



November 2024

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BCLCA Board of Directors

Elaine Carosella

President
Office Oversight

Jim McElvaney

Vice President
Human Resources, Rules
and Governance

Tom Anderson

Treasurer
Finance, Lifeguards

Cathy Loftus

Corporate Secretary
Communications, Recreation,
Stewart Hall

Rand Asher

Roads, Special Projects

Ruth Helsel

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Talon Fogal

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Dawn Gallo

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Kristine Good

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Gate Attendants

Bill Gullone

Maintenance, Roads, Driveway
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Wylie Johnson

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George Kunkel

Stewart Hall, Maintenance,
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Barry Laube

Building Permits, Special
Projects

Madeline Ligenza

Communications, Special Projects

Rick Monnig

Technology, STR

Welcome to Fall at Bear Creek Lakes

Bear Creek Lakes Civic Association property owners, as members of the corporation, are responsible to stay current on updates to BCLCA current business and updates to community rules. The HOA Board publishes essential information in the Members Only section of the BCLCA Webpage (<https://www.bclca.org/>). Regular and daily postings of BCL events are on Facebook (Bear Creek Lakes Informational Page), and also in the biannual Community Newsletter (Echoes Around the Lake) which is mailed and on the BCLCA webpage.

President's Message

Elaine Carosella

- Hello Neighbors! Happy holidays and a warm winter greeting to everyone. The past year has been a very busy one. From replenishing the beaches to our new walking/hiking path, we are blessed to live in a beautiful community with so many tremendous neighbors who volunteer. Many help with activities, manage the community's plant life, and help keep us safe by participating in Community Crime Watch. Bear Creek is made up of great people.
- To keep our community beautiful, and honor the hard work of all the volunteers, please read our rules and relay them to your guests. A few of the most important are to wear your Identification Badges, place placards on vehicles, and put stickers on your watercraft. Each of those things instantly lets us know you belong here. BCL has a wide reputation as one of the best in the Poconos. That reputation is earned by our volunteers and every homeowner who bears the financial burden of maintaining our community. The facilities belong to all of us and we should treat them like we treat our homes. So, if you don't like uninvited visitors in your home, remember to follow the rules that let everyone know you (and your guests) belong here.
- Many people have expressed concerns about the rise in dues and the pool assessment. Please keep in mind the Board members are volunteers and we pay the same dues and assessments as everyone else. We don't get a reprieve.
- Please understand that everyone in BCL bought into this beautiful community with lots of amenities that need to be properly maintained. We do not want to be like other "managed communities" who get surprise assessments for repairs and replacements. Regardless of whether you're new to BCL or have lived here from the beginning, many of our amenities are now 60 years old. We must be prudent and care for them or our community will lose its reputation (and our homes will lose value).
- As a volunteer member of your Board of Directors, I can tell you we try to understand the cost of maintaining our amenities and weigh that against the wants and needs of our neighbors. We also try to keep costs as low as possible in these inflationary times.
- The Board is open and approachable. We are your friends and neighbors. However, that doesn't mean we can always change things or grant your every wish. Sometimes the situation can't be changed, but we do want to hear your thoughts in a nice, polite manner. Send an email to the office or attend a meeting.
- Yes, the community is changing and some things aren't like they used to be. But, everything changes and grows in different directions. Some changes you may like, others not as much. Like the volunteers of your Board, we need to think about the good of the community, not just ourselves. Please attend our activities to meet new people or socialize with the ones you already know. Remember, we are all individuals with different views that need to be respected. And while you're at those activities, find one of our volunteers and thank them for keeping BCL great.
- In closing, I am grateful for all of you.

Editor's Notes

Madeline Ligenza

- An editor for a community newsletter takes on a variety of responsibilities to ensure the publication is engaging, informative, and tailored to the interests of our community.
- Each Director is asked to participate and inform our residents regarding what their particular committee is working on to enhance our community. It is a joint effort.
- As the name of the newsletter indicates "Echoes Around the Lake", we try to include articles, stories, and announcements that are relevant to the community, including upcoming events, milestones, interviews, and local news.
- We reach out to community members, businesses, and organizations for content, contributions, photos, and ideas. The newsletter pays for itself through all the advertisers. The advertisers are then placed on our website.
- Anyone may make a contribution to the newsletter by emailing the office at office@bclca.org, contingent on the amount of articles already submitted.
- Thank you to the committee members Linda Sott, Pam Berger and Joanie Findle.
- We continue to live in a wonderful environment.

Treasurer's Report

Tom Anderson

- In April, I began working on the 2024-25 budget. On May 4, I had a meeting with the membership to hear their concerns and comments. I will continue this process in discussing the budget for the 2025-26 fiscal year. I believe it is very important to obtain membership feedback in preparing the budget. At the May board meeting, a \$300 special assessment was approved to begin the funding for a new pool. At the July board meeting, the 2024-25 budget was approved. In the 2023-24 fiscal year, the following were expensed:

CAPITAL RESERVE EXPENDITURES

• Replace all decking and railing at Stewart Hall	\$ 61,331
• Pressure wash and stain Stewart Hall	\$ 7,500
• New office copier	\$ 6,247
• New refrigerator for Stewart Hall	\$ 1,472
• New picnic tables	\$15,066
• Sand replenishment at both beaches	\$ 7,470
• Maintenance mower deck	\$ 4,389
• Road paving	\$18,300
• Updated reserve study	\$ 6,000
• New security doors for Stewart Hall	\$14,700
• Security camera upgrades	\$ 4,810
Total	\$147,285

CAPITAL IMPROVEMENT EXPENDITURES

• Erosion and sedimentary control	\$ 1,620
• Flagpole at Stewart Hall	\$ 421
• Water diversion/erosion at beaches	\$ 1,532

Total \$ 3,573

- On 9/30/24, the pool CD at MCT Bank matured totaling \$72,081. These funds were sent to Morgan Stanley and a new account was established which is titled Pool Special Assessment Fund. We have engaged Connolly, Grady, and Cha to perform the audit for the 2023-24 fiscal year. As of October 11, all information has been provided to conduct the audit and complete the tax return.

