



Courier

BLUE MOUNTAIN LAKE CLUB

FALL 2019

Restated & Updated Bylaw Vote

COMPLETED BALLOT/PROXY DUE: **NOVEMBER 15, 2019**

2019 Fall Festival
 Saturday,
 October 19, 2019
 12:00pm to 4:00pm
 Lakeside Gazebo

MUSIC, RIDES, GAMES, CONTESTS,
 FACE PAINTING, FOOD and FUN!

And...A CHILI COOK-OFF!

Go to bluemountainlakeclub.com for more information
 THIS IS A FREE EVENT - BADGES REQUIRED

On September 16, 2019, all BML members were mailed
“Notice of Special Meeting for the Restated & Updated Bylaw Vote”

This mailing included the draft copy of the Restated and Updated Bylaws and a Ballot/Proxy form.

IMPORTANT:

Mail back your completed Ballot and Proxy

Fill out both sides of this form and mail it back in the postage-paid envelope that was included in this mailing.

DEADLINE: November 15, 2019

To cast your vote and meet quorum requirements, all Ballots and Proxys are due to the BML office by November 15, 2019.

Restated & Updated Bylaw Vote Meeting

Saturday, November 16, 2019

11:00AM

Blue Mountain Lake Clubhouse

2019 Annual Meeting

Saturday, November 16, 2019

1:00PM

Blue Mountain Lake Clubhouse

Selling your Home?

Don't forget to order your Resale Packet

Blue Mountain Lake residents selling their home must purchase a resale packet/certificate from the Association to give to their buyer during the contract period. Did you know that new homeowners can cancel a contract if they do not receive an updated resale?

A Resale Request form can be obtained on our website (www.bluemountainlakeclub.com) or by calling the Office at 570-421-2129. The fee is \$250 and is due and payable prior to the resale documents being released.

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25

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The speed limit on ALL Blue Mountain Lake roads is 25 MPH, except where otherwise posted. Thank you!

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121 Pocahontas Rd.
East Stroudsburg, PA 18301

✓ Mark Your Calendar!

NOTE: BML-issued photo ID badges are required to attend all events



Fall Festival

Music, Rides, Games, Fun, Food

Location: Lakeside Gazebo

Saturday, October 19, 2019 | 12pm-4pm

Special Meeting

Restated & Updated Bylaws VOTE

Location: BML Clubhouse

Saturday, November 16, 2019 | 11am-11:30am



Annual Meeting

Location: BML Clubhouse

Saturday, November 16, 2019

1:00pm-2:00pm

New Board of Directors seated



Wine Tasting Event

Featuring Renegade Winery

Location: BML Clubhouse

Saturday, November 16, 2019 | 4pm-8pm

(RSVP by November 8, 2019)



Holiday Cookie Swap

Location: BML Clubhouse

Saturday, December 7, 2019 | 1pm-4pm

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President's Message

by Steve Melnick, BMLC Board President

As we roll into the fall season, I would like to remind everyone to drive cautiously as the school year has begun and our children are walking to and from bus stops throughout our community. Be mindful of our traffic rules, parking rules and State school bus laws. I would also like to remind everyone to find some time this fall to enjoy the beautiful scenery that the Pocono region has to offer as well as the countless area fairs and events.

Your Board and management team have been working hard to continue upgrading our existing amenities and infrastructure to ensure that we remain physically and financially sound now and into the future. We are also finalizing (maybe launched by the time of publication) our new BMLC website.

We are in the BMLC election process and I encourage everyone to get involved, get informed and vote. I also ask everyone to review the proposed bylaw changes that are up for a vote this November. It is important that our community bylaws are amended to reflect current laws as well as best practices to safeguard our community into the future.

I welcome all new members that have recently purchased homes in Blue Mountain Lake. Both new and existing owners should update their contact information at the office and sign up for the automatic email blasts. These email blasts contain valuable information on weather, community events, emergencies and alike. It costs nothing and take a few minutes to stay connected.

