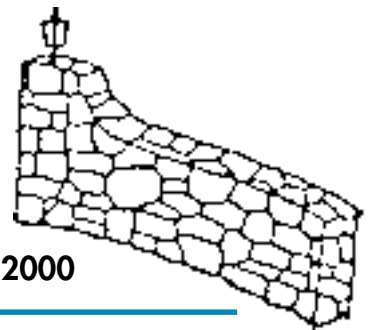


Stillwater Gazette



STILLWATER LAKES CIVIC ASSOCIATION

FALL 2000

President's Message

By Nancy Schmerber

I would like to take a moment to report on our Annual meeting that was scheduled on July 8th. The meeting had to be canceled because we did not have a quorum and had to be rescheduled. There were 571 members in good standing as of June 1st., we needed 10% of those or 57 to hold the meeting. Only 50 were in attendance at the meeting; however, there were over 200 people in attendance at the annual party that evening.

The Annual meeting is one of the most important of the year, and yet I guess many of you do not think so, since most of you did not attend. Perhaps many of you are not aware that this means a handful of members can vote on issues that may effect you or your property. Whatever your reasons for not attending the Annual Meeting, I urge you to try harder next year to attend and take part in the process. The Community and the Board need your support.

On July 29th we had the rescheduled Annual Meeting. There were two positions open for the Board with three candidates running. Five hundred sixty four (564) ballots were mailed out and one hundred ninety seven (197) were returned. Dick Bomba 134 votes, Al Corkran 150 votes and Scott Marlin 81 votes. Welcome back Dick and Al and thank you Scott for your interest in running for the Board.

The vote for the bylaw amendment for the roads was 124 yes and 73 no. It did not pass because we needed a two thirds majority or 67% for the amendment to pass. The Board plans to have the membership vote on the proposed bylaw amendment again at the open meeting on October 28, 2000 at 10:00am. A copy of the proposed amendment is printed inside the Gazette for your perusal. You will also be receiving a copy by mail with a cover letter with more information. We will need a quorum, plus two thirds majority of those in good standing to pass this bylaw. If you want to secure the future for road maintenance, your attendance at this meeting is essential.

While I'm on the subject of the Annual meeting, I would like to say a word or two about the behavior of a few members. We welcome your questions and even constructive criticism, we are not perfect. However, there is no need to be rude and insulting as you were to our Solicitor, Committee members, Management and the Board of Directors. We are all working very hard for your benefit and do not deserve to be treated in this manner. This is a business meeting, the agenda must be followed as well as meeting protocol. You disrupted the meeting and you caused some people to leave early because of your behavior. No one wants to listen to ranting and raving and the next time it happens you may be removed from the meeting. Your Board of Directors has a fiduciary responsibility to protect the members, their properties and the Community properties.

After the Annual meeting was over, the Board held its organizational meeting to elect the new officers. President - Nancy Schmerber, Vice President - Al Corkran, Treasurer - Ron Kluge and Secretary - Bill Poole. After the election of officers, the Board passed a motion regarding future annual meetings and the annual party afterwards.

Starting next year, members in good standing that attend the meeting will be issued a ticket allowing them to use the SLCA badges issued to them to attend the Annual party FREE of charge.

Members in good standing who do not attend the Annual meeting must present their SLCA badges plus \$10.00 per person to attend the Annual party. Adult guests of members in good standing will be charged \$15.00 each and children under twelve \$5.00 each.

I would also like to speak on another subject that comes up often at open meetings. There are reports of loose dogs, of properties that are eyesores, of trees being cut down without permits etc. When these incidents are reported to the office they can and will be dealt with.

If you do not report these incidents to the office there is not much that we can do to correct them. Board members report what they see as well as our maintenance men and office staff. However, we are not on patrol day and night and don't see everything. So, it is up to you to report these incidents when you see them. It's your investment that is being diminished, so don't wait for someone else to look after your investment. Remember, even outside our Community where police patrol they don't see everything and it's up to the citizens to report to the police.