Beautification

Dawn Gallo

- Hello Everyone! We have started fall clean-up for the development starting with the pool area and removing all the hanging baskets. We are looking to do some decorating around the entrance to Stewart Hall. If anyone has any fall ideas or would like to help, please let me know.
- I would like to thank all the volunteers for all their help watering the hanging baskets all summer and helping to keep the flowerpots and planted areas looking nice!
- Thank you.

Communications

Cathy Loftus, Madeline Ligenza, Kristine Good

- Communication is essential for our community to thrive. Our goal is to make sure you are updated with information about our community. Two of the most important ways to stay informed is by signing up for BCLCA Members Only section on the website www.bclca.org which is overseen by Cathy Loftus and Kristine Good, and Facebook's Bear Creek Lakes Informational Page, which is overseen by Madeline Ligenza. To join these, your name must be on the deed. Please make sure when changes are made to your deed, a new copy is provided to the office.
- When you sign up for the website, you will also be added to the email blasts that are sent to members for emergencies, the monthly Board Meeting Agenda and Zoom information, and reminders for events coming up. We understand some may be intimidated with technology, so we are willing to help you. If you email webmaster.bclca@gmail.com we can set up a date to assist you.
- Directions to set up BCLCA website: Go to www.bclca.org. If you click on Members Only, a Log In window will pop up. Click on the New to this Site? Sign Up. Enter your information. Make sure to put your BCL address. The information will be verified that you are on the deed in a day or 2 and then a message will be sent if approved.
- The only official Facebook page for our community is the Bear Creek Lakes Informational Page. Comments are not allowed on this page. When an emergency occurs, this page may have information put on earlier due to the availability of the administrators of the website.
- We strongly encourage you to join so you will be updated and know what is going on in our community.

Special Projects

Rand Asher, Madeline Ligenza, Barry Laube

The committee is working on the duties assigned.

Environmental

Talon Fogal

- First and foremost, I'd like to welcome Dennis Pinto to the environmental committee. If you see him around the development, please say hello!
- The environmental committee has been hard at work this summer. Our most notable achievements are the completion of the nature trail (with the help of Maintenance), roll-out of the Tree Seedling Cage Program, redesign of tree permits, and removal of many invasive plants at the dam and on Blue Jay Drive.
- In addition, by the time this newsletter hits, we will have used the tree preservation fund (funded exclusively by your tree permit fees) to plant up to 20 new trees and shrubs around the development!
- Thank you to everyone for another great summer in BCL. See you around!

Lake/Dam Committee

Kristine Good

- The Lake and Dam Committee manages the beaches, boat launch, boat racks, fishery, and the dam. Starting next year, the Committee will also be managing the gate attendants at the beaches. The Committee's duties include fish stocking, lake weed management, lake water testing, monthly and annual inspections of the dam, and beach maintenance oversight and improvements.
- We added new high-quality sand this year to both beaches and led a volunteer effort to clean up and improve the beaches. The Environmental Committee chipped in with new trees and the Beautification Committee provided and maintained new plants. We also had a Kids Fishing Derby with several volunteers who helped organize and run the event. We completed the erosion mitigation project at the beaches, and we continue to monitor the drainage so that we can make adjustments where necessary. We hope everyone had another enjoyable season at the lake, and we will continue to make improvements so we can continue to have many more great seasons and memories on the lake.

Human Resources

Jim McElvaney

















- One of the main functions of HR for a small employer such as BCL is keeping the lines of communication open between our employees and the Board of Directors, along with fostering positive relationships with them. The goal of HR is to ensure that employees feel comfortable at work by creating an engaging, productive culture while focusing on making sure that all our policies are being followed and both the employees and management (BOD) are acting appropriately.

Long-Range Planning Committee

Ruth Helsel

- The LRPC is almost finished with the update to our Reserve Study. We are reviewing the September 2024 draft and correcting any errors. The final draft will be available soon and includes reserves for the dam project, but not the pool.
- We have been producing a Strategic Plan Status Report Update 3x/year. This lists, on one page, each focus area, the person or committee who is working each area, and a status. A copy of the October Spotlight is printed below. You can find updates on our website.
- A big thanks to Marge Dunford who tirelessly led this area. Without her dedication and hard work, we would have neither a quality Reserve Study nor a focused LRP.