The strength of our community comes from our membership. I encourage all members to get involved. Run for a Board seat, join a committee or bring suggestions to your Board and Management team. Together, we will continue to enjoy living in one of the most desirable communities in the Poconos.

BMLC 2018-2019 Board of Directors

Steve Melnick, President

Cadia Woods-Balantyne, Vice President

Suzanne Young-Mercer, Secretary

Penny Welliver, Treasurer

Odell Jones, Jr., Director

Daryl Stone, Director

Natalia Manter, Director



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Meet your Neighbors: Herline Raphael

by Bernadette Schussler

In 2010 when an earthquake devastated Haiti, Herline Raphael, a Nurse Practitioner knew she had to do something. She was inspired to start Helping Hands & Beyond, a charity dedicated to help the vulnerable, disadvantaged & impoverished in the U.S., Caribbean, Africa and elsewhere.

According to Herline, "In the areas we work, there's almost zero access to care, and so we're almost it." To date, Helping Hands and Beyond has had 27 mission trips to Haiti and opened a clinic to help the people and get them care they might otherwise not have access to. This year alone the charity was able to purchase new medical equipment, install solar energy, and expanded the clinic to include a pediatric and rehabilitation ward.

Now Herline is ready to take on a new challenge, building an orphanage that will house 12 girls. To get the orphanage, La Maisson D'accueil, open they need to raise \$130,000 which will cover the cost of converting an old house into a new home for the girls. The orphanage will provide education and healthcare, along with teaching life and social skills.

Herline's goal is to bring hope, to give the girls a future, and follow the girls throughout the continuum of their life span. To help raise funds to get the orphanage up and running, Herline is going to do something she has never done before, she is going to get up and run. On October 10 she will run 26-miles through LaPlan, Haiti. Herline will complete 13 miles alongside her son Isaiah Louis-Jacques, age 12.

To prepare for the run, Herline and Isaiah have been training five days a week. Herline recently told the Pocono Record, "Run, walk or crawl - we're going to do it."

If you are interested in learning more about Herline's work or to donate to the orphanage visit helpinghandsandbeyond.org.

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The Blue Mountain Lake Club

Governing Documents

Documents, Documents, Documents. When it comes to community associations, it seems as if the governing documents should come with an instruction manual. Typically, the documents contain enough paper to kill a tree. So, the question becomes what is the difference between the documents?

What is a Declaration (or CC&R's: The declaration of the Covenants, Conditions and Restrictions)

The Declaration is the Big Dog or the Master of the documents, if you will. It is the document that, among other things, establishes the association, contains the use restrictions, the maintenance requirements, and defines the common elements. A Declaration is defined as an instrument that creates a planned community.

Although it is not a perfect analogy, you may think of a Declaration as the constitution of the association. It is the foundational document that creates the community and establishes a structure under which bylaws are adopted and the community is governed. When it comes to documents, the Declarations rule the roost.

What are Bylaws?

If the declaration is similar to the constitution of the community, then bylaws are similar to the laws of the community. They are enacted under the authority of both the PA Uniformed Planned Community Act and the associations declaration. While the Uniformed Planned Community Act and the Declaration provide the structure of the community the Bylaws fill in the detail.

In the Bylaws you will typically find things like members voting rights, the provisions for calling and holding annual and special meetings, the provisions on the Board of Directors (who is eligible, what the duties are, how they are elected and what their powers are).

Is it Time to Amend our Bylaws?

As the old saying goes, change is the only constant in life. This fact, which is absolutely true, applies equally to the BML Board of Directors who are tasked with operating the Blue Mountain Lake Club with the existing documents even if those documents no longer fit the needs of the community or no longer comply with the existing laws.

Over three years ago, the BML Board of Directors, management and the association attorney, took on the long and tedious task of reviewing the existing Bylaws (which were written and adopted in 1993 – over 25 years ago). This in-depth review revealed many inconsistencies, outdated provisions, the need for operational improvements as well as several areas that were not in compliance with current PA laws governing Community Associations and those of non-profit Pennsylvania corporations.