The Board of Directors have been very concerned about the way many speed through the Community, so we recently had speed bumps installed on Hemlock Drive and also on Holiday Drive around Sunset Lake in an effort to slow down the speeders. There are also signs posted to alert you of the speed bumps. Next spring there will be speed bumps installed in other areas as well. Please allow yourself extra time when entering or leaving the Community to avoid damage to your vehicles. We will not be responsible for any damages that may occur.

Manager's Report

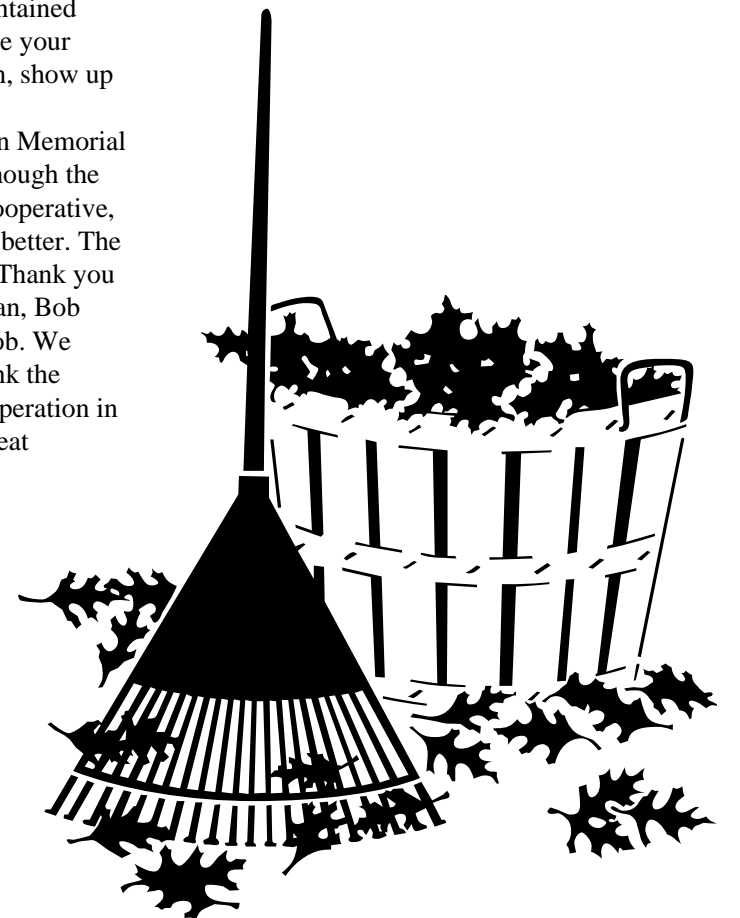
Irene Schneider

The Annual Meeting and party were held on July 8, 2000. Although the party was a success and had a large turnout, unfortunately the Annual Meeting did not. The meeting had to be rescheduled for July 29, 2000 because a quorum was not met; 564 ballots were sent out and only 197 were returned. Only 50 members attended the meeting. All members need to get involved to better our community.

The Road Preservation and Maintenance by-law amendment was voted on, but did not pass. **There will be an open meeting on October 28, 2000 at 10 AM to vote on the amendment again; the Board is urging members to attend.** Again, a quorum must be present to vote on this issue. Only members in attendance can vote. Please make every effort to attend. The by-law amendment is important to you and your community. The road program will insure the roads, which we've worked so hard to improve, are maintained. Well-maintained roads will also increase your property values. Again, show up to vote.

The pool opened on Memorial Day this year and, although the weather has been uncooperative, the pool never looked better. The water is crystal clear. Thank you to our maintenance man, Bob Hewitt, for his great job. We would also like to thank the members for their cooperation in keeping the pool in great condition.

This year we received less calls regarding loose dogs and recreational vehicles. We realize they are still out there, but this shows members are making an effort to adhere to the rules and regulations. Thank you.



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To all those who use our roads:

According to the Rules and Regulations of this development, the speed limit is 25mph except on the roads marked 15mph. We must try to preserve our roads, for the safety of children playing and people walking. Your cooperation is needed.

