association’s financial operations and render an evaluation of our work

Each year’s budget includes operational expenses and capital expenditures. The operational outlays cover all services that are paid for and used during the year: such as salaries for maintenance and office employees and lifeguards, or the costs to pay for our outside security company. The capital budget provides for repair or replacement of longer-lasting assets, such as the pool or roads. The share of dues that go into the capital budget was set based on our reserve study. Expected capital expenditures vary significantly from year to year, but the reserve study determined a level amount that was adequate to cover our projected needs. Currently our annual capital expenditures are less than our dues allocation, so a reserve fund is being built up. In time, the capital expenses will exceed the dues coming in and the fund will be drawn down. The capital reserve fund is an asset belonging to all our Members and helps us avoid the need for large special assessments when major repairs or replacements are needed.

I plan to offer a more detailed analysis in our Spring 2018 newsletter.

FROM THE EDITOR OF THE NEWSLETTER

Rich Berger

In the past, the newsletter has been the vehicle for announcing the date and place for the Labor Day Weekend General Meeting. Since the new Bylaws require that Members receive notification about and materials for the General Meeting by the latter half of July, the Newsletter does not have to be published prior to the Meeting. This allows us to cover events of the entire summer, including a summary of the Board Election results and the election of the Board officers immediately following the General Meeting. Consequently, the Newsletter will be published in mid- to late-September, well before some of our Members flee south ahead of dropping temperatures.

I took over as editor from Barb Skiffington for 2015, with no clear idea of how long I would stay on. This is my third year serving as Editor of the BCL Newsletter and decided it was time to find a successor. In 2018, Elizabeth Pushaw will become Editor and I will give her any guidance she needs, but I suspect that she will do a great job without much help. I have enjoyed my three years collecting and publishing information about Bear Creek Lakes. I apologize (again) to authors for omitting their articles or chopping off parts of their work. Thanks for your patience.

This issue includes a poem, which is a first during my tenure, and we are open to articles and pictures that are of interest to our readers.

RESULTS OF THE SEPTEMBER GENERAL MEETING

Rich Berger

The General Meeting was held on September 2nd and the elections for the Board of Directors were completed, this being the first year that proxy voting was conducted. The following were elected to three-year terms:

1. Mark Donski
2. Bill Gullone
3. Ken Levitz
4. Madeline Ligenza
5. T.J. McKeon

Charles Sgrillo was elected to serve the remaining year of the term of Pat Ayers. Congratulations and good luck to our Board Members.

As usual, after the General Meeting, the Board Members present elected the officers for fiscal year ending August 31, 2018. The new officers are as follows:

- Ken Levitz - President
- Margo Schaefer – Vice President
- Rich Berger – Treasurer
- Kevin McGrath - Secretary

HUMAN RESOURCES

Todd Wagner

Over the past few months, the focus was assisting the Lifeguard Committee in completing the paperwork for the hiring of returning and new lifeguards for the summer season. In addition, information was provided to our workers compensation insurance carrier as part of their annual audit, as well as handling certain Human Resource matters as they came up.

A future project should be the revamping of the Employee Handbook, as it has not been updated for many years and there have been many regulatory changes in the interim.

SPECIAL PROJECTS

Todd Wagner

The focus of the Special Projects Committee in FY 2017 was the development of revamped bylaws, which was accomplished in May 2017 with an 80% approval by the Members. Since that time, the focus has been developing certain policies and procedures that are needed as part of the new Bylaws. This included support provided to Margo Schaefer as Chair of the Nominations Committee in writing a Nominations policy and procedure for identifying and electing Board members. A policy for the various Board sanctioned Committees, describing the roles and responsibilities of each committee is underway, and should be provided to the full Board for consideration and vote in Fall 2017. The next focus of the Special Projects Committee will be to develop a policy on

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MAINTENANCE

Steve Sosnowski

The Maintenance crew of Jim and John has been maintaining facilities, cutting grass, maintaining equipment and keeping our pool clean all summer. If you see Jim or John out on the roads or at the facilities take a moment to say “thank you” for their hard work all year round. And remember, "all year round" includes several months of snow plowing, anti-skid spreading and storm clean-up (including berm erosion repairs). If you are a regular visitor to Friends of Bear Creek Lake, you

might want to give these guys a big shout out!