With so many updates and amendments that needed to be made, as well as the Board of Directors wanting to create Bylaws that were more “user friendly” with better organization (adding a table of contents and descriptive paragraph headings, capitalized terms, etc.), a new Restated & Updated set of bylaws were drafted.

In 2017, the Board of Directors mailed the Restated and Updated Bylaws along with a proxy and ballot asking for your vote (and attendance either in person or by proxy) to approve and adopt these new Restated & Updated Bylaws. Unfortunately, we did not receive the number of votes required (a Majority vote of the Members).

Let's all work together to ensure that the BML Bylaws are consistent with both the existing scheme and vision of the BML Community as well as state and federal laws that apply to community associations.

On September 16, 2019, all members were mailed the Notice of the Special Meeting for the Restated & Amended Bylaw vote, a ballot and proxy form (if you will be unable to attend the meeting to be held on Saturday, November 16, 2019 at 11:00 am) and a copy of the Restated & Updated Bylaws. PLEASE RETURN YOUR COMPLETED BALLOT AND PROXY IN THE POSTAGE-PAID ENVELOPE PROVIDED. Thank you!

Let Me Help You and Your Family

*I care just as much as you;
I live here too!*

MARKET UPDATE:

Currently, there are only 12 homes for sale in Blue Mountain Lake. If homes are priced correctly, they are selling very close to or above asking price. Quality listings are needed for interested buyers.

Now is the time to sell!



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MLS

Election 2019

by Laurie Gonzalez CMCA, AMS, PCAM, Community Manager

There will be three vacancies on the Board of Directors in November. Three (3) residents returned their candidate packet by the September 16, 2019 deadline. Per the Election Policy Resolution, an election shall not be required when it is not contested; meaning, there are less or equal candidates than the number of vacancies that exist.

In such an uncontested election, there is no need for a formal vote by ballot and the election will be decided by acclamation (electoral victory without opposition).

The candidates that submitted their packets and whom will be automatically seated at the November 16, 2019 Annual Meeting are: Bruce Dunlop, Odell Jones Jr. and Natalia Manter.

Bruce Dunlop

My late wife, Teresa, and I moved to Blue Mountain Lake in March of 2002. I am perhaps best recognized as the guy with a camera walking my two dogs around the community (and, of course, cleaning up after them as the BML rules require). Now retired, I may dedicate the necessary time to be a BML Board Member.

My work experience includes Contract Administration, negotiating, and both inside and field sales. Previous experience on two boards - the Pregnancy Resource Center of the Poconos and Deacon Board of



Calvary Bible Church - and these employment skills equip me for those Board Member duties: listening carefully to needs expressed by BML residents; developing, reviewing and understanding policy resolutions and rules to incorporate or modify; and making the best interests of the Blue Mountain Lake family the top priority.

I look forward to meeting you and the other BML Board Candidates at the Clubhouse on November 16, 2019.

Odell Jones Jr.

My wife, Wendy, and I have lived in Blue Mountain Lake for over 16 years and have raised our two children here. I have been a member of the Blue Mountain Lake Club Board of Directors for over a year and I feel I have a broad knowledge and understanding of the governing documents, policies and procedures of the Association. Since I have been on the Board, I have participated on the Amenity Committee, as Board Liaison, and have attended the functions organized by the committee such as Music by the Lake, Paint & Sip, Renegade Wine Tasting, etc.

I have a Masters in HR Development and have been working in the HR Technology & Analytics arena for over 15 years, working currently at Cornell Medicine in NY City. I believe my skills to assist in governing are; patience, analytical thinking, teamwork, cross functional working, knowledge of policies as well as a willingness to volunteer and work to keep our community clean and progressive.



Natalia Manter

My Name is Natalia Manter. I have resided in Blue Mountain Lake since May of 2017, along with my husband and two daughters. Prior to this, I have lived in four different countries with very different cultures, which has afforded me to adjust and adapt great communication techniques when in contact with neighbors and coworkers with different cultural backgrounds.

I was honored to serve on the BMLC Board of Directors since June of this year. This opportunity has allowed me to become eager to continue to serve the interests of the members of The Blue Mountain Lake Club. In addition to the BMLC Board of Directors, I am also an active volunteer in my daughters' school.

