

Exploring Options: Assessment Insurance

When purchasing insurance, most folks grapple with what to buy, when to buy, and what does it cover. It's confusing. Your insurance agent is the best one to answer all questions. LWPