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BCLCA Board of Directors

Kevin McGrath

President

Chris Haller

Vice President

Barbara Skiffington

Treasurer

Madeline Ligenza

Corporate Secretary

Tom Anderson

Co-Recreation, CO-Special Projects

Rand Asher

HR, STR Co-Chair

Elaine Carosella

Environmental, Landscaping & Tree Permits

Marge Dunford

Long Range Planning, CO-Special Projects

Bill Gullone

Maintenance & Roads Co-chair

Chris Haller

Membership Services, STR Registrations

Todd Laudenschlager

Maintenance & Roads Co-chair, Lake & Dam

Madeline Ligenza

Security & Co-Chair Communications

Cathy Loftus

Recreation, Stewart Hall

Kevin McGrath

Ex officio

Pete Matone

Pool, Lifeguards & Co-Chair Lake & Dam

Jim McElvaney

Rules & Governance

Rick Monnig

Technology & CO-STR

Barbara Skiffington

Communication, Finance & Office Oversight

Chuck Weidman

Permits, Co-Special Projects

Welcome to Fall at Bear Creek Lakes

President's Corner Fall 2022

Kevin G. McGrath

I want to wish all members a happy and healthy holiday season!

We have welcomed our new board members, and everyone is getting up to speed with their duties. It is a pleasure to work with my fellow board members.

We are continuing to work on two major issues, in addition to the normal work of maintaining our beautiful community. Our Lake and Dam Committee is working with the Commonwealth to resolve a potential issue regarding the capacity of the dam spillway. We are seeking additional engineering expertise. We are also seeking funding to help us address the flooding issues coming from route 903 into our community and into our lake. Unfortunately, to date we have not attained any grant money to fund the storm water project. We will keep everyone posted on both projects.

Our plan is to continue to hold in person and Zoom board meetings. The online access allows many more members to observe the workings and discussions of the board. The Board holds an owner comment period before each meeting. We also encourage all members to send any inquiries to the office. Staff will direct questions to the appropriate board member for response. We have a higher level of member communication and transparency today than at any time in the history of Bear Creek Lakes. We will continue to share as much information as possible with all members.

BCLCA is foremost a community. Our members are our greatest asset. We need to try to remember that we are all neighbors and hopefully friends. We can disagree on a matter of association policy and still be friends. I can assure you that all of the board members do their best to serve the entire community. Please offer them your thanks.

Enjoy our wonderful community and the beauty of wintertime.

TREASURER'S REPORT

Barb Skiffington

During my first year as treasurer, the Finance Committee was assigned the task to obtain funding for the Bluejay Drive Storm Water Project. (approx. \$450,000). The committee hired a grant writer to help with all the necessary forms, letters, prints, etc. to submit to the state. Unfortunately, we found out last month we did not receive the funding from the state. There were only 10 flood mitigation projects awarded this round. The competition was tough, and projects focused on many situations impacting people and property. The Storm Water Project team will continue working on this.

In preparing this Treasurer's Report for the newsletter, one topic which appeared in past issues was "The budget is getting more challenging every year." Again, increases in fuel oil, propane, insurance, security etc. certainly made this year again, very challenging. You can refer to my monthly board reports found on the Financial Information page of our website where I listed the problem areas. My July report listed increases including a potential lawsuit against the association along with utilities and gas prices on the rise from our last budget. This total amount was over \$38,000. This does not include 4- new line items added to the budget totaling \$39,000.

The Capital Improvement account, \$21,000 was used for air purifiers, HVAC UV light, well head replacement, and new playground equipment. \$70,000 of the Capital Reserve account was used for the new HVAC system for Stewart Hall, replacement of existing playground equipment, 2 new propane pool heaters, diving board, and a pool cover. The road paving project (\$153,000.) will be charged to the Reserve Fund. This coming year, a new truck will be coming out of the Reserve Fund.

Our annual audit with Connolly, Grady & Cha CPAs began this month and I'll be working with the office staff and our accountant to gather all the information in a timely manner.

In addition to the monthly Finance Committee reports, all of our financial information can be found on the Financial Information page on our website, including: 2022 monthly treasurer's reports, the audit reports for the past 7 years, the past 5 years budgets, past 7 years tax returns along with the updates to the Reserve Study.

Hope everyone has a healthy and safe holiday season. See you all in the spring.