RULES

Rich Berger

At the Spring Meeting, Members voted overwhelmingly to accept the new Bylaws developed by the Board of Directors (with guidance by outside counsel). The Bylaws changed a number of features of our governance that affected our Rules. In order of priority, the deeds and covenants are first, followed by the Bylaws, with the BCLCA Rulebook being last. The new Bylaws defined a new dues structure, with Road fees being eliminated as a special category; instead a fee of 25% of the full dues assessment applies to additional unimproved lots. In addition, the appeal process for citations has been changed to require an initial written appeal, followed by a hearing by a committee of Board members, if the Member so requests. Our Rulebook has been changed to reflect the Bylaws, and by the time you read this, a copy of the revised



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document should be available on the Bclca.org website.

Some think we have too many rules; if there are any that you think should be modified or eliminated, please let us know at one of the monthly Board meetings. The best rule to follow is the Golden Rule – do unto other Members as you would have them do unto you. Please treat the lake and pool and our employees with respect. Watch your speed when driving around the community and be careful on golf carts. If you build on your property, or plan to cut down trees, please obtain a permit. We strive to enforce the rules in an equitable manner and would prefer that the fees collected for citations be as close to zero as possible. Finally, remember that our community is paid for and reserved for our Members and their guests and renters. If you see anyone who does not look they are entitled to be in Bear Creek Lakes, let security know. Do not take matters into your own hands, because you could be wrong and falsely accuse one of your fellow Members.

LIFEGUARDING - SUMMER RECAP

Colleen Bradley

As the fall and winter quickly approach, I want to acknowledge the hard work my staff has done throughout the summer. With our final operating weekend left, we have had:

- 4 – rescue assists at the pool
- 1 – distressed swimmer rescue at the pool
- 2 –boat rescue assists at the lake

The lifeguards also held their annual pool day event on July 29th!

Over 30 children attended the PIRATE themed event, with all surviving the walk across the plank!

Applications for the 2018 season will be available February 1st. Interested candidates should apply online @ bclca.org

We hope you enjoyed the facilities this season, and remind you to swim at your own risk at the

lake when trained staff is not in attendance.

MEMBER SERVICES

Kevin McGrath

Happy Fall to all BCLCA Members! Fall brings lovely leaves and BCLCA Dues invoices! As always, on behalf of the entire board, I want to say thank you to all of our Members who faithfully send their dues payments to the office on time. Of course, our dues are the life blood of all of the work, repairs and maintenance that keeps our community in such great shape. As always, if anyone has an issue in making your dues payment, please contact the office ASAP so that we can work out a payment plan.

Lake and Boating Safety

We had a good lake season. Living on the lakefront, I love seeing everyone out on the water enjoying our beautiful lake. I would like to offer some water safety reminders to everyone. We have lifeguards at the beaches. While they do keep an eye on the lake it is not their primary responsibility, so we all need to watch out for each other. Children 12 and under are required to wear lifejackets when out on any boat, including Stand-Up Paddle Boards, Kayaks, Knee Boards or other vessels. Parents should be watching children at all times. Please let your kids know not to call for help unless they are in distress.

We all need to watch out for each other. One August Sunday a small sailboat flipped and started to turn “turtle” going upside down with the mast stuck in the mud. Once that happens, it is almost impossible to get the boat back up

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without assistance. Our great lifeguards swam halfway across the lake to assist and another sailor come over to assist and help the lifeguards. Many other boaters were on the water including Pontoon and fishing boats, but no one noticed or assisted. Please keep an eye out for everyone on the water. If something does not look right, swing by and ask if help is needed. Our lake is lovely and calm and we get many “inexperienced” boaters and many children. Let’s all keep watch and help our friends stay safe.

STEWART HALL & LANDSCAPING

Michael Brennan

It has been an honor and privilege to serve & represent you on the BCL Board of Directors these past 3 years. Due to my travel plans and part time status I can’t run for another term at this time, but I hope you see my name on a future ballot.

As your director of Long Range Planning in 2014/2015, I led the creation of the BCL long-term plan (reserve study). This new plan has placed BCL on a firm footing for decades to come & you should feel confident in our ability to maintain our roads and other facilities (pool, Stewart Hall, etc.). More importantly, this long-range plan will maintain and grow our property values over time.

Stewart Hall is in great shape due to the great residents who rent the facility and enjoy all the benefits that come with your BCL membership.

I'm proud to say that after all the rentals and community functions there has not been a single problem and the hall looks great.

As your energy czar, I'm delighted to say we saved ~ 800 gallons of fuel in 2016 due to better management and warmer temperatures. Also, remember to check the website for negotiated energy prices and save yourself some money!!!

The BCL landscape is beautiful!!! We have accomplished many things here (like the new pool drive triangle, flower pots and flowers at the pool and boat dock) and there are plenty of opportunities in the coming future.

And last but not least, I want to thank the scores of volunteer members that have come out to help in any way possible. The spirit of BCL volunteers lives on!!!