The Road Committee

Fallara, Chairman

Dave Weinstein, Co-Chairman

2000 Board Meeting Dates

January 8th. 9:00 am
 January 29th 9:00 am - Open Meeting 11:00 am
 February 26th 9:00 am
 March 25th 9:00 am
 April 29th 9:00 am - Open Meeting 11:00 am
 May 20th 9:00am
 June 24th 9:00am
 July 8th 10:00am - Annual Meeting
 July 29th 9:00am - BOD Meeting, Election of Officers
 August 26th 9:00am
 September 16th 9:00am
 October 28th 9:00am - Open Meeting 10:00am
 November 18th 9:00am
 December - No Meeting

NEPA Wilkins Ad

Stillwater Gazette

The official publication of the
Stillwater Lakes Civic Association

NEPA Management
304 Park Ave., Stroudsburg PA 18360

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Roads

By The Road Committee

Ron Kluge, Board Liaison

Joe Fallara, Chairperson

The Road Preservation Program is on hold for now. The Road Preservation by-law, which would have mandated that a schedule be followed and financed for the maintenance of our roads, was voted down (seven votes short of the two-thirds needed for passage)

Members who attended the Annual meeting on July 29th advised the Board of Directors that they wanted to continue the effort to get this much-needed by-law approved. Many attendees remember the horrors of not being able to finance and repair our community roads - dirt secondary roads, main roads full of repaired potholes and how it effected our property values. The members agreed to help distribute information to community members who couldn't attend the meeting stressing the importance of preserving OUR roads.

On Saturday, October 28, 2000, at 10:00am in the Clubhouse the community will have an opportunity to turn this vote around. YOU MUST BE PRESENT TO VOTE.

The proposed by-law is a very comprehensive article that will mandate that our roads be serviced, even if there is a new Board of Directors, a new Road Committee, or new management. Your property must be protected. Roads are a major part of our community. Without yearly upkeep our roads could look as they did in the late 70s and 80s - mud, dirt, pot hole infested.

With regard to Section C homeowners, your Board of Directors is in ongoing negotiation with the 'Estates' to take ownership of certain and/or all roads in your area.

Road Preservation and Maintenance Proposed Bylaw

The Association, by and through its Board of Directors, shall be required to adhere to the within schedule of maintenance and repair for the Association owned roadways.

A. Potholes - Potholes are to be repaired annually, beginning in the month of April (weather permitting), with the annual repair program continuing thereafter, until the first accumulating snowfall.

B. Chip & Tar - Roadways which are improved with a chip and tar surface shall be resurfaced with a minimum of one (1) coat of chip and tar every third (3rd) year.

C. Blacktop - Roadways which are improved with a blacktop surface shall be treated with a similar surface wearing coat in the seventh (7th) year, with a complete resurfacing of blacktop in the fifteenth (15th) year.

D. Formal Schedule - The Board of Directors shall publish in the winter edition of the S.L.C.A. Gazette, and post on the Events Board and Clubhouse, annually a schedule of Road Maintenance and Repair. The schedule shall depict all Association owned roads by name. The schedule shall also set forth for each such road, the last date of completed maintenance and repair, as well as subsequent dates for maintenance and repair.

E. Budget - The annual budget shall continue to include amounts to be allocated toward Road Maintenance and Repair. However, in order to assure the continued improvement to our roads as outlined above, we are requesting as part of this amendment to the Bylaws, that the annual dues be increased by \$50.00 on improved lots and \$40.00 on unimproved lots. The proceeds of this particular dues increase will be maintained in a separate account for roads. The Regular Road Maintenance Budget will not be diminished or offset as a result of the existence of the within separate Road Preservation and Maintenance Account.

F. The approved schedule of Road Maintenance and Repair may be modified pursuant to a majority vote of the Board of Directors, in order to address unforeseen circumstances involving one or more of the Association owned roads. Such modification shall be limited to the prioritization of maintenance and repair work for unforeseen and unanticipated difficulties affecting a particular road, which difficulties require that maintenance and repair be accomplished sooner than originally scheduled.

Recreation Update

By Carrie Poole

ANNUAL PARTY

I'd like to start off by thanking a few folks who went out of their way to help and pitch in with the Annual Party, which turned out to be a HUGE success! Thank you...Debbie & Joe Plastino, Geri Firth, Bonnie Rubenstein, Dave Weinstein, Bill Poole and Scott Marlin. Many of you also stopped by the kitchen just to say hello and offer a hand, especially the young members of our community who helped with dessert and cleaning the kitchen, which was greatly appreciated. Without all of you, the party would not have been as successful! Thanks again to all!