Elections Committee & Re-organization Meeting

Barbara Skiffington

As the chair of the elections committee with the help of Elaine Carosella and Chris Haller, the mail in ballots were counted. We began with 14 candidates who originally applied, and the ballot ended with 12 names. Five BOD members were elected and will serve a 3-year term. We received 372 proxy votes by mail and the final counts were received at the September Annual Membership Meeting. Tom Nanovic and a member drawn at random, Peg Eitl, were present in the counting of the votes.

The five new board members elected were (in alphabetical order): Tom Anderson, Cathy Loftus, Pete Matone, Jim McElvaney and Chuck Weidman.

After the General Membership Meeting the Board of Directors held their re-organization meeting and the following officers were elected for this fiscal year term:

Kevin McGrath	President
Chris Haller	Vice-President
Barbara Skiffington	Treasurer
Madeline Ligenza	Corporate Secretary

Since the Spring Newsletter new committees have been created and the following committee assignments as of the September board meeting are:

Committees

Tom Anderson	Co-Recreation, CO-Special Projects
Rand Asher	HR, STR Co-Chair
Elaine Carosella	Environmental, Landscaping & Tree Permits
Marge Dunford	Long Range Planning, CO- Special Projects
Bill Gullone	Maintenance & Roads Co-chair
Chris Haller	Membership Services, STR Registrations
Todd Laudenschlager	Maintenance & Roads Co-chair, Lake & Dam
Madeline Ligenza	Security & Co-Chair Communications
Cathy Loftus	Recreation, Stewart Hall
Kevin McGrath	Ex officio
Pete Matone	Pool, Lifeguards & Co-Chair Lake & Dam
Jim McElvaney	Rules & Governance
Rick Monnig	Technology & CO-STR
Barbara Skiffington	Communication, Finance & Office Oversight
Chuck Weidman	Permits, Co-Special Projects

Communications

Barb Skiffington

The Communications Committee consists of several members: Barb Skiffington, Madeline Ligenza, April Brugan, Stephanie McKay and Lorraine Bender.

There are many parts to the communications committee, website, email blasts, Facebook, the marquee at the front entrance, bulletin boards and the newsletter. I would like to thank Andrew Slick and April Brugan for their help with the website this past year. Although Andrew moved out of our community, we acquired a new volunteer to help, Stephanie McKay.

Thanks to Lorraine Bender for updating the sign at the front entrance and Madeline Ligenza posts all our important information for the membership on our Facebook page. The Facebook page is a closed group and only those members whose name is on the deed can request access.

The webpage is continuing to make changes. In the past year Committee pages have been added where Committee reports are added after each BOD meeting. A new Special projects page has info on Management search and storm water project. The Financial Information page has all the financials, Treasurers Reports, audits, budget, Reserve Study. Many thanks to Paul Martino for continuing to share his pictures for the Photo Gallery page. Additional thanks to the many members on Facebook who have agreed to share their pictures to use on the website.

I happen to be the editor of this issue of the newsletter with help from Madeline. It brings back memories of when I took over the job from Edie Boyer back in the spring of 2012. You can find copies of the newsletter on our website from Spring of 2009. Most of the articles are from our board members who are reporting on their committees. Members who have volunteered to run an event also contribute to the newsletter. However, we are always looking for newsworthy articles. If you have suggestions, ideas or valuable information, please email it to BCLCA@PTD.NET.

Continue to check the website, Facebook, emails and bulletin boards for updates on future activities. Enjoy a wonderful fall and winter. Catch up with you again in the spring.

From Rep. Rosemary Brown:

My Efforts to Protect Common Interest Ownership Community (HOA) Residents Signed Into Law

I am pleased to announce Thursday my legislation, House Bill 1795, now Act 115, to encourage further transparency and reliability in Pennsylvania Common Interest Ownership Communities (CIOC) has been signed into law by Gov. Tom Wolf.

This legislation has been worked on for over four years. The district has a tremendous amount of residents living within homeowner association and unfortunately, the absence of detailed election procedures within these communities, as well as bylaw changes, have negatively impacted property owners and the board members representing these communities, and has resulted in many calls of concerns to my office.

My law requires new CIOCs with 500 units or larger to use an independent reviewer to conduct their elections, taking a "hands off" approach to the process to offer confidence to community residents who have felt election procedures within communities need a stronger process. Additionally, it requires the independent reviewer to provide the results to the community and all residents.

The law also requires communication to residents regarding meetings proposed for bylaw changes and the ability to amend those bylaws with 51% of the votes collected. Currently, the state law contains no requirements for amendments to bylaws.

I am confident this law will help these larger communities conduct elections with stronger procedures, amend bylaws with stronger transparency, and abide by the Uniform Planned Communities Act, reducing conflict within the CIOCs, while still respecting the balance of state government and private community rights.