Educational Background: In 2018 I graduated a Master of Science in Management with a concentration in Financial Management from the University of Maryland University College. Currently, I am an MBA candidate at the same university.

Work Experience: I enjoy several years of experience in banking industry. Blending my skills and qualifications acquired within a strong academic background and working experience, I am confident I will be an effective board member and ensure the ongoing prosperity of our community.



Please join us on Saturday, November 16, 2019 at 1:00 pm (at the BML Clubhouse) to meet your 2019-2020 Board of Directors.

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BML Fitness & Wellness

Program Schedule

Class dates and times can sometimes change; check the BML Facebook page for updates.



VIDEO WORKOUT			YOGA	ZUMBA	
Mon. 6pm	Wed. 6pm	Fri. 6pm	Friday 7pm	Sat. 9am	Sun. 9am
10/7/19	10/9/19	10/11/19		10/5/19	10/6/19
10/14/19	10/16/19	10/18/19		10/12/19	10/13/19
10/21/19	10/23/19	10/25/19		10/19/19	10/20/19
10/28/19	10/30/19	11/1/19	11/1/19	10/26/19	10/27/19
11/4/19	11/6/19	11/8/19		11/2/19	11/3/19
11/11/19	11/13/19	NO CLASS	NO CLASS	11/9/19	11/10/19
11/18/19	11/20/19	11/22/19		NO CLASS	11/17/19
11/25/19	11/27/19	11/29/19	11/29/19	11/23/19	11/24/19
12/2/19	12/4/19	12/6/19		11/30/19	12/1/19
12/9/19	12/11/19	12/13/19	12/13/19	12/7/19	12/8/19
12/16/19	12/18/19	12/20/19		12/14/19	12/15/19
12/23/19	NO CLASS	12/27/19	12/27/19	12/21/19	12/22/19
				12/28/19	12/29/19



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For their safety, please keep PA's School Bus Stopping Law in mind.

Pennsylvania's School Bus Stopping Law

- Motorists must stop at least 10 feet away from school buses that have their red lights flashing and stop arm extended.
- Motorists must stop when they are behind a bus, meeting the bus or approaching an intersection where a bus is stopped.
- Motorists following or traveling alongside a school bus must also stop until the red lights have stopped flashing, the stop arm is withdrawn, and all children have reached safety.
- If physical barriers such as grassy medians, guide rails or concrete median barriers separate oncoming traffic from the bus, motorists in the opposing lanes may proceed without stopping.
- Do not proceed until all the children have reached a place of safety.

Penalties if convicted of violating PA's School Bus Stopping Law:

- \$250 fine
- 5 points on your driving record
- 60-day license suspension

Blue Mt Lake MARKET UPDATE

CLOSED IN 2018 (YTD)

Blue Mountain Lake data from PMAR 01/01/2018 - 12/07/2018. Percentages against 2017 data

67 Homes SOLD ~ UP 32%

Average SOLD Price ~ UP 15%

Highest SOLD Price ~ UP 17%

8 Homes Under Contract

Only 9 Active Listings



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REALTY EXECUTIVES

TIRE TALK

by Rob Schussler

Don't wait until winter, now's the time to check your tires!

Tires. They're black, round, made of rubber and for the most part, largely ignored until problems occur. Tires are the unsung hero of the automobile, quietly turning mile after mile helping us get from point A to point B. While you might not be giving much thought to your tires when heading off to your favorite destinations, there's a constant battle taking place where the rubber literally meets the road. Slowly over time, it's often the tire that loses the battle. How do you know when it's time to replace those old tires? If they're still holding air, they should be good...right?

To determine the "health" of your tires and if new tires are in order, let's understand some basic anatomy of the tire and things to look out for. Below are some common terms describing the various parts of your tire:

Sidewall – This is the outer-facing part of the tire you see every time you approach your vehicle. The sidewall contains a wealth of information pertaining to your tire such as the manufacturer's name (ie: Goodyear, Bridgestone, Kenda, etc...) and tire size (ie: 245/40R18). You can also find out how old your tire is from the DOT (Department of



Transportation) code. This code usually consists of 12 digits. The last 4 digits will indicate the production week and year the tire was manufactured. For example, a DOT code ending in 0719 would mean the tire was produced in the seventh week of the year 2019. Though opinions will vary, a tire generally should be considered for replacement if it is ten years or older.