The food was WONDERFUL and the music very tasteful. Karaoke was a welcome treat for both young and old, especially Scott Marlin's rendition of "Friends in Low Places" by Garth Brooks - assisted by a few others including myself and Rob Chester.

Thanks to all of the kids who reminded us of what it's like to be young and have no stage fright! I'm glad everyone had a good time, it was nice to see most of you there, having fun and enjoying the meal prepared by C&D Catering.

KID'S PANCAKE BREAKFAST & SANDCASTLE CONTEST

There's not much I can say about these events. Thank you to Geri Firth and her children for being the ONLY people to attend. We had a WONDERFUL breakfast of pancakes and sausage. Sorry all of you missed it. The Sandcastle Contest was rained out.

ANNUAL FLEA MARKET

Okay, so there was a mis-communication about this event. I've already extended apologies to most of you who gave your time and effort for this event. To those of you who are still upset about the mix-up, there's not much I can say, except that, given the situation, we still had some type of crowd.

You should also consider the fact that community involvement with recreation events is very low, and had there been an advertisement in the newspaper, a larger crowd of people would have been disappointed with the fact that our community members only set up nine tables!

In my PERSONAL opinion, the crowd of Flea-Market-goers was sufficient to the amount of community participation. Any suggestions or ideas for next year are appreciated. The concept of having a "Fair" and Flea Market has been suggested for next year. The only problem is finding VOLUNTEERS to run game booths.

Without volunteers and cooperation from the community, there's no sense in spending the money it would take to sponsor such an event.

BINGO

Unfortunately, due to lack of participation from the community, BINGO will be postponed for the summer season. Plans to reschedule community BINGO may possibly resume in the Fall, IF WE HAVE ENOUGH MEMBERS TO PLAY! Thank you to Donna Ann, Jennifer and Trudy who came down and actually waited to play during our first game, and to Debbie, Michelle and Beverly who gave their time and help to set things up.

WHAT HAPPENED TO THE BABYSITTERS CLUB?

I have a list of willing participants, unfortunately, most are age 11 and under. While I'm glad that they called to participate, I was hoping for at least a few more teenage volunteers!

To clarify the advertisement for this club, babysitters under the age of 15 are needed to organize games and "watch" the younger children at our community events, being "paid" by generous tipping, while parents are attending.

Any volunteers 15 or older will be assigned to "for hire" positions within the community, at the "current" babysitting rate per hour.

If you have or know of any teens (15 or older) that would like to be "hired" as babysitters within the community, or if you have the need for a "hired" babysitter, please call me at 839-8480. I still have names & numbers of those who already called. If I get any responses for the need for babysitters, I will forward those people for reference.

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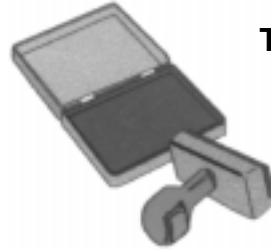
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Stillwater Lakes Home Owners

By Thomas Duffy

* WARNING * WARNING * WARNING *

The value of your home isn't determined by what you paid for it, but how well the property is maintained.

Small things can make a difference:

1. Removal of empty garbage cans from view - unless stored in garbage bins
2. Children's toys removed from view after play
3. Driveways clear of debris
4. Debris stored out of sight until removal
5. Pets housed in rear or side of property (not in front)
6. Preventing our kids from destroying development property (we have to pay for repairs)
7. General upkeep of property - incl. lawns & bushes

* WARNING * WARNING * WARNING *

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**Anger and attitude won't make a difference - working together will!
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Michael's Carpet

To the Vandals that Destroyed the Soda Machine at the Lake...

WHAT YOU DID IS A CRIME, AND A SHAME. By pouring salted water deliberately into the machine, you destroyed someone else's property. (Did you really think THAT would make money come out? You shouldn't believe everything you see on TV).

Thanks to you, the community will no longer be able to buy a cold drink at the lake, including those playing basketball. **The machine will not be replaced.**

It's a shame that everyone must suffer for the few who can't control themselves.

reprinted from the Emerald News, May/June 2000

Healthy Habits

By Tobi Barnett

Here are some solid, simple pieces of advice to make your life healthier and happier (from Reader's Digest: New Choices).

1. Make olive oil your bread spread. High in mono-unsaturated fats, which don't measure increase levels of "bad" LDL cholesterol and may increase levels of "good" HDL cholesterol, olive oil won't play havoc with your heart. By contrast, both butter and margarine can raise cholesterol levels.
2. Increase the amount of calcium you eat. Most people don't get enough of this nutrient, which researchers now consider one of the most important in your diet.
3. Eat at least five servings of fruits and vegetables a day, preferably more. You can't get these benefits in a pill, so you have to eat the fruits and vegetables themselves.
4. Start off with a good breakfast, (arguably) the most important meal of the day. Try fiber-rich cereal with fruit and milk.
5. Add strength training to your fitness routine. All you need is a couple of hand weights to reap the benefits of overall muscle strength that will keep you walking tall and easy.

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An Urgent Message to the Community

By Thomas Duffy
SLCA Board Member

This is a message of relative urgency to the residents of SLCA, even though it may be a headache for some. Many of the residents have suggested speed pumps to stop drivers from speeding. On August 2nd, CR Landscaping began the installation of the speed bumps at various locations on Hemlock Drive and Holiday Drive around Sunset Lake.

Over the years, this community has increased in size and there are more children living here. Day to day activity on our roads has increased with more people moving around the area. Caution should be used when driving in and around this community. There will always be those who disregard any attempt to slow them down even though their lives or the lives of their children could be at risk.

For those concerned with the technical aspects of the installation, all speed bumps have been installed to code regulation. The members of the Board commend CR Landscaping for doing an excellent job, even though they often have to respond to our urgency and gripes from homeowners.

Also, we must never forget the volunteers and staff who help maintain the off road areas. They keep our roads in good shape; trim the trees and bushes, supervise the mechanical and financial aspects of running this development and, generally, keep this a great place to live. Your fellow homeowners appreciate your work.

On a final note, remember it's important to get to know your neighbor. They can be the difference between feeling safe and being at risk.



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Where does it all go...?

WHAT DOES MY DUES PAY FOR?

Your annual dues pay for accounting, administrative costs, advertising, auto, bank charges, insurance, newsletter printing, beautification, collection fees, director telephone, equipment rental, general maintenance, income tax expense, labor cost, legal fees, management fees, office supplies, payroll taxes, political action committee, postage, real estate tax, telephone, utilities, road repairs, snow removal & cindering, landscaping, trash removal, safety rails, signs, clubhouse repairs, clubhouse supplies, alarm, lake maintenance & repairs, lake supplies, lake testing, sand for lake, pool maintenance & repairs, salaries (pool & lake), utilities for pool, pool supplies, pool testing, repairs pumphouse, pool chemicals, and misc. recreations.

WHAT DOES MY WATER PAYMENT PAY FOR?

Water payments pay for accounting, administrative costs, alarm, auto, bank charges, chemicals, collection fees, insurance, labor costs, legal fees, management fees, operator fees, pa state taxes, payroll taxes, postage, real estate taxes, repairs, snow removal, supplies, telephone, testing fees, and utilities.

WHAT DOES MY SEWER PAYMENT PAY FOR?

Sewer payments pay for accounting, administrative costs, alarm, auto, bank charges, chemicals, collection fees, insurance, labor costs, legal fees, management fees, operator fees, payroll taxes, postage, real estate taxes, repairs & maintenance, sewer flushing, sludge removal, snow removal, supplies, telephone, testing fees and utilities.

Important Notice to Members:

Cars are NOT to be parked on the street - especially in a snow emergency. The association and snow plow contractor are not responsible for any damages that might occur and fines will be strictly enforced.

Thank you for your cooperation.

✓ **PLEASE NOTE:** DEADLINE for the Winter 2000 issue of the Gazette
Friday, NOVEMBER 3, 2000

All articles must be in the office by close of business on this day.