Furthermore, the law requires communities with 25 units or more to offer a "Meet the Candidate" opportunity or event, whether virtual or in person, during the board election process. This parameter is meant to strengthen the communication process and importance of these positions within the CIOCs.

The legislative intent of this law is to ensure there are consumer protections regarding board member elections that will build professionalism. I am

urging all current (CIOC's) homeowner communities to abide by this update to Title 68 to ensure they operate their communities with the best possible procedures for harmonious community living. Title 68, the Planned Communities Act, remains the framework and guide for how communities operate and should be adhered to regardless of when a CIOC was established.

The new law will take effect in 60 days.

Additional information about this legislation can be found by visiting RepBrown.com

MANAGEMENT SERVICES CO

Barb Skiffington

The search for a management services company has been a task the Board of Directors began back in 2017. Not only is it stated in our Bylaws (refer to ARTICLE 9 MANAGING AGENT 9.1 Agent.), in was also mentioned in the minutes of July 2017 "we should look into hiring a management company for operational purposes". In a 2019 newsletter, President Ken Levitz mentioned his recent bio that described the need for additional professional help with community management in the coming years. By January of 2020, the board began to arrange for an HOA manager/consultant to come to future Board meeting. You can find a complete article on the history of the Management Company Search on our website. (Refer to Special Projects, "Management Company Search & History")

As Bear Creek Lakes grows, so has the responsibilities of the office staff. New technology is always being introduced and our office staff has had many changes in staff since the beginning of 2020. New rules and policies are always taking place. HOA laws are constantly being changed which can make almost every day in the office a new learning experience. It's not a simple job. This is our busiest time of the year with members paying their dues and picking up their badges. Not only is our staff taking care of a member at the window, but they are also answering a phone call and emails, trying to assist a Board Member who needs help, completing normal bookkeeping/computer tasks, possibly, all at the same time.

Our board is a working board with every member having the task of running a committee. Some have more than one committee. Although we are blessed with great volunteers, it takes many hours and lots of effort to keep this community going. The BOD recognizes management services are needed.

The management company would take over close to 85% of the office workload today. Their proposal listed everything they would do for BCLCA including the office, board of directors and for the membership. We added a \$30,000-management service line item into the budget to cover using a management company service. With having a management service, we would save approximately \$17,000.00 in some other areas, such as legal, our accountant, along with subscriptions the office currently uses.

The October BOD meeting, the board voted to move forward with a January 1st, 2023, start date. A motion was made to approve the proposal by First Service Management and authorize the Executive Board and our Attorney to enter into a contract for a 2-year term.

(First Service Management's proposal can be found on our website, Special Projects page, click on the button "First Service Residential Proposal")

STR COMMITTEE UPDATE

Rick Monnig

The Short-Term Rental ("STR") Sub-Committee is working on several proposals for new rules to regulate STRs within the existing legal powers of the community. All proposals will be presented to the BOD for consideration. A majority vote of the BOD would be required to adopt these new rules. The proposals include the following:

1. A yearly registration fee for rental properties (short term rentals \$750 and long-term rentals \$250). These fees would fund additional security during seasonally higher usage and during higher traffic days, such as weekends. The increased security hours will help to alleviate the chief concerns we are hearing from the community, which include noise disturbances, littering, and additional maintenance costs for amenities and common areas.

2. Proposing a minimum rental age requirement of 25 years old for the primary renter for STRs in BCL.

Per the legal advice already received from Attorney Malaska, BCLCA cannot legally restrict or ban STRs without an amendment to our declaration (full summary of Malaska's legal advice is below).

Some members have expressed concerns related to whether BCLCA can treat rentals as businesses, which are expressly prohibited in the BCLCA community covenants. However, Pennsylvania State courts have determined that STRs do not constitute a business use of the property. As such, BCLCA cannot prohibit STRs on the basis that they are businesses.

As many members are aware, the BOD has proposed a covenant amendment to limit the number of STRs in BCL to 80. The required number of affirmative responses required to pass the covenant -- and cap of 80 -- is two-thirds of all properties (i.e. 685 out of 1023 properties). As of 10/12/22 202 affirmative responses have been received and 32 ballots marked "no" had been received. BCLCA cannot limit the total number of STRs to a cap of 80 if the proposed covenant amendment does not pass. If you agree with the proposed amendment, then please return your completed form. If you do not agree with the amendment as proposed by the Board of Directors, you can write NO on the ballot and return to BCLCA, or do not return the ballot at all which will also not count as an affirmative vote.