Status Report Update as of October 2024

Strategic Focus Area	ST/LT Goal	Responsible Party	LRPC Owner	STATUS	Comments
Execute Reserve Plan	Update 2021 Reserve Study	BCLCA Treasurer	Ruth Helsel		Kipcon completed site visit and two drafts of the Reserve Study. Awaiting BOD committee feedback to finalize study.
Execute Reserve Plan	Align Capital Expenditures with the Reserve Plan	BCLCA Treasurer	Ruth Helsel		Upon completion of the Reserve Study review and pending recommendations, Capital Expenditures for the future will be proposed. NO CHANGE
Execute Reserve Plan	Budget and Implement plans for assets on the reserve plan for 2023	BCLCA Treasurer	Ruth Helsel		Upon completion of the Reserve Study review and pending recommendations, future Budget plans will be proposed. NO CHANGE
Execute Reserve Plan	Prioritize assets due for update in the next 2-5 years	BCLCA Treasurer	Ruth Helsel		\$300 Pool Assessment issued. Final plans will be updated upon completion of the Reserve Study and Pool/Aquatics Facility Plan.
Execute Reserve Plan	Ensure funds are in place for projects for the next 2-5 years	BCLCA Treasurer	Ruth Helsel		Upon completion of the Reserve Study review and pending recommendations, additional Reserve Funds may be required to align with the new Reserve Study. NO CHANGE
Preserve the lake and maintain the dam	Continue L&D committee's Fishery Management Program	L&D Committee Chair	Jim Creighton		Continue to follow the recommendations of our aquatic consultants, AEC
Preserve the lake and maintain the dam	Develop and evaluate design plans for dam and spillway	L&D Committee Chair	Jim Creighton		Selection recommended and approved by the Board for a mitigation plan but will not be executed until required by the State. NO CHANGE
Preserve the lake and maintain the dam	Storm water run-off mitigation plan	L&D Committee Chair	Jim Creighton		Continue to monitor and evaluate opportunities to enhance storm water run-off mitigation for lake edges (Boat Ramp, North/South Beach and Dam).
Preserve the lake and maintain the dam	Investigate the need to dredge the lake	L&D Committee Chair	Jim Creighton		Data collection for analysis purposes for future dredging possibilities still not completed as of 10/2024. No alternatives planned at this time.
Continue development of the comprehensive community land use plan	Investigate land use possibilities for recreation, preservation or other beneficial uses	LRP Committee Chair	Marge Dunford		Pending resolution of the March litigation. NO CHANGE
Update BCLCA governing documents	Potentially develop new Declarations	Declarations Committee Chair	Ruth Helsel		BOD has assigned three members to this effort. Process of proposing and evaluating new Declarations will begin shortly.
Update BCLCA governing documents	Potentially develop revised Rules and By-Laws	Rules Committee Chair	Ruth Helsel		Review of the current Rule Book, with the goal to make them more understandable and concise. By-laws will follow a similar review in the future. On-going project. no change.
Develop Pool/Aquatics Facility Plan	Investigate the future plans for the pool	Pool Committee Chair	Ruth Helsel		Pool Assessment of \$300 issued. Pool BOD Committee interviewed three possible Pool Contractors. Pool Committee expanded to include three community members to assist in needs assessment and contractor selection.
THREAT MITIGATION	Execute the Comprehensive Storm Water Management Plan	TBD	Ruth Helsel		A new Committee Chair is needed to lead this effort.
THREAT MITIGATION	Develop a comprehensive Short-Term Rental (STR) Plan	STR Committee Chair	Ruth Helsel		Based on feedback from the STR Committee, implemented changes to fees and STR rules. On-going discussions. NO CHANGE
THREAT MITIGATION	Compliance with DEP dam and spillway regulations	L&D Committee Chair	Jim Creighton		Selection recommended and approved by the Board for a mitigation plan but will not be executed until required by the State. NO CHANGE

Lifeguards

Tom Anderson and Wylie Johnson

- I would like to thank this year's staff for a successful season.
- Pool Manager – Lydia Wallace
- Head Lifeguards – Matt Domski and Isabella Acker
- Lifeguards – Bowden Chicarelli, Jack Decker, Mason Domski, Sam Kenna, Joshua Louk, Jonah Coit, Keiran Mele, James O'Neill, Madison Schwartz, Kacie Steigerwalt, Gavin Strohl, Ryan Bailor, Melina Schwartz, Mike Brennan
- Also a special thank you to Linda Sott for organizing all the paperwork involved in hiring the lifeguards.
- We had a lot of positive comments from members regarding the lifeguards this year. The guards also commented how enjoyable this season was with our membership. Any lifeguards who worked this past season, please let me know your interest in returning, and anyone interested in becoming a lifeguard, please submit your application to office@bclca.org.

Maintenance

Bill Gullone, George Kunkel

Maintenance was busy recently helping with the nature trail, planting trees throughout the community, reconstructing the block wall, and cutting back brush in prep for snow season.

Membership Services

Kristine Good

- The Membership Services Committee would like to take this time to remind all members that our position in the community is to monitor members' accounts to make sure that they are in "Good Standing". All members in "Good Standing" (Account Current) will have full access to all of the community's amenities. Any member that is "Not in Good Standing" (Account not current) will not be able to obtain their badges and will not have full access to any of the community's amenities. If you have any questions about your account, please do not hesitate to contact Billing@BCLCA.org, and we will gladly look into your question and respond.
- The purpose of Membership Services is to manage receipt of all fees, manage payment plans, and oversee legal action with our solicitor.

Office Oversight

Elaine Carosella

The office staff works very hard to assist with the needs of the community. We are also working to enhance the office aesthetically and constantly fine-tuning procedures.