ROADS

Tom Larney

As you read this newsletter, the annual paving may have begun. The winning bid for road paving went to Papillon & Moyer. Since the winning bid was lower than the amount budgeted for the year, our intent was to use the monies on other areas. We are waiting for Papillon & Moyer to provide a price for the additional work; we expect this additional paving work to begin in mid-September and continue through the middle of October.

Enjoy the fall!

SECURITY

Bill Malone

Wow! Another summer is in the books and this has been a rainy one. As far as security is concerned it has been quiet. The State Police responded to two calls this month, one a domestic and the other a possible tenant-landlord dispute. As in the past, security and

the BOD are sometimes the last to hear of a problem. Please call security or the office when you see something that needs our attention; a day or two or three may be too late. SCHOOL has started please slow down; drivers and parents watch your children at the bus stops. Citations are down - keep up the good work, wear your badges, put BCL stickers or placards in your vehicles and obey rules. They are set in place to keep this the safest, best community in the Poconos.

POOL

Neil Mullen

It's hard to believe that the summer season is over!

Even though it was a wetter then usual summer we were happy to see the pool opened most of the time, with Colleen and Dylan's work to get lifeguards, all the way through Labor Day. Thanks!

Water aerobics and water activities were enjoyed by all who attended.

As we close up for the season, I would also like to thank Jim and John for all their help in maintaining and handling any issues that came up.

Hope to see you all next year!

PERMITS

Pat Ayers

It has been a busy but successful year. Many new decks, additions, sheds and a new home have applied for permits and have been built. Thanks to all for getting a tree permit to cut down or trim. Not all trees have to be taken down, and many people have replaced the ones taken out. I always tried to work with homeowners and to give a quick turnaround. I feel positive for the future of BCLCA and all homeowners.

COMMUNICATIONS

Margo Schaefer

Please visit our website at bclca.org; there is a wealth of information there. You can find forms for downloading, read past issues of our newsletter, and look for items for sale on the "Swip Swap" page. With a "Members Only" account you can access financial information for the association.

If you are not on our electronic email list but would like to be, please send your name, BCL address, and email address to bclca.mailer@gmail.com

ENVIRONMENTAL COMMITTEE

Ken Levitz

A year ago, we witnessed the completion of a Game Commission maintenance facility adjacent to our boundary and the ongoing township zoning board issues concerning the proposed Atlantic Wind Farm construction. The maintenance building impact appears to be relatively minor in both its scope and the level of irritation. If anyone is experiencing a significant issue, please feel free to contact me.

The Atlantic Wind Farm zoning controversy has now moved to Carbon County Court with no decision rendered as of this writing.

The PennEast pipeline is currently in a very

lengthy approval process; due to several factors ranging from vacant memberships on the Federal Energy Regulatory Commission to incomplete application data.

Pest infestation issues, namely gypsy moths and mosquitos, have not been as severe as last year – at least in a general sense across our community. If any member is experiencing significant problems, please visit the BCLCA website for helpful information.

The following paragraph is a verbatim reprint from an earlier newsletter article – because it will always be an important factor in our environmental well-being:

Storm water – sometimes offsite run-on - and at times internally compounded by our desire to pave more surface than is good for the health of the lake – is always a potential problem. While we continue to monitor offsite construction and will contact the township and the conservation district when appropriate, we can also help ourselves by recognizing the value of a permeable stone driveway in terms of lake protection. We can also lessen any negative impact by carefully choosing the herbicides and turf builders we use.

I usually end my report with an admonishment for each of us to help protect our water by properly maintaining our on-lot septic systems and to clean up after our pets. While facing the cost of septic repairs or replacement is not a happy moment, I sense our members are more

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attuned to recognizing a malfunction and more rapidly move to repair. That deserves an “attaboy”! I am also happy to report that the newly installed dog-waste stations are being used on a regular basis.

Finally, I wish to thank you for the opportunity to serve as your Environmental Chairperson for the past three years. When I was appointed to this post, I did not seek to formally expand the committee in terms of membership, but chose to work with the Lake and Dam group and with Permitting. I believe it is now time to create a larger working group and hope to receive some expressions of interest. Have a great fall and fun winter. See you next spring.