Here is a summary of the existing Penn Forest Township ("PFT") regulatory framework for STRs, which all BCL STR must abide by:

All STR properties in PFT, including BCL, must receive a one-time Zoning Permit for short term rentals and an annually renewable STR License.

PFT requirements include:

- Bedrooms must be at least 70 square feet
- A 24-hour contact person who is able to respond to any issue within 1 hour
- Photograph of the property
- Floor plan of the property including dimensions
- Plan showing adequate parking spaces (minimum size 18 feet by 9 feet)
- Septic system pumping receipt. Tanks must be pumped every 3 years.
- 911 emergency address sign
- Proof that the property has no outstanding and unpaid Carbon County Hotel Room Excise Tax or Pennsylvania Sales Tax.
- Payment of one-time Zoning Permit fee of \$50 and annual STR License fee of \$250
- Occupancy is based on the size of the septic system and shall not exceed 2 per bedroom plus 4 additional persons (children under 12 years old do not count)

For more info, visit <https://pennforesttownship.org/short-term-rentals/>

STR properties must also register with BCL. BCL collects much of the same information that Penn Forest Township does.

***Boat Racks are at a premium.
Be considerate. Only apply if it will be utilized.***

Summary of Attorney Malaska's Opinion Letter Regarding Rental Restrictions.

Kevin G. McGrath, President, BCLCA
May 27, 2022

Due to Attorney Client Privilege, the board has been advised not to share the actual Opinion Letter.

I have crafted this summary for your information.

Attorney Malaska conducted a thorough review of all Pennsylvania case law and court rulings. He also reviewed nationwide case law as well as all of the BCLCA governing documents. For the most part he agrees with the comments that Attorney Nanovic has made at many of our board meetings.

1. BCLCA cannot legally restrict or ban short term rentals (STRs) without an amendment to our declaration. If we were to vote to change the declaration to limit or ban rentals or short-term rentals, the association would be subject to the potential of legal action by current members who engage in short term rental activity. If such litigation would occur, the probability is that the association would lose this case and have to pay significant damages. These damages would have to be funded by assessing all members of the community.
2. Short term rentals do not constitute a business use of the property, as decided by PA courts.
3. Penn Forest Township has approved STRs under residential zoning by crafting the STR ordinance. So, zoning cannot be used as a method to prohibit STRs
4. Under our current Bylaws and Rules, we can adopt reasonable rules and regulations regarding rentals and short-term rentals. These rules may include registration, annual or per rental fees, local emergency contact, require copies of PFT permits, listing of occupants, etc.
5. He also recommends that we set up more active stringent enforcement of all of our rules.
6. Malaska also recommends that we develop a close working relationship with the township to enforce the PFT code.

(KGM Note – Currently PFT does not have active enforcement of the STR ordinance. Enforcement is handled by their part time code enforcement officer. As you all know, PFT does not have a police department so there is no one at PFT to call during the loud midnight party. We will have to increase BCL security to respond.)

I hope that this summary is helpful.

Kevin G McGrath

LONG RANGE PLANNING COMMITTEE

Marge Dunford

LAKE ACCESS PROJECT

- The goal of the project is to increase lake access for members and reduce congestion at access points.
- Boat rack was removed from the boat ramp to increase trailer parking and to reduce the number of people parking at the boat ramp to launch paddle craft.
- Boat racks were placed on the Indian Trail access land with golf cart parking only. This gave us an additional access point for launching paddle craft and reduces congestion at other areas.
- Low hanging tree limbs have been removed at the dam area to make it easier for members to fish without getting their lines caught in the tree branches.
- Lot 13 is a BCL owned lake front property and the plan is to build a natural path to the water and add boat racks for paddle craft. This would be for golf cart parking only. This area would be similar to the Indian Trail area. Currently, this part of the plan is on hold due to the March litigation.

STRATEGIC PLAN

- This document outlines the Association's priority areas and allows us to focus our resources, time, and budget to address our most important issues.
- We are beginning to work with committee chairs that are responsible for our focus areas to document their plans and schedules.
- We plan to report quarterly on our progress.

RECORD-KEEPING

- As required by our Bylaws, the LRPC has updated our mission statement, duties and membership list for 2022-2023. All committee members have submitted their signed code of ethics document.