Are there cracks running around the sidewall? Any tears or chunks of rubber missing? Is there anything that has punctured the sidewall, such as a nail? Do you see a bubble anywhere on the sidewall? A bubble would indicate tire damage possibly due to hitting a pothole. If so, these are all issues to address and should be inspected further by a local certified tire technician or mechanic.

Tread – The tread is the cross-section of the tire that meets the road and consists of elements such as blocks or lugs, circumferential grooves and sipes. The tread pattern may be directional or asymmetric. All of these elements work together to provide a smooth, quiet ride as well as wet traction, grip and handling. A good All-Season tire will normally have an asymmetric tread pattern and will deliver solid performance year-round. Tread depth is measured in 32nds of an inch. Most new all-season passenger car tires will start out with around 10/32nds of tread depth. It is generally accepted that a tire is no longer safe when it surpasses 2/32nds of remaining tread depth. However, 4/32nds would be the right time to start looking for new tires as there will be very little (if any) traction left at the 2/32nds of tread depth. The image below shows what the wear bars look like on your tires. They are found within the circumferential grooves.



If your tread is even with the wear bars right across the tire, you are at 2/32nds of tread and you should consider replacing your tires now. To further determine tread depth, an easy test can be done using a penny. Place a penny head first into the circumferential tread grooves across the tire. If you see the top of Lincoln's head, the treads are too shallow and the tire should be replaced. If part of Lincoln's head is constantly covered, then you have more than the minimum 2/32nds of tread depth



If you see the top of Lincoln's head, the treads are too shallow and the tire should be replaced. If part of Lincoln's

head is constantly covered, then you have more than the minimum 2/32nds of tread depth

Shoulder – The shoulder is the area between the tread and sidewall areas of the tire. Your tire has both an inside and outside shoulder. When measuring tread depth (see above) you want to be sure there is even depth all across the tire from shoulder to shoulder. Uneven tread depth is a strong indication that your vehicle may require an alignment, repair to the vehicle's suspension or improper tire inflation. Check the shoulder area for punctures from nails or other sharp objects. If the shoulder area has a puncture, the tire will need to be replaced. By law, the shoulder area cannot be repaired or patched (see below)

If everything that was mentioned above appears to be in order, the final and perhaps most important item to check is air pressure. Usually inside the driver's side door, you will find a sticker that indicates the appropriate air pressure measured in psi (pounds p/square inch) for your vehicle. Many people often make the mistake of filling tires to the "max psi" indicated on the sidewall of the tire. This would not be the correct air pressure for your vehicle and could lead to premature and uneven wear. Again, refer to the sticker inside the driver's side door, or check with a local certified mechanic. Don't be caught out in the cold at the side of the road this year. Now's the perfect time to check your tires to make sure you're ready for winter.

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Snapping turtle baby (right) and mother (below)

photos by
BML resident
Michael Oldknow



Are You Ready for an Emergency?

We can't choose when a disaster is going to strike. But knowing what to do when an emergency happens, and having a plan ready, can make all the difference. Use these tips to develop a plan for your home and make sure your family is ready for action in the event of an emergency.

- Put together an emergency supply kit. Download a checklist from the FEMA website. https://www.fema.gov/media-library-data/1390846764394-dc08e309debe561d866b05ac84daf1ee/checklist_2014.pdf
- Have a family communication plan so everyone knows how to contact each other or where to meet in the event of an emergency or natural disaster.
- Make plan to escape your home in the event of a fire and practice that plan.
- What would you do about your pets in the event of an emergency?
- Keep important family documents in an easily accessible place.
- Check with your local health department or emergency management agency about how to get alerts about emergencies.

Bonus Tip: Now is a good time to learn lifesaving skills like CPR and first aid, to check insurance policy coverage and to know how to shut off your water and gas.