Building Permits

Barry Laube

- It's October 2024 already: Fall is on its way and I am working on my house as I volunteered to take care of Building permits at Bear Creek Lakes. It is a job that I like because I remembered the fear I had before I submitted my plans to BCL. I was afraid that they would never be accepted or that the process to get them accepted would be far too expensive. However, I found out that with time, patience, and some money, I was able to proceed. So, when I was asked to be responsible for Building permits, I agreed. There is nothing better than going through something yourself to prepare you to help someone else do the same thing. So that's my position on the BCL board. I am here to serve us and you. Us because our permit process is in the collective interest of us all; and you because I am here to help you go through this process as easily as possible. I live right here in the neighborhood so if you somehow get stuck in this permit business. I am here to help you. So let me know about your problem and I will help you arrive at a solution that should please all of us.
- At your service: Barry Laube

Pool

Wylie Johnson and Bill Gullone

- The 2024 BCL Community Pool season was a success, concluding on Monday, September 2. On behalf of the entire community, we must thank our Lifeguards, Maintenance Staff, Office Staff, and Director Bill Gullone for their dedicated work which made this all possible. I would remind everyone that the swimming pool, while open only 14 weeks is our second most used community asset (the first is our roads).
- Some behind-the-scenes highlights from the season:
- April 15 -- pool opened, water treatment begun, mechanicals checked, required inspections confirmed, loose and missing tiles repaired, 1 assist rail replaced (\$1,000).
- ABE Laboratories began weekly water quality testing in the pools and beaches.
- Maintenance cleaned and vacuumed the pool daily throughout the season.
- Week of April 22 -- pool opened for lifeguard training.
- May 25 -- the pool open to our community.
- May 28 -- baby pool power-washed and cleaned, and returned to use.
- June 7 -- pool closed 4 hours; American Leak Detection checked and repaired system.
- June -- Superior Propane replumbed 2 regulators on the water heating system.
- June 18 -- Cub Scout Pack #138 used the diving tank for Drown Proofing Training
- Community Pool events: Float Night (July 17), Adult Splash Party (July 27), Kids Pool Day (Aug 3), Adult Float Night (August 7).
- July -- Strand Pools replaced one circulation pump (\$1,223.15).
- September 2 -- pool closed for the season
- **NEW POOL UPDATE.** Our target is to begin the project following the 2025 pool season and the new pool open Memorial Day Weekend 2026. Three Directors: Elaine Carosella, Bill Gullone, and I have met with several contractors through the summer months. During that time, we've been learning about what is needed and possible, and taking a close look at developing our existing facility. We are building for the long-term future of this community and are especially concerned about construction costs, maintenance, durability, and suitability for our expanding community. In October, we expect to 1) choose a contractor, 2) expand the planning committee by three community members, and 3) develop a suitable plan for presentation to our BCL community.

Recreation

Cathy Loftus and George Kunkel

- What a great summer! It was so nice meeting new members and seeing our events be well attended. George and I are so thankful for all of our volunteers who have helped with the summer events. Without volunteers, all the events would not have happened.
- Now as we enter fall and winter, our committee has been busy planning some events. We still have events in the works, so please keep checking the website for updates.
- Committee meetings are going to be the second Thursday of the month at 7pm in Stewart Hall. Please consider coming and joining our committee. If there is an event you think our community would enjoy, suggestions are always welcomed.
- Contact: Cathy Loftus brit0106@aol.com or George Kunkel georgck47@gmail.com

Rules

Jim McElvaney and Dawn Gallo

- By the time you read this, we will be well into autumn. If you are fortunate to own a property in Bear Creek Lakes, you know how beautiful the mountains and our community are in the fall. Autumn carries more gold in its pocket than all the other seasons.
- Keeping our community beautiful and enjoyable for everyone to use is a continuing endeavor with all of us committing to a social contract. Part of that contract is to adhere to our rules. Rules in a community are more than just a list of what you can and can't do. Rules are instrumental in promoting a sense of order and safety while bringing a feeling of harmony to the community. Since the Spring 2024 newsletter, the following rule has been adopted:
- Guest badges (\$6.00) each may be requested by an owner (member) for a maximum of three (3) days usage. Guest badges will only be issued in person to an owner (member) of the Association and that member must be a member in good standing. Guest badges will be date stamped for three (3) consecutive days and cannot be purchased more than seven (7) days prior to the date(s) requested. Guest badges will not be issued to any owner (member) for a property that is registered with BCLCA as a short-term or long-term rental or has a zoning permit issued by Penn Forest Township for use as a short-term rental.
- And please don't feed the wildlife. The animals have been here long before us and can survive on their own. Feeding corn to deer in the winter can cause them to develop Chronic Wasting Disease (CWD) which can become fatal. Also, feeding deer or birds may attract bears. It is unlawful to feed bears or continue to feed other wildlife that unintentionally attracts bears. (See Title 58, Chapter 137.33, PA Game and Wildlife Code). Please notify the PA Game Commission at 833-742-4868 if you observe anyone feeding bears.

Security and Crime Watch

Dawn Gallo

- Hello Everyone! I am Dawn Gallo and I will be overseeing Security and working with Crime Watch this year.
- I would like to say thank you to Madeline Ligenza for all her time and service she has put in with Security and Crime Watch.
- If you're interested in getting involved with Crime Watch, please reach out to me. My email is DMFM 68@yahoo.com. Thank you.

Stewart Hall

George Kunkel and Cathy Loftus

- Hello Everyone! Stewart Hall is alive and well and we are expanding activities for Winter Events.
- First on the list is to upgrade the heating system to include the lower level. New ventilation units will be controlled on a separate thermostat.
- Beginning on Monday, November 4, BCL Recreation Committee will host a No Agenda Coffee Break at Stewart Hall. There will be free coffee and tea from 8AM to 10 AM. Bring your own snack, stay awhile, meet your neighbors, enjoy our BCL Community. Coffee Break will be a weekly event and posted on the BCL calendar.
- Beginning in January, we will have monthly Karaoke Parties. Karaoke Parties are not a contest; they are fun and entertaining. Bring your own drinks and snacks; dancing and laughter is recommended.
- The Great Chili Cook-Off will be held on Saturday, November 23. Please watch for details on BCL website.
- Please watch for all Stewart Hall Activities on the Monthly Calendar.
- Remember: BCL badges are required for all BCL activities.