Membership Services Committee

Christine R Haller, Chair

Membership facts as of 10/10/22:

- There are 13 approved payment plans. It is not too late to request a payment plan. If a payment plan is approved prior to 10/31/22, there are no late fees incurred. Late fees will be assessed on (approximately) #1 - 11/4/22, #2 - 12/5/22 and #3 - 1/5/23. Payment Plans can be requested at any time, so avoid additional late fees by requesting a payment plan.
- Just over 1/3 of 22/23 lot assessment invoices have been paid.
- There are 73 rental properties registered with BCLCA. 12 of these rental properties are LTRs and 61 are STRs
- 13 Members are considered Not in Good Standing.
- THANK YOU to all the Members who have paid their 22/23 lot assessment in a timely manner!

POOL REPORT

Pete Matone

We had a great year at the pool. This season It had hardly rained at all, and the pool was opened more days than in the recent past. We had a surprise inspection by the state, and I am happy to report that we are in full compliance. Scott and Linda did a fine job this year with the lifeguards, and I am hopeful that many will return. Many kudos to our wonderful maintenance department who went all out taking good care of our pool facility.

Scott championed the following classes this year:

- Swim lessons (Tuesdays and Thursdays)
- Kids water aerobics (Mondays and Wednesdays)
- American Red Cross Lifeguard Certification Class held (new guards)
- Saturday lap swim

The following items and classes were purchased this season:

- New recreation shed
- Canopy for gate attendants
- New diving board
- Repaired coping tiles around pool
- 3 new First Aid kits
- 2 new reach poles
- 5 new umbrellas
- New wooden planter
- Soda machine became operational
- New handicap rails installed at low end of pool
- New radio batteries
- New AED batteries
- New recreational items (i.e., noodles, rings, etc.)
- Saturday lap swim
- New pool heaters
- Replaced return cover
- Replaced flow valve

As we all know, the pool is aging, and I am in the early stages of getting some budgetary numbers for replacement of the pool and surrounding equipment. When all the information is gathered, I will ask the members for advice on which items are a priority for them. I am also looking at fixing some drainage issues by the bathrooms and am in the process of getting bids on fixing the problem.

RECREATION

Madeline T. Ligenza

Thank you to all the volunteers I have met since serving on the Recreation Committee since 2017. It had a lot of interesting moments and I, along with some volunteers, were challenged many times. I learned a lot about Bear Creek and its members. I asked a million questions and had about a million answers. What I didn't know, I asked.

Recreation is an integral part of our wonderful community. Pickleball was introduced to our community and we had a pickle ball court painted and had lessons available to members, tennis and a tournament each year.

Our wonderful Pig Roasts with entertainment were always a huge hit. We had Kids Triathlon, Scavenger Hunt and 5k run. DJ Johnny is an absolute staple of Bear Creek entertainment at the Pavilion.

We certainly ran the gamut of entertainment. Walking program, Stretching, Water Aerobics, Water Stretching and Lap Swim, Moonlit runs on the lake, Library, Book Club, Quilters, Ladies Luncheons, movie nights, Halloween Children's party, Children's Christmas party, TGIF and TGIF Christmas party. Poker night was introduced this year, Christmas decorating contest,

Environmental programs, members stuffing envelopes, hot dogs after Memorial Day, the 4th of July Golf Cart/Bicycle parade and Labor Day, updating the bulletin board, taking orders for BCL apparel, Environmental programs regarding invasive species, Family softball game, landscaping at pool, Stewart Hall and main entrance, Sip n Paint, Kids fishing and rock painting contest, Community Yard Sale, Ice cream night at the pool and our dear volunteers for the Candy cart, BCL Golf tournament and last but not least, our Church service.

We never know how many will be attending the Beach Church service and one year we had a very large turnout.....the bagels were cut in half originally and as the crowd grew, we cut into quarters.....and it grew and grew. It was the parable of the "loaves and the fishes"! Somehow, we made it through.

All these events needed volunteers, thank you to all these volunteers. And this is how you make friends in BCL. Contribute and give of your time.

Thanks to our committee, new equipment was purchased at the Pool playground (new merry go round), North Beach (sliding board and small merry go round), and this coming Spring, we will have a new double, turning see saw and fall zone at the Pool playground and painting of the monkey bars and old see saw. South Beach will be getting a small merry go round and small sliding board and North Beach will be getting a small Monkey bar all with a fall zone for safety.

Cathy Loftus and Tom Anderson are the new Recreation Directors. Best Wishes!

RECREATION

Tom Anderson and Cathy Loftus

We have begun planning events for 2023. We would like to thank Lorraine Bender, Michele Swensen, Megan Gratkowski, Shari Benites, Ray Bradley, Charlie Lister, and Mike and Dawn Gallo for volunteering on our committee and offering their insight.