LAKE AND DAM

Gary Benedick

Last year’s low water levels have been corrected by quite a bit of rain this year. Monthly Dam inspections have been good, and the lake has required only minimal weed treatment the past several years. Fish stocking has been ongoing as per the 3-year recommendations by Aquatic Environmental Consultants. Reports from fishermen indicate the fishing has been slow this year, presumably due to frequently changing weather cycles. There have been reports though, of decent sized catfish and a few 4 lb. plus bass caught. The new Fishing Rules, recommendations and photos of the fish in our lake are posted at the boat dock, dam park and

members website. We would like to thank everyone for their donations! They have enabled us to fund the stocking and fishery management program. Thus far over \$10,000 (!) has been donated over the 3 and a half-year period we have been collecting.

LONG RANGE PLANNING

Roger Stewart

The rush of lakeside summer activities just peaked over Labor Day -- and is gone. Time to relax, prepare for the beautiful autumn foliage, for raking leaves, and our first snowstorm. Time also for the Long Range Planning committee to dream about what we want our Lake to look like 20 years from now.

The next year will an exciting time for long range planning since our new Bylaws now require us to develop a "Strategic Plan" for our community. And once this "Plan" is approved, it's not easy to change. So if there are things that we want to stay exactly as they are -- like the Frisky logo, our narrow curvy 16-foot-wide roads with trees in the middle, or the peace and quiet of living without nearby wind turbines -- we need to say that in our Strategic Plan.

BCL OFFICE

Barbara Skiffington

The office is asking for YOUR help. After some recent mailings (newsletters, Bylaws, proxies, etc.), it amazes us the amount of returned items we receive. Many times, the post office does not supply us with the forwarding address. Please notify the office when you have a change of address. There is a form on the back of this newsletter you may fill out and send to us, although a simple email would be sufficient. We also notice that many of the phone numbers we have on file are no longer in service. If the office doesn't have accurate contact information we cannot notify you when there is a problem or concern. Last month, a lake front owner found a kayak and notified the

office. The “yellow” kayak was registered and we could find the owner but we had no phone number on file, only their address. I relayed the information to the member who found the kayak, and he personally delivered the kayak to the original owner’s dock.

Just a friendly reminder: the office receives calls requesting personal information and business recommendations. We are not permitted to give out any personal information regarding our members and we are not permitted to recommend businesses. We would suggest you try our “Advertiser” section of the BCLCA website which are the same advertisers found within this newsletter.

When sending any correspondence to BCLCA, the Board of Directors or the BCLCA office, if it is not signed, it will not be answered or forwarded. You must include your name, your BCL address and phone number.

The 2018 badges are in and ready to hand out once the 2017/2018 Lot Assessments have been paid. The office is open 4 days a week May through October, we are closed on Wednesdays during the winter season. Please cut out the office information, included within this newsletter, and post it for easy access.

Reminder - There are many forms available to you on our website to save you the trip of coming to the office. Contact information; this can save you the time of making a phone call and waiting for the return call to find out when we are open and our hours. Calendar; not only does the calendar list all the events, pool hours, office open, etc., it also shows when the hall is reserved. If you are interested in renting Stewart Hall, you can check the calendar to see if it is available. If you see “Hall Reserved” it is not available. Decks, sheds, additions – information is provided on what you will need to obtain a permit. Tree permits are also available. There are many more items available on our website you will find helpful so please check it out.

FRIENDS of BCL

Barbara Skiffington

"Friends of BCL" was created to make it easier to find out what is going on in Bear Creek Lakes. This group is for the benefit of its residents and members only of the BCL community. It is administered by me, Barbara Skiffington, and is not associated with the Bear Creek Lakes Civic Association. You need a Facebook account to be a member and it is a closed group, meaning only members of BCL can see and access our page. Find our page and ask to join, then wait to be accepted. That's it. We have received many compliments especially from the members who do not reside here year long. Those members find it useful especially when major storms hit the area. Looking for any kind of recommendation? Our site is very useful for recommendations. Hope to see some new faces on Friends.....



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FLEAS

FACTS:

- Fleas prefer warmth and are repelled by cold
- Most common host are cats, dogs, man and a wide variety of animals.
- Fleas are most common during the summer especially when homes are reoccupied after vacation.
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TGIF

Diana Bochantin

TGIF was very successful again this year. Although we did have some days when the rain forced us indoors, we had some great food and lots of super friendship. Remember to watch for the date of our Christmas Party – December 15th. Lots of fun for all.

And a poetic tribute to TGIF:

THE POTLUCK DINNER

Howard Hendrickson

We get together every Friday night
For a potluck dinner that's a real delight.

You never know what you may get

Each week it gets better yet.

Chicken wings and assorted greens
Or maybe fried rice or pork and beans.

It could be pasta or mac and cheese,

Maybe a mix of carrots and peas.

There could even be garlic bread,

Everyone here is always well fed.

Meatballs, both Italian and Swedish style,

Lots of choices to make you smile.

A salad made with spinach and berries,

Homemade cake topped with cherries,

Pork served with sauerkraut,

The food is so good you want to shout.

Someone brought sausage and peppers.

What! No hasenpfeffer?

A dish made with cheese and zucchinis,

There's a plate of cocktail wienies.

With all the many types of food

To leave any behind would just be rude.

The potluck dinner is a wonderful treat,

Especially when it ends with something
sweet.

WATER AEROBICS

Elizabeth Pushaw

What a wonderful turn-out all summer for this exciting exercise program! We had as many as 17 participants and consistently 7-8, regardless of the occasional drizzle, fog or

cooler than ideal temperatures. Only 3 sessions were cancelled due to torrential rain or thunder AND we had the bonus days of August 28, 30 and September 1, giving BCL



members the longest WA season ever. Enthusiasm never waned and when anyone commented on feeling cold, one celebratory participant responded with the encouraging comment: "It's refreshing!". Oh yes, indeed it was.

See you next summer!

BEAR CREEK LAKES

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MOVIE NIGHT

Margo Schaefer

Movie Night returns on September 9th. Join us at Stewart Hall for the 7 p.m. show time (doors open at 6:40). We have free popcorn and soft drinks!

INDOOR WALKING PROGRAM – for Men & women

Pam Berger & Madeline Ligenza

This is the start of our fourth year for the indoor walking program. Our program uses DVDs produced by Leslie Sansone, who created America's top walking system for fat burning, muscle conditioning and stretching workouts. As the summer faded and the weather turned cold and snowy, we stayed warm and active in Stewart Hall on throughout the winter, rarely

missing a day as we were all so close to home!

We took a break for the summer and will be starting again soon. Please join us for fun and socializing when we resume walking in September.

PLACE: Stewart Hall
DATES: Starting September 18, 2017, every Monday, Wednesday and now Fridays

TIME: 9:00 – 10:00 AM

COST: Free

Check www.bclca.org for details.

If you have any questions, call or email Pam Berger (201-280-3420/pamelab@ptd.net) or Madeline Ligenza (610-392-0829/mlballet@ptd.net). We hope our fourth year will be even better!

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. Lona arranges the luncheons during the summer months and Sue arranges the winter ones. 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.

SUPER BOWL PARTY

Rich Berger

The Super Bowl will take place on February 4, 2018 and we are planning to take this as an excuse for a party to break the (anticipated) dreary winter in half, for the fourth year in a row. The party will take place at Stewart Hall, but other than that, our plans remain to be made. We will be poring over our notes and hope to come up with a bigger and better party. Details to follow after New Year's Day.

BCL Library

Sue Whiteley

The library in Stewart Hall continues to be in good shape. There are plenty of good books to borrow for the long, cold winter months ahead! It is open every day the office is open. Thanks to the volunteers who help keep everything in order. We will accept donations of books during September. Please make sure they are current, of general interest and in very good condition. PLEASE DO NOT LEAVE SOILED, MUSTY, MOLDY OLD BOOKS. Call Sue at 570 325 2549 if you have questions.

BCL YARDSALE

Lisa Ivan

Thank you to all BCL participants!! Another year of heavy traffic and great sales through out our community is in the books! Our BCL YARDSALE has become a cherished event for many. I received phone calls from people (asking for maps, checking the date,etc.) as far away as Harrisburg to come buy our "junk". Whether it's our friendly hospitality, our beautiful community, our great bargains or our hotdogs- people leave BCL smiling widely. I just hope all the sellers were as happy with their sales as the buyers were with their purchases. Looking forward to next year, feel free to use the excuse of "honey we can always sell it at the yard sale" if needed!

ICE CREAM SOCIAL

Lisa Ivan

What a sweet turn out for Annie's ice cream with your choice of toppings at the pool! Nothing says summer better.

MOONLIT CRUISE

Lisa Ivan

Such a great way to end a day. Paddling out to the peninsula watching the sun set with the beautiful red, blue and purple hues across the sky. Great conversations and mingling with

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BCL neighbors as we leisurely head back under a big bright full moon bouncing off our lake. Always a great new adventure- hope to see you at the next one!

CHRISTMAS DECORATION CONTEST

Lisa Ivan

Don't forget to Decorate for Christmas!!

Prizes for 1st 2nd and 3rd place

Contact Lisa Ivan:
484-474-7155 or Lisa.Ivan@century21.com

to register your home for judging by 12/18/17.
(Judging on 12/20/17)

ADULT FISHING CONTEST

Gary and Sandy Benedick

The Adult Fishing Contest was held on June 17th. It was a very foggy morning and only 5 participants came out. Steve Glusman pulled in a 3 pound 13 ounce bass and a 4 pound 5 oz bass, which was deemed the winner. Phil Dunford caught a 3 pound 14 oz bass to nab second place. Great catches guys! We will hope for better weather next year.

CHILDREN'S FISHING CONTEST

Gary and Sandy Benedick

The Children's Fishing Contest was held the same day as the Adult Contest, with 11 kids coming out to participate. The winner's in each age group were:
2-4 age group: Nathan Steiner 7 3/4 inch fish
5-8 age group: Jack Buckman 8 3/4 inch fish
9-12 age group: Alexis Proulx 10 1/2 inch fish
13-15 age group: Murielle Connors 7 1/2 inch fish
Most Fish: Andrew Cowden with 6 fish.
Great job everyone!

All participants received great prizes and appeared to have a good time. The kids

seemed to enjoy the change from hot dogs to pizza this year. We would like to send out a special thank you to Henry Geyer, Kathy Wagner and Linda Kunkel for their help and support on this busy but fun morning!

2017 BIKE AND GOLF CART PARADE

Linda Kunkel

It was touch and go with this year's Bike and Golf Cart Parade. The weather was iffy but we got lucky; not too hot and humid nor too cool and damp. The parade went off and finished without any rain. We had 25 golf carts and 17 bikes, a few less than last year. Hope the threat of rain didn't keep anyone away. We were very blessed and honored to have the parade lead by some of BCL's veterans in 3 golf carts sponsored by Dalton Fine. A special thanks goes out to all our veterans!

Our winners of the golf carts were: First Place the Trish Monnig family, Second Place the Tom Zavitsanos family, and Third Place the David Spangler family. Winners of the bikes were: First Place Jane Leetaru, Second Place Maeve Zeloye, and Third Place Richard Buckman. Prizes were gift certificates from Julio's which were donated from proceeds of the snack cart.

We extend special thanks to all our judges, cooks, game organizers, parade organizers, traffic control, participants, spectators, and anyone else who helped to make our parade a success. We look forward to next year's parade. And guess what ... it's not too early to plan your golf cart and bike designs.

SNACK CART

Linda Kunkel

Seemed like it was feast or famine for our snack cart this year. We had days of great warmth and sunshine, crowds of people at the pool and sales were beyond normal. Then we had days of rain, threat of rain, and more rain that hindered the sale of our snacks. All in all, it

wasn't too bad. We sold \$1,471.25 and made a profit of \$715.80. This was about \$125 less than last year.

Not much was purchased this year. We bought noodles and umbrellas for the pool, bought gift certificates from Julio's for prizes in the bike and golf cart parade, and gave a donation to the fishery management. A request has been made for the need of chairs at the pool area. The ones from previous years have taken their toll. Funds will be put aside to purchase some in late spring when choices are more plentiful. Anyone wishing to donate chairs would also be helpful and appreciated.

All in all, we still have our dedicated volunteers who show up no matter what the weather or the amount of people at the pool, and give their all for this community. For those who may not know, we are a self-sustaining group of volunteers, who help by giving 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. We also wish to send along a special thank you to an anonymous donor who reached into their own pocket to purchase several snack items and donated them for sale at the snack cart.

We believe in Bear Creek Lakes; we believe it's the best place to live; we believe in all the people and volunteers who live here, whether it's full or part time - after all, BCL is ... "the friendly place to live!"

DIRTY BINGO

Linda Kunkel

Ladies! Get ready for dirty bingo 2018. We have already made plans for the winter season. January's theme: Gift Card Bingo; February's theme: Valentine's Day; and (by special request) March brings back "Whine for Wine." All BCL ladies and their friends are

welcome. All you have to do is bring a wrapped prize, cost between \$12 and \$15, and a donation of \$1.00 toward refreshments. The exception is January; all gift cards must be \$15.00 and placed in a sealed, plain envelope. Wondering what "dirty bingo" is? We play bingo until all the prizes have been won. We take a break for refreshments, then we come back, set the timer for 45 minutes, and when you get bingo you steal one of the prizes from someone else, oh so dirty! The games are over when the timer goes off and then you get to keep the final prizes you won. We get together 6:30 pm, the first Friday of the month; Jan. 5, Feb. 2, and Mar. 2. If there is a great interest, we will continue in April. Coffee, tea, and light refreshments are provided. You can also BYOB if you like.

COMING THIS WINTER . . . KARAOKE!!!