Roads

Bill Gullone, Rand Asher

Our annual repaving project will take place again late fall. We will notify everyone regarding the selected roads and schedule when confirmed.

Short-Term Rental/Covenants

Attorney Tom Nanovic

- In the last several months, the Commonwealth Court of Pennsylvania handed down two cases addressing attempts by property owners' associations to regulate short-term rental properties. On May 31, 2024, the Commonwealth Court of Pennsylvania decided Ruffed Grouse Ridge Owners' Association v. Hura ("Ruffed Grouse") and on August 20, 2024, the Commonwealth decided Chan v. The Association of Property Owners of the Hideout Inc. ("Chan").
- In Ruffed Grouse, Mr. Hura purchased a home in the development ("Property") in 2020. When not using the Property as his personal vacation home, Mr. Hura made the Property available for short-term rental (periods of less than 30 days). The relevant restrictive covenant provided, "The above-described premises shall not be subdivided and any building to be erected thereon, shall not at any time, be used for commercial purposes, but the use of the same shall be limited strictly to private residential purposes only."
- The association instituted a lawsuit against Mr. Hura to prevent him from making the Property available for short-term rental. In upholding summary judgment in favor of Mr. Hura and against the association, the Commonwealth Court stated, "[W]e must conclude that Mr. Hura's rental of the Property to private parties, whether on a short-term or long-term basis, does not violate the restrictive covenant, provided that the renters use the Property solely for residential purposes. As the Trial Court correctly found, the plain language of the restrictive covenant does not limit the Property to the owner's residential use; does not prohibit rental of the Property; and makes no distinction between short-term and long-term rentals." In other words, the Commonwealth Court stated, "The association incorrectly focuses on the duration of the rentals rather than on the purpose of the renter's physical use of the Property."
- The holding in Ruffed Grouse is very much dependent upon the language of the restrictive covenant. Therefore, one has to be cautious about extending the holding in Ruffed Grouse to any other development. Nevertheless, Ruffed Grouse is instructive. The Courts will look at the tenants' actual use of the property, whether it be a long-term or short-term rental, to determine whether or not the use is residential or commercial.
- In the next newsletter, I intend to discuss the Commonwealth Court of Pennsylvania's decision in Chan.

Elections

Madeline Ligenza

- As newly-appointed Judge of Elections, I feel it is a duty to start the ball rolling and have people thinking about running for the board, attend meetings, and read the minutes on our webpage.
- Board meetings are held the third Saturday of each month at 9:00AM. There usually is not a December meeting unless there are extenuating circumstances.
- These are the dates of the meetings from November through May: November 16, 2024, January 18, 2025, February 15, 2025, March 15, 2025, April 19, 2025, and May 17, 2025.
- Hopefully some of our residents will take their expertise to our board when it is election time.

STR Committee Update

Rick Monnig, Dawn Gallo

We are currently working on creating a STR page for the website to provide our members with more information on rentals in BCL. We currently have 57 Short-Term Rentals and 9 Long-Term Rentals.

As we transition into the fall season, we want to remind everyone of the Penn Forest Township (PFT) Short-Term Rental (STR) Rules and how to report any infractions. Should you experience any issues with a rental property, we encourage you to contact the property owner directly. If the issue continues, please file a formal complaint with PFT.

There are 2 ways to report a violation to PFT:

1. Submit a Short-Term Rental Complaint through the PFT website: <https://pennforest-pa-str-complaints.deckard.com>
2. Call the 24/7 Hot Line Phone Number: **855-255-5767**

After you file your complaint with PFT, also report the issue to BCL Security.

Current PFT Noise Rules for STRs

- **Unreasonable Noise:** Any sound that is plainly audible to an unaided human ear at any boundary line of the lot(s) or parcel(s) of land on which the Short-Term Rental (or any activity, operation or use related to or associated with the Short-Term Rental) is located between the hours set forth below (1) for a continuous period in excess of fifteen (15) minutes, or (2) more than a total of thirty (30) minutes in any four (4) hour period:

Sunday 9:00 PM to Monday at 8:00 AM

Monday to Thursday 9:00 PM to 8:00 AM

Friday & Saturday 12:00 AM to 8:00 AM

- On the following holidays, the hours for the noise restrictions are from 2:00 AM until 8:00 AM: New Year's Day, Memorial Day, Fourth of July, Labor Day.
- **Please see the PFT website for the official rules and information.**

Technology

Rick Monnig

The Technology Committee has been busy working on the camera and Wi-fi project. A new wiring cabinet is getting installed in the office. The external camera upgrade is also moving forward for the Stewart Hall area, with the other areas to follow. I would like to thank Anthony Good for leading the project, as well as all of the volunteers who are helping out with the project. It is truly a team effort.

Cybersecurity Tips: Password Security

Protecting your personal information online starts with creating and managing strong, secure passwords. In September 2024 **NIST (National Institute of Standards and Technology)** updated their guidance on improving password security:

1. **Use Long, Easy-to-Remember Passphrases**
NIST now recommends using unique passphrases for each site—long sequences of words or a combination of letters, numbers, and symbols. A passphrase should be at least 8 to 64 characters long. For example, instead of using a single word, try a series of unrelated words that are easy for you to remember but hard for others to guess (e.g., "SunflowerMountain43!").
2. **Enable Multi-Factor Authentication (MFA)**
Even with strong passwords, enabling MFA adds another layer of security. This typically involves receiving a one-time code on your phone or using a physical token to verify your identity in addition to entering your password.
3. **Use a Password Manager**

To securely store and manage all your unique passphrases, consider using a password manager. NIST supports using these tools to prevent password reuse and simplify remembering multiple passwords.