It was discussed and agreed that more community interaction/activities are needed and to utilize Stewart Hall more frequently. One new event will be a BBQ cook-off. It will be held on July 15th. Start planning now

and let the bragging rights begin! Upcoming events that have been planned for Stewart Hall are:

January 7th – Cornhole Tournament
February 12th – Super Bowl Party
February 25th – Winter Wine Out (wine and cheese tasting)
March 18th – St. Patty's Day Party
May 6th – Kentucky Derby
October 28th – Halloween Party

DJ Johnny will be back for Memorial Day, 4th of July, and Labor Day weekends. The community yard sale is scheduled for June 24th. The golf cart parade is scheduled for July 1st. Plans are underway for an adult splash party on August 5th. On August 12th there will be a family softball game and for the first time on

August 19th, a family kickball game. Poker nights are continuing at Stewart Hall. Please check the community calendar for dates and times. One event that is being looked into is finding a dance instructor to provide lessons for swing dancing, country line dancing, etc. If anyone knows of someone or has interest in teaching, please contact Cathy Loftus or Tom Anderson.

These are just some of the events that have been planned or are in the planning stages. In order to make this a SUCCESSFUL recreation year, it is extremely important to get as many volunteers as possible. Please, please, please consider helping!! Please contact Cathy Loftus at brit0106@aol.com or Tom Anderson at t-anderson@comcast.net

SECURITY

Madeline T. Ligenza

When you join an organization, such as: Rotary, Lions, your local Fire Company etc, each has their rules and regulations to follow. If we didn't, we would have disfunction within the organization.

Living in our beautiful Community, we have Rules and Regulations to follow. It is thoroughly suggested to refresh yourself by reading on the BCLCA website the updated Rule Book.

Our Security staff has been extremely conscientious about supporting our values and rules. We are here to help and assist to the best of our ability. For example, an elderly person was found lying on the road on a hot sunny day. The person was "not" wearing a badge. It would have made identification so much easier. Eventually, the person was able to answer questions. However, this indicates how much easier it would have been for Security personnel if the person were wearing a badge.

Our Security team has rescued more than one pup or kitty. If the pup had a badge on its collar, it would help. I know most kitty's do not wear a collar, but it would help if your animals did wear a collar and a badge number.



John Cunuff

There are people from other communities who walk through BCL and also take their dogs for walks here. That is how we will know you are a member and should be using our amenities. Please try to wear your badge on your person even in the cooler months so we know you "belong" to this wonderful Community.

This year, Security is giving out five twisty bracelets to each family to attach your badge to make life easier.

Tony Schianno is the Supervisor of Tri-State and has been promoted to Sargent. Congratulations Tony! John Cunuff is our second Security Guard

and both thoroughly enjoy servicing our Community.

We try!

TECH SUPPORT SCAMS

Tech support scams are an industry-wide issue where scammers use scare tactics to trick you into unnecessary technical support services to supposedly fix device or software problems that don't exist. At best, the scammers are trying to get you to pay them to "fix" a nonexistent problem with your device or software. Tech support fraud is the most reported fraud among victims over 60 years old, according to the FBI. In 2021, that agency's Internet Crime Complaint Center, also known as IC3, received 13,900 tech support fraud complaints from older victims who lost a total of \$238 million.

HOW TO AVOID BECOMING A VICTIM OF TECH SUPPORT SCAMS

- Do not give remote control of your computer to a salesperson or technician who calls you unannounced.
- If you receive an urgent or unscheduled call from someone who claims to be tech support, hang up the phone. Ninety-nine out of one hundred times, it's going to be a scammer.
- Do not rely on caller ID to authenticate the person on the other end of the phone. Cybercriminals spoof caller ID numbers or block their numbers before contacting victims. They can make it appear they're calling from Microsoft or Apple, but they might really be located in West Africa or Eastern Europe.
- Remember that IT professionals are never going to call you from computer and software companies like Apple, Microsoft, Norton, and Google. If you have a legitimate problem with your computer or software, you have to pick up the phone and call them for help.
- Keep your computer's updates, antivirus software, firewalls, and pop-up blockers up to date.
- Never call a phone number that's included in a pop-up advertisement on your computer screen. Cybercriminals spend millions of dollars purchasing pop-up ads through Google and other search engines.
- If you receive a call from someone offering you a refund on an antivirus software subscription, hang up the phone. How many companies do you know that actually call you to give money back? Do not, under any circumstances, provide them with a credit card number or bank account and routing numbers. It's a scam, and they're going to steal your money.