George Kunkel

This past May we tried something new here at BCL, karaoke at Stewart Hall. It was very well received that we decided to make it a monthly winter event starting in January. One of our BCL members has the equipment and resources to provide us with an evening of fun. Whether you sing or not, come out and join your neighbors and friends, and applaud all our vocalists. There is no book or list of song suggestions and we may not always have the one you're looking for. You come with a list of songs in mind and we will check our files in hopes that we do have it. Check the BCL website, members only email, and Friends Facebook page for dates and time. Come early, set up your own table and chairs. Bring your own snacks and drinks. Shake the winter blues, come out and join us.

BCL GOLF TOURNAMENT

Bill Gullone

The BCL golf outing had a nice turn out this year with a total of 55 golfers attending. The tournament was played June 30th, once again

at White Birch Golf Course, with breakfast at the course and a hot buffet afterwards at Reiley's Pub. Golfers received a sleeve of balls and tees and choice of prize ranging from a golf bag, gift certificates, tee shirts, golf towels, and a golf plaque.

Thank you to Edie and Randy Boyer for donating the embroidered golf towels, and Joe Van Uitter for the golf plaque. \$100 was donated back to the lake for stocking fish.

The winners this year:

- Low score 1st place: Tom McKeon, TJ McKeon, Jason McElmoyle, Joe Halenar
- Low score 2nd place: Bernice Bott, Denise Eisenhower, Lisa Maderic, Keith Kerrigan
- Longest drive senior: Mike Brennan
- Longest drive junior: Lucas Herman
- Straightest drive: Ed Kresge
- Closest to the pin: Skip Hunsicker and Mike Freund

BOOK CLUB

Leta Thompson

Our BCL Book Club will have its first meeting of the 2017-18 season on Tuesday, September 19th at 10:00 am in Stewart Hall. Our regular monthly meetings are held on the third Tuesday of the month. Each year we choose to read a "classic". This year we will begin our season with the classic novel, The Adventures of Huckleberry Finn, by Mark Twain. Most of us have read this years ago, so it will be interesting to revisit it in the context of our current times. In October we will be reading Hillbilly Elegy by J D. Vance. This has been on the nonfiction best sellers list for many weeks and will be a good follow up to our September book. Our October meeting is on Tuesday, October 17th at 10:00 am. 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.

IN MEMORIAM

Dr. Charles S. Horn, III

Dr. Charles S. Horn III, age 84, passed away at his home on Friday, September 1, 2017.

He was born in 1933 in Rehoboth, DE. Dr. Horn graduated from Rehoboth High School in 1952, University of Delaware in 1957 and Temple University Dental School in 1961.

After serving the U.S. Army in the 2nd armored division at Ft. Knox, KY, he was honorably discharged with the rank of captain. He then began a 47-year dental practice on Concord Pike in Wilmington. He may be locally remembered as an avid gardener, fly fisherman, harmonica player, history buff, certified archery instructor and voluntary sous chef for prominent cooking schools and prestigious chefs.

Dr. Horn is survived by wife, Barbara Packard Horn of 56 years, children, Charles S. Horn, IV (Nanci), David P. Horn (Tracy) and Laura H. Dember (Gregory), grandchildren, Justin, Machalyn and Jordan and his brother, Hon. James G. Horn (Joan).



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RECREATION

Marty Palmer

The BCL 2017 Recreation Schedule was a busy one with lots of popular activities that we have every year and some new ones as well. Some of the activities I was involved with were: the annual 5K run/walk, the golf cart and bike parade, the children's triathlon, the children's scavenger hunt, tubing on the lake, kayak relays, basketball shoot out and the tennis tournament. Below are some pictures from the events. I wanted to say thank you for allowing me to head the Recreation Committee on the BCL board and it was my pleasure to manage so many of these wonderful activities year after year for our community. Best wishes and I'll see you around Bear Creek Lakes!





FALL/WINTER BCLCA EVENTS – 2017-2018
Check WWW.BCLCA.ORG and bulletin boards for the latest information

Indoor Walking Program – Every Monday, Wednesday and Friday at Stewart Hall 9-10 AM, starting September 18th

SEPTEMBER 2017

Sat., Sept. 16th
Tues. Sept. 19th

Board Meeting – 9 AM @ Stewart Hall
Book Club – 10 AM @ Stewart Hall

OCTOBER

Sat., Oct. 7th

Security Committee – 10AM @ Stewart Hall
Movie Night – 7 PM @ Stewart Hall
Wine & Cheese Tasting – 6:30 PM @ Stewart Hall – check website

Thurs., Oct. 12th
Sat., Oct. 14th
Tues. Oct. 17th
Sat., Oct. 21st

Ladies' Luncheon
Movie Night – 7 PM @ Stewart Hall
Book Club – 10 AM @ Stewart Hall
Board Meeting – 9 AM @ Stewart Hall