- Everyone has something to offer. Be involved.

Monday Morning Coffee

George Kunkel

Starting November 4, every Monday from 8-10AM, BCL will provide coffee or tea at Stewart Hall. Come on down and chat with some neighbors. If you would like to bring a snack, that would be great!

Please wear your BCL badges.

Ho-Ho-Ho

Cathy Loftus and George Kunkel

Santa and Mrs. Clause are coming to Stewart Hall on December 14. There will be games, crafts, and food available. Don't forget to sign up your children and grandchildren for this event! Look for details on BCLCA's website.

Whine About About Winter- February 15

Cathy Loftus & George Kunkel

Fortunately, there has not been a lot to whine about these past 2 winters when this event happened and hopefully it stays that way! This is a wine/beer-tasting event. We ask that you bring a bottle of your favorite wine or beers to share with others to taste. It is a great way to sample and be introduced to some new wines/beer. People also bring a dessert or appetizer. This event gives you opportunities to meet up with old friends and make new ones.

Annual BCL Tennis Tourney

George Moosburner

Threatening weather did not keep away BCL tennis lovers from our annual get-together! Thanks to those who turned out and joined the fun on July 5. See you again next summer! Info: George Moosburner (moosburner@gmail.com).

The winners:



BCL Golf Tournament

Bill Gullone

- The BCL annual golf tournament was played June 28, once again at White Birch Golf Course, with breakfast at the course and a hot buffet afterwards at Reiley's Pub.
- Kudos to the winners this year:
Low score 1st place: Tom McKeon, TJ McKeon, Jason McElmoyle, Mike Chapman
Low score 2nd place: Dave Stokes, Chris Connolly, Mike Grube, Eric Domski Jr
Longest drive senior: John Hallinan
Longest drive junior: Chris Lang
Straightest drive: Mike Chapman
Closest to the pin: Bob Lang & Eric Domski Jr

T.G.I.F. Christmas Party

Diana Bochantin

This year's T.G.I.F. Christmas Party will be held on Friday, December 20, 2024 at 6:00 in Stewart Hall. As always, each person is asked to bring a wrapped GAG gift for a game. Also bring an appetizer, salad, entrée, or dessert to share. Crazy Christmas sweaters are welcomed. For questions and reservations, call Diana at 570 732-4262.

BCL goes to Penn's Peak

Diana Bochantin

Our annual trip to Penn's Peak was a success! Bear Creek Lakers enjoyed a delicious meal and a tribute to the Rat Pack-Dean Martin, Frank Sinatra, and Sammy Davis Jr. A wonderful afternoon was enjoyed by all. We are planning on going again next fall. Let Diana know your choice for the show you would prefer to see at 570 732-4262. As usual, the most favorite will be the show we will book. More info to follow.

Dirty Bingo

Diana Bochantin

Dirty Bingo is Back! We will be having Dirty Bingo on 3 Fridays this winter-January 10, February 14, and March 14 in Stewart Hall at 6:30 pm. Please bring a wrapped gift (\$10-\$15). Coffee and tea will be available. Feel free to bring any refreshments or drinks if you desire. Any questions, call Diana at 570 732-4262.

Snack Cart

Diana Bochantin and Harriet Zetelski

- Thank you to all who have made this a successful season for the snack cart.
- Despite the weather, thanks to all the volunteers who worked and all who purchased something. We have been able to help support a number of activities at BCL and will continue to do so.
- A special thanks to those who have donated to provide a shelter for the cart. We lost two to the weather but we will try again next summer with the third one that has been donated.

Ladies Luncheons

Lona Nelson

Ladies of BCL meet every second Thursday of the month for lunch at different local restaurants. Time and location are communicated through email. If you would like to be added to our email list, please send your email address to lona7@msn.com. No email, please call Lona at 520-490-8051 to be added to the monthly luncheon program. We look forward to seeing old friends and meeting new ladies of BCL.



Yoga

Jane Cappello

Thank you to all who participated in Tuesday/Wednesday morning summer yoga/stretching at Stewart Hall, and Tuesday/Thursday morning yoga/stretching/barre/tai chi in the pool!

Family Softball

Elaine Carosella

- We had a surprisingly beautiful day for Family Softball. With all the rain for several days before, it turned out to be a gorgeous day. There was a terrific turnout. From kids to seniors, all had a great time.
- Again, this year, thanks to Tom McKeon and Dave Stokes for being the team managers. Thanks also to Susan Koszelak for sign-in and keeping score, and Gordon Dunlop and Cathy Loftus for cooking hot dogs. Most importantly, thanks to all the players and spectators because, without you, this wouldn't have been such a great success.
- If you come across any softball equipment to donate for next year's event, let me know.
- See you all Saturday August 9, 2025 at 10:30AM at the ballfield.



Library

Sue Whiteley

The Stewart Hall library is still up and running and open when the office is open. A special thanks to Linda Sott for tending to the donated books. Donated books should be clean (not musty) and of general interest. Please limit donations because we're running out of space. Put books back on the shelf if they are labeled. Help us keep everything in order.

BCL Book Club News

Leta Thompson

- Our BCL Book Club is thriving, and new members are always welcome! If you enjoy reading and discussing a wide variety of books, then Book Club is for you! We meet the third Tuesday of each month from September through June at 10:00 am in Stewart Hall. We read and discuss one book each month. All books, both fiction and nonfiction, are selected by group consensus. We take turns facilitating the monthly discussions and bringing light refreshments to our meetings. In addition, we have a carry-in luncheon in December, and we all go out to lunch at a local restaurant in June.
- Our meetings are lively, and we learn from sharing and discussing diverse points of view on the selections we read. We value input from everyone. Our book selection process takes place in May for the following year. The Dimmick Memorial Library in Jim Thorpe supports us when they can by making copies of our selected books available to our members. Each year, our Reading List is posted on the BCL website, so check it out. Feel free to join us at any time throughout the year. If you have any questions, please contact Leta Thompson at (570) 325-2121 or at dretat@gmail.com. Hope to see you there!