If you're the victim of computer tech fraud, make sure you report the incident to law enforcement. It's the only way we're going to stop this type of crime.

From: Kiplinger.com and The Secret to Cybersecurity

BCL LIBRARY

Sue Whiteley

The library in the basement of Stewart Hall is open when the office is open. A small group of volunteers try to keep the shelves in order. Please only bring books to donate in March and September. Donated books should be in very good condition and of general interest. We have limited space. Any questions? Email Sue Whiteley at whiteley@ptd.net.

T.G.I.F.

Diana Bochantin

T.G.I.F. went well this past summer thanks to Lona Nelson who ran it due to my health issues. Many Bear Creek Lakers enjoyed good food, wonderful fellowship, and fun bocce games. On December 16 at 6:00pm we will have our annual Christmas Party in Stewart Hall. All are welcome. Each person is asked to bring a wrapped gag gift for our usual swap game. As with all T.G.I.F. functions, participants are asked to bring an appetizer, salad, entre, or dessert to share. Bring your own drinks., Reservations are required since space is limited; so call Diana at 570 732-4262 if interested.

BCL LADIES LUNCHEON

By Lona Nelson

The women of BCL have been gathering at local restaurants once a month for many years. We meet on the second Thursday of most every month. We had a great season this year with 15-20 ladies coming out for luncheons this summer. Ladies are notified by email two weeks in advance. If you are not on the email list, please forward your email address to one of us, lona7@msn.com, Elaine – ciao24@verizon.net or Madeline – mlballet@ptd.net.

Sue Whiteley has retired from arranging for winter BCL Ladies Luncheons and I'm pleased to announce that Elaine Carosella and Madeline Ligenza will be taking over for Sue starting this winter. A big thank you to Sue for arranging these luncheons over the last few years when Edie Boyer retired. Lona will continue to do luncheons for the summer of 2023.



BCL BOOK CLUB NEWS

Leta Thompson

Our Book Club is underway for this season. We have several new members and hope that we will get more! If you like to read and discuss books, please join us. We do self-select our reading list and rate each book. It's always interesting to see the ratings. For any given book, some members will rate it high, while others will rate it low. That's fine, since there are no right or wrong answers to our ratings.

We meet the third Tuesday of each month at 10:00 am in Stewart Hall. In December and June we meet at 10:30 am, because we either have a carry in luncheon or go out for lunch. We do not meet in July and August.

If you have any questions about Book Club, please contact Leta Thompson at drletat@gmail.com or at 570-325-2121.

**No fireworks
permitted!**

***All boats are to be off the racks by
12/1/2022 including kayaks!***

ANNUAL GOLF TOURNAMENT

Bill Gullone

50 golfers participated in our annual BCL Golf Tournament this year. The outing was held on July 1st at Mountain Laurel Golf Course followed up with beef and beer at Reiley's Pub. The weather was great and we received good feedback about the change in course.

Prizes were as follows: 1st place: Mark Domski, Mark A. Domski, Eric Domski, Dave Stokes

2nd place: Jason Gratkowski, Megan Gratkowski, Dave Phaneuf, Jeff Sottolano Longest Drive Sr.- Jack Phillips Longest Drive Jr. Chris Bott Closest to the Pin: #8 Jason Gratkowski #4 Dan Rotondo #18 Dave Littlewood #12 Mike Bott. If anyone is interested in running the tournament for next year, please contact me. Thanks – Bill Gullone 570-325-2191

DIRTY BINGO

Diana Bochantin

Get out of the house during those cold winter months! Come play Dirty Bingo with us, weather permitting. Will will be playing on the second Fridays at 6:30 in Stewart Hall (Jan.13, Feb. 10, Mar,10.) Each person is asked to bring a wrapped gift worth about \$15. There is no other charge or registration needed. Coffee and goodies available, but some bring their own snacks and drinks.

BCL GOES TO PENN'S PEAK

Diana Bochantin

This past October a group of BCL members enjoyed a tribute to the Everly Brothers at the Penn's Peak luncheon show. Everyone agreed that we should do it again. So we made reservations to see a tribute to Dolly Parton and Kenny Rogers on Tuesday, October 18. Tickets were \$55 each which included a meal, and of course the show!

FAMILY SOFTBALL

Elaine Carosella

Family Softball Game happen on August 13th and was well attended.

I want to thank our two team coaches, Tom McKeon and Dave Stokes, our line up person Susan Koszelak, equipment suppliers Tom Anderson and George Kunkel, our hot dog cooker and helper Gordon Dunlop and Cathy Loftus, our picture taker Pat O'Brien and lastly without you there would be no game players and spectators.