NOVEMBER

Thurs., Nov. 9th
Sat., Nov. 11th

Ladies' Luncheon
Security Committee – 10AM @ Stewart Hall
Movie Night – 7 PM @ Stewart Hall
Board Meeting – 9 AM @ Stewart Hall
Book Club – 10 AM @ Stewart Hall

Sat., Nov. 18th
Tues., Nov. 21st

DECEMBER

Thurs., Dec. 7th
Sat., Dec. 9th
Friday, Dec. 15th
Sat., Dec. 16th
Monday, Dec. 18th

Ladies' Luncheon
Movie Night – 7 PM @ Stewart Hall
TGIF Christmas Party – 5PM @Stewart Hall
Board Meeting – 9 AM @ Stewart Hall
Christmas Decoration sign up – Contact Lisa Ivan
Lisa.Ivan@century21.com/ 484-474-7155
Book Club – 10:30 AM @ Stewart Hall
Christmas Decoration Judging

Tues., Dec. 19th
Wed., Dec. 19th

JANUARY 2018

Monday, Jan. 1st
Thurs., Jan. 11th
Sat., Jan. 13th
Tues., Jan. 16th
Sat., Jan. 20th

First Day to submit Boat Rack Lottery Form
Ladies' Luncheon
Movie Night – 7 PM @ Stewart Hall
Book Club – 10 AM @ Stewart Hall
Board Meeting – 9 AM @ Stewart Hall

FEBRUARY

Sun., Feb 4th **Super Bowl Party** – See website for details
Thurs., Feb. 8th **Ladies' Luncheon**
Sat., Feb. 10th **Movie Night** – 7 PM @ Stewart Hall
Sat., Feb. 17th **Board Meeting** – 9 AM @ Stewart Hall
Tues., Feb. 20th **Book Club** – 10 AM @ Stewart Hall

MARCH

Thurs., March 8th **Ladies' Luncheon**
Sat., March 10th **Movie Night** – 7 PM @ Stewart Hall
Sat., March 17th **Board Meeting** – 9 AM @ Stewart Hall
Tues., March 20th **Book Club** – 10 AM @ Stewart Hall

APRIL

Sat., April 7th **Security Committee** – 10AM @ Stewart Hall
Movie Night – 7 PM @ Stewart Hall
Thurs., April 12th **Ladies' Luncheon**
Tues., April 17th **Book Club** – 10 AM @ Stewart Hall
Sat., April 21st **Board Meeting** – 9 AM @ Stewart Hall

MAY

Thurs., May 10th **Ladies' Luncheon**
Sat., May 12th **Security Committee** – 10AM @ Stewart Hall
Movie Night – 7 PM @ Stewart Hall
Tues., May 15th **Book Club** – 10 AM @ Stewart Hall
Sat., May 19th **Board Meeting** – 9 AM @ Stewart Hall

BEAR CREEK LAKES INFORMATION

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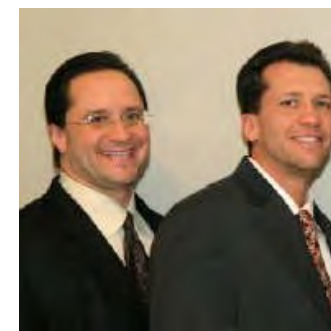
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BCL BOAT RACK LOTTERY REGISTRATION FORM – YEAR 2018

All information must be completed and the form returned to the office
No earlier than January 1, 2018 and no later than March 31, 2018
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: _____

| Phone Numbers & Email | | |
|-----------------------|--------|-------|
| NAME | NUMBER | EMAIL |
| | | |
| | | |
| | | |
| | | |
| | | |

| ~ Emergency Contact Information ~ | | |
|-----------------------------------|--------------|--------|
| NAME | RELATIONSHIP | NUMBER |
| | | |
| | | |
| | | |

Member Signature

Date

Cut along dotted line and return to the office

BEAR CREEK LAKES MEMBER INFORMATION FORM

Use both sides of this form to update any information and return to the office

| | | |
|------|------------|--------------|
| Lot: | Last Name: | BCL Address: |
|------|------------|--------------|

MEMBER INFORMATION

| Owner First Name | Middle Initial | Co-Owner First Name | Middle Initial |
|---------------------------|----------------|---------------------------|----------------|
| | | | |
| Permanent Mailing Address | | Secondary Mailing Address | |
| Street: | | Street: | |
| | | | |
| City/State/Zip: | | City/State/Zip: | |

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