Quilters

Irene Pyne

Summer is over and we had a bit of time off to play and enjoy. We went shopping for new material for our 2025 quilt raffle project, had lunch to follow, and had a really fun day together. Now it's time for the quilters to get down to some serious sewing and creating. We would like to thank everyone for supporting our raffle and to congratulate our two winners, Cathy Loftus and Dawn Gallo.

Anyone interested in quilting is welcome to join us. We meet on Monday afternoon at 2:30PM.

THE LAKE HOUSE

Howard Hendrickson

It was just a little house
In the woods nearby a lake.
It was the perfect size
It's the one that we would take.

We stained the deck
And put out some chairs
So we could sit for hours
And breathe the mountain air.

We cut some ferns to clear the field
And planted seeds to see what they would yield.

The tulips were pretty
But the deer ate them for dinner.
The lavender is growing well
That seems to be a winner.

We placed some stones around the trees
And laid them in order.
We laid logs on the property line
So we would have a border.

We hung some pictures on the wall
After a fresh coat of paint.
The rustic furniture we bought
Makes the place look quaint.

Every evening when our chores are through
We sit on the deck
And enjoy the view.

Someday when I have the time
I'll sit and 'write' a poem
About how much we enjoy
Our home away from home.



Ron McCloskey passed away May 9, 2024. Ron was from Philadelphia. He was an Air Policeman in the Air Force in Okinawa and Murphysboro, TN. He later served as Honor Guard in Washington D.C. escorting foreign dignitaries and serving in funeral processions at Arlington National Cemetery. He was a Firefighter in Philadelphia for 35 years. He was the first Drum Major for the Philadelphia Police and Fire Pipes & Drums Band, serving beyond his retirement. He will be missed by his wife, Snookie, family, and all who had the chance to know him.

Dolores Sehenuk passed away May 31, 2024. She and her husband, Ted, celebrated their 63rd wedding anniversary on March 20. Dolores was born in California. She worked as an executive assistant for many years. She will be missed by her family and friends.



Carol Rumley passed away June 8, 2024. She and her late husband, Vernon, loved BCL. Carol worked as an office manager for the Switchback Medical Center, Jim Thorpe, until retiring in 2016. She was born in Palmerton and a graduate of Jim Thorpe Area High School and a past member of Christ UCC Church, Jim Thorpe. Carol loved her family, especially her grandsons. She enjoyed watching her beloved Phillies and going to the casinos.



Dave Lautt passed away September 11, 2024. Dave and his wife, Marlene, spent many years in BCL. Dave loved flowers and he loved sharing them with members in the BCL community. Dave was always a gentleman, and his sense of humor and kindness will always be remembered. Dave will be greatly missed by his family and friends.

Gone, But Not Forgotten



Mary Ann Tufaro passed away on December 24, 2023. She and her late husband, Nicholas, spent their time at BCL. Mary Ann loved crocheting, gardening, and her front lawn. She will be missed by her family and friends.

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IMPORTANT TELEPHONE NUMBERS

Bear Creek Lakes Civic Association

BCLCA Office	570-325-3334
Maintenance	570-325-8270
Security	570-325-9322

Note: Calls revert to the Communications Center of the outside Security firm when officer is not on duty.

State Police, Leighton Barracks	610-377-4270
Road Conditions Carbon County	610-377-1880
Pa. State Turnpike	800-331-3414

Penn Forest Township

Township Secretary	570-325-2768
Building Inspector	570-325-2760

Carbon County Communications Center

Fire Company #1	911
Ambulance (Leighton-903 Substation)	911
Non-emergency number, Burning Permits	570-325-9111

Carbon County

Court House Information	570-325-3611
K-9 Dog Control (M - F 9:00 AM to 5:00 PM)	570-325-4828



The Dam Men



Halloween Party



DJ Jimmie Mac



Men at work



Halloween at BCL



Church Service



Book Club



Haunted Stewart Hall



DJ Johnnie



Labor Day Hot Dogs



Rock Painting

BCL BOAT RACK LOTTERY REGISTRATION FORM – YEAR 2025

ALL information must be completed (including Sticker #) and returned to the office
no earlier than January 1, 2025 and no later than March 31, 2025
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 1, 2025. I understand and agree if my boat is not removed by December 1, the Association has my expressed permission to remove the boat(s) from the boat rack and store it at a storage charge of thirty dollars (\$30) 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 boat is stolen or damaged.
4. 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.
5. 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.
6. 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)
7. Any watercraft found on a BCLCA rack without BCLCA stickers will be secured to the rack by Maintenance until the required stickers are obtained, applied, and a \$25 maintenance fee is paid.
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, Indian Trail)

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

EVENTS FOR 2024/2025

(Information for the following events will be posted on the web site www.bclca.org and subject to change. More events will be added to the calendar when they are finalized.)