What a fun time! See you all on August 12th,,2023

ENVIRONMENTAL

Elaine Carosella

We have been very busy planting some native trees around the pool area and a new shrub near the office. We are going to start clearing out invasive vegetation across from the peninsula.

As always think native when planting and remove remove invasive plants from your property.

LANDSCAPING

Elaine Carosella

I plan to send out an E-Blast late winter asking for volunteers to help with spring cleanup and planting flowers. You can always reach out before hand if you are interested.

RENTAL PROPERTY REGISTRATION RULE

At the May 15, 2021 BOD meeting the Board approved a rule for registration of any properties in BCL offered for rent or lease. This registration will assist the board in defining the number of rentals in BCLCA and will allow the board to draft additional guidelines for rentals.

All rental properties must be registered. A separate Registration form is required for each property that may be offered for lease or rental.

You can download the form on our website (<https://www.bclca.org/documents-and-forms/Home/Buy/Sell/Rent,RentalRegistration>). If you are unable to print the form and need a hard copy, please contact the BCLCA office.

We appreciate the cooperation of all landlord members in this important first step in determining exactly how many properties in BCLCA are rentals.

In order to ensure compliance, the Board adopted a penalty provision: Failure to comply will result in a cumulative fine of \$100.00 for each month/ each property not properly registered.

Please mail, or drop off the completed form(s) to the BCLCA Office at 57 Pool Drive, Jim Thorpe, PA 18229

Email for Forms and or Questions: BCLCA@ptd.net

ADDITIONAL NOTE: At the PFT supervisors meeting 11/7/22 the statement on their applications "(children 12 years or younger do not count towards this occupancy limit)" was changed from 12 to 2 years of age.



BURN BAN
\$250 Fine
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\$150.00 Fine
plus \$15.00 Administrative Fee

BCL BOAT RACK LOTTERY REGISTRATION FORM – YEAR 2023

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

No earlier than January 1, 2023 and no later than March 31, 2023

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 \$25.00.
2. I understand and agree, during any period when the boat is in the boat rack, Bear Creek Lakes Civic Association (hereinafter referred to 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/boats from the boat rack and store it at a storage charge of thirty dollars \$30.00 per boat, 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 understand each rack has a maximum capacity of either: one rowboat, one canoe, two kayaks, or two SUP’s (and all must to be registered)
8. 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: (rack location preference – Boat Launch, North Beach, South Beach) _____

When you have completed the form, save it and email it to BCLCA@PTD.NET or print a copy and mail or deliver to the office at 57 Pool Drive, Jim Thorpe, PA 18229



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ABOUT MIRIAM

Hi, I'm Miriam from Philadelphia and I worked in the automobile insurance industry for over 23 years, I was lucky enough as a teenager to visit the Pocono area. My family bought a vacation home in Bear Creek Lakes over 30 years ago. My husband and I moved to Bear Creek full time 5 years ago. I love nature and the Lake Community Life! I became a realtor because I love where I live, so I am anxious to help you sell your property!

Miriam's contact information:

Cell Phone: 484-340-9003 / Email: MiriamS.Realtor@gmail.com

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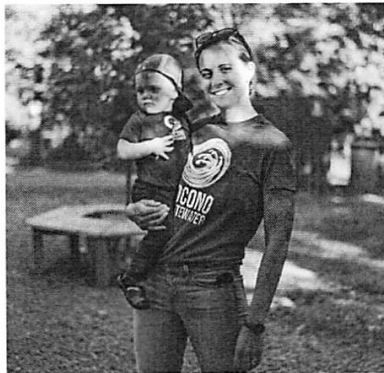
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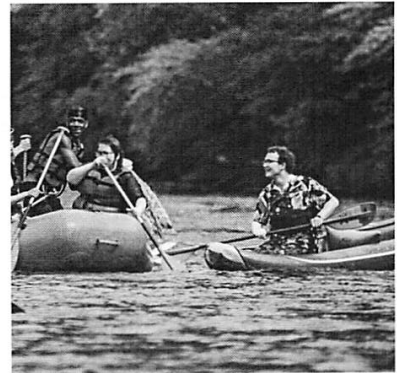
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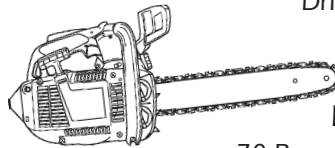
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Member Information		
Owner First Name	Middle Initial	Co-Owner First Name
		Middle Initial
Permanent Mailing Address		Secondary Mailing Address
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