The Fishing Hole

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Stillwater Lakes Water Corporation**Water Main Turn-off Policy**

Policy effective January 30, 1999: Street MAIN WATER VALVE is Water Corporation Property. Any and all shut off of the MAIN WATER VALVE at the street leading to property water line must be done by an authorized SLCA agent.

Only an emergency or at a plumber's request will an SLCA representative shut off water from the main.

It is a member's responsibility to have a secondary water shut off valve installed in their home. (* recommendation: crawl space or other heated location.)

**WINTERIZING SHOULD BE DONE BY A LICENSED PLUMBER
SO AS TO PREVENT FROZEN PIPES OR COSTLY REPAIRS.**

Stillwater Lakes Board of Directors
January 30, 1999

Members of Stillwater Lakes

"All residents of Coolbaugh Township with home and business alarm systems are reminded that these alarms need to be registered annually with the Coolbaugh Township Codes Enforcement Office. If you have an existing alarm system that was registered prior to January 1, 1997, you have probably received a notice to re-register. If you have an alarm system that is new, not registered or you did not receive a notice, it is important that you contact the Coolbaugh Township Municipal Building for an application. Next year, you will be reminded when it is time to renew your registration. There is a penalty for failure to register alarm systems."

Garage, Yard or Moving Sale Permit

Permits must be obtained from the Property Manager for any type of Garage, Yard or Moving Sales. The permit will cost \$10 and must be plainly displayed at location of sale.

Also, any signs posted for the sale must be removed within 24 hours after the sale. Failure to either obtain a permit or remove posted signs will result in a fine of \$100.

Attention Parents**Please make your children aware of walking safety...**

Although pedestrians have the right of way crossing streets, they do not have the right to walk several abreast across the roadway impeding traffic. Please instruct your children to walk single file along the side of the road when vehicles approach. This practice will make it safer for both pedestrians and vehicles.

And biking safety...

When riding a bicycle, riders should be in a SINGLE file (if more than one) on the side of the road riding WITH traffic (right lane).

Thank you for your cooperation.

Notice to Members

Regulations have changed designations of Wetlands. Those members who own wetland lots should check into this. For further information Contact:

**Pennsylvania Department of Environmental Protection
Division of Waterways
Wetlands and Erosion Control
PO Box 8554
Harrisburg PA 17105-8554**

PRAYER FOR THE DAY

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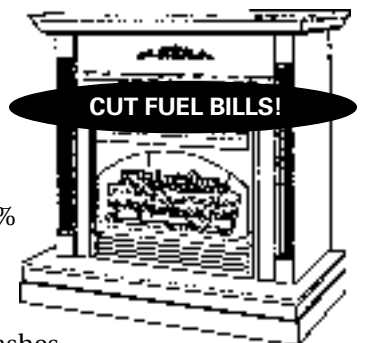
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Attention Members!

As you know, ATV's were banned from use in the community since October 1997.

Please be informed that effective OCTOBER 1, 1999, there will be NO WARNING OF VIOLATION given when ATV violations are reported.

The owner will be given a fine on the first offense and the fine schedule as set by the Board of Directors for ATV violations are as follows:

- FIRST OFFENSE \$ 200.00
- SECOND OFFENSE 350.00
- THIRD OFFENSE 500.00
- SUBSEQUENT OFFENCE 500.00

All other violation fines are as stated in the Stillwater Lakes Rules & Regulations.

Place your Classified Ad

Stillwater Gazette Classified Order Form

Name _____

Address _____

Phone (_____) _____

WRITE YOUR AD: _____

- 20 words or less \$4.00
- 20-30 words \$5.00
- 30-40 words \$7.00
- over 40 words \$9.00

Mail this form with your check to:
NEPA Management
304 Park Ave.
Stroudsburg PA 18360

! Attention Lot Owners !

Classic Design Homes is paying CA\$H for a limited number of buildable homesites in Stillwater Lakes

**NO "OPTION" PLANS - WE PAY CA\$H!
YOU PAY NO SALES COMMISSIONS - THE MONEY IS ALL YOURS!
NO WAITING FOR US TO SELL YOUR LOT!**

**DON'T DELAY...CALL US TODAY!
toll free: 1-800-276-4000
local: (570) 839-3200**

Interested in building your Dream Home? Use your lot as your down payment! Call us for details and house plans.