NOVEMBER

Sat Nov 2	BCL T-Shirt Sale – 10AM (Stewart Hall)
Mon Nov 4	Morning Coffee – 8-10AM (Stewart Hall)
Thur Nov 14	Ladies Luncheon - 12:30PM (location TBD)
Sat Nov 16	BCL Board Meeting - 9AM In person and via Zoom (Stewart Hall)
Tue Nov 19	Book Club - 10:00AM (Stewart Hall)
Sat Nov 23	Chili Cook-Off - Time TBD (Stewart Hall)

DECEMBER

Thur Dec 12	Ladies Luncheon - 12:30PM (location TBD)
Sat Dec 14	Kids Christmas Party - 5PM (Stewart Hall)
Tue Dec 17	Book Club - 10:30AM (Stewart Hall)
Fri Dec 20	TGIF Christmas Party - 6PM (Stewart Hall)

JANUARY

Thur Jan 9	Ladies Luncheon - 12:30PM (location TBD)
Fri Jan 10	Dirty Bingo - 6:30PM (Stewart Hall)
Fri Jan 17	Karaoke - 7PM (Stewart Hall)
Sat Jan 18	BCL Board Meeting - 9AM In person and via Zoom (Stewart Hall)
Tue Jan 21	Book Club – 10:00AM (Stewart Hall)
Sat Jan 25	Mac & Cheese Cook-Off - Time TBD (Stewart Hall)

FEBRUARY

Sun Feb 9	BCL Super Bowl Party - 5PM (Stewart Hall)
Thur Feb 13	Ladies Luncheon - 12:30PM (location TBD)
Fri Feb 14	Dirty Bingo - 6:30PM (Stewart Hall)
Sat Feb 15	BCL Board Meeting - 9AM In person and via Zoom (Stewart Hall)
Sat Feb 15	Whine About Winter - 7PM (Stewart Hall)
Tue Feb 18	Book Club – 10:00AM (Stewart Hall)
Fri Feb 21	Karaoke - 7PM (Stewart Hall)

MARCH

Sat Mar 1	Boilo Cook-Off - 7PM (Stewart Hall)
Sat Mar 8	St. Patrick's Day Party - 6PM (Stewart Hall)
Thur Mar 13	Ladies Luncheon - 12:30PM (location TBD)
Fri Mar 14	Dirty Bingo - 6:30PM (Stewart Hall)
Sat Mar 15	BCL Board Meeting - 9AM In person and via Zoom (Stewart Hall)
Tue Mar 18	Book Club - 10:00AM (Stewart Hall)
Fri Mar 21	Karaoke - 7PM (Stewart Hall)

APRIL

Thur Apr 10	Ladies Luncheon - 12:30PM (location TBD)
Sat Apr 12	Kid's Easter Egg Hunt - 12PM (Pavilion)
Tue Apr 15	Book Club - 10:00AM (Stewart Hall)
Sat Apr 19	BCL Board Meeting - 9AM In person and via Zoom (Stewart Hall)

Morning Coffee 8-10AM every Monday (Stewart Hall)

Quilters 2:30PM every Monday (Stewart Hall)

Recreation Meetings are every 2nd Thursday of the month



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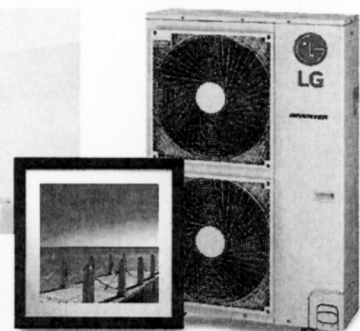
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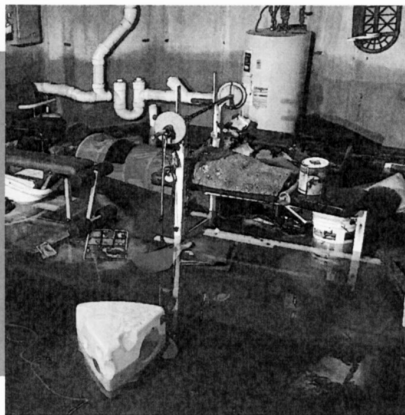
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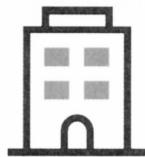
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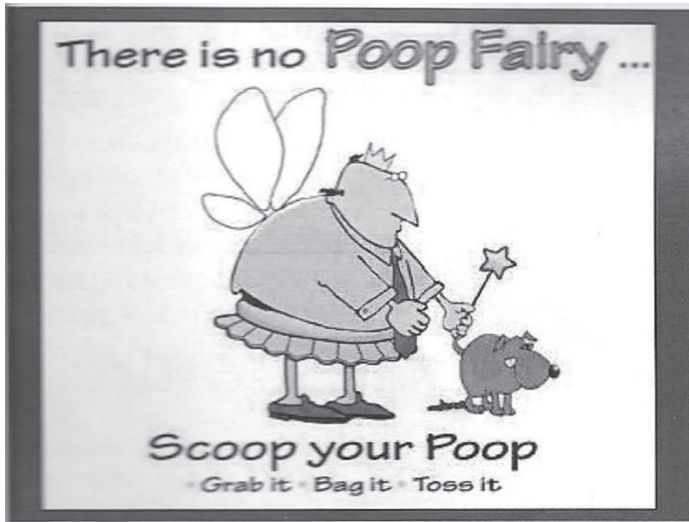
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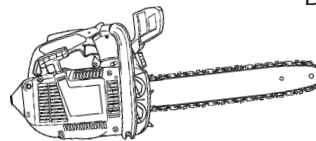
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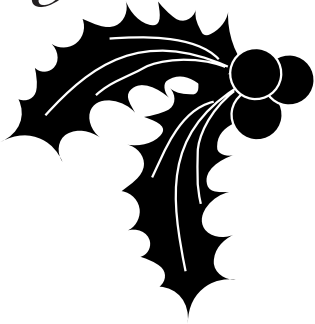
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