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Recipe Corner

Classic Chili (American Heart Assoc.) 4 Servings



- 1 lb. 95% lean ground beef (healthier: ground white meat chicken or turkey)
 - 1 medium onion, chopped
 - 1 medium green bell pepper, chopped
 - 1 medium jalapeño (if you like spicy), chopped
 - 4 cloves minced, fresh garlic OR 2 tsp. jarred, minced garlic
 - 1 Tbsp. chili powder
 - 1 Tbsp. ground cumin
 - 1/2 tsp. ground coriander
 - 15.5 oz. canned low-sodium pinto or kidney beans, rinsed/drained
 - 14.5 oz. canned low-sodium diced tomatoes, undrained
 - 3/4 cup jarred salsa (lowest sodium available)
- For an extra kick, add more cayenne pepper to your taste!

1. Spray large saucepan with cooking spray. Cook beef and onion over medium-high heat for 5-7 minutes, stirring constantly to break up beef. Transfer to colander and rinse with water to drain excess fat. Return beef to pan.
2. Stir in bell pepper, garlic, chili powder, and cumin, and cook for 5 minutes, stirring occasionally.
3. Add remaining ingredients and bring to a boil. Reduce to simmer, cover and cook for 20 minutes.
4. Optional - serve topped with low-fat grated cheese, a dollop of fat-free sour cream, sliced avocado, snipped cilantro or chopped green onions

Common Household Product is Magic

Most of us already know that a teaspoon of baking soda in the batter will make the muffins rise, but who knew that a pinch of it mixed with scrambled eggs will make them fluffier or added to water will make steamed vegetables stay green?

Aside from cooking, however, everyone knows that an open box of baking soda in the fridge will absorb strong odors. But did you also know that baking soda in the bath water can relieve itchy skin caused by bug bites or poison ivy? And that pouring a cup of baking soda followed by a cup of hot vinegar down a stopped-up drain will unclog it?

Baking soda also can be used to polish tarnished silver, remove rust stains, extinguish a grease fire, freshen toothbrushes and clean dishwashers and coffee makers. Add it to kitty litter and the laundry to help freshen and deodorize. Sprinkle baking soda on a wet sponge to scrub residue off a cast-iron skillet. Or use it on sidewalk and driveway cracks as a non-toxic weed killer. A dusting of it around pet food bowls will keep ants away too.

A couple of cautions about baking soda, though: Its magic powers fade with time, so check the expiration date on the box. Most important, don't mix it with other cleaning products. The chemical reaction could be toxic.

Please Don't Feed the Deer

The Association understands you have a soft heart and good intentions, but feeding deer is not in their best interest, or yours.

Depending on what you feed them, deer may actually be harmed by your feeding. Some foods will kill them within a few days or debilitate them enough to be easy targets for predators and automobiles.



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Any and all dogs must be leashed and under control at all times

Please remember all dogs shall be licensed by Monroe County and are not allowed to be kept outside of the home in a kennel or left tethered or unattended.

All pet droppings shall be picked up and disposed of properly.

Pets are not allowed at any Blue Mountain Lake recreation facility or area and/or at Bus Stops. Refer to Section IX: Pets & Other Animals of the Blue Mountain Lake Rules & Regulations: pages 13 & 14. Disregarding these rules may result in a violation.



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The Toys for Tots Collection Box will arrive at the BML Operations Office in mid-October

Please stop by during office hours (M-F 9:00am to 5:00pm and Saturdays from 9:00am to 1:00pm) and drop off your new unwrapped toy to help your local Marine Corps deliver a message of hope to less fortunate youngsters in our area.

Collection Schedule: Mid-October through December 11, 2019



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Did you know:

- 12 homes are presently for sale in Blue Mountain Lake.
- 28 homes have sold year to date.
- The highest-priced home sold for \$335,200 so far in 2019.
(Information provided through Pocono Mountain Assoc. of Realtors MLS Service)
- 93% of buyers start their search on the Internet.
- The average age of today's buyer is 33 years old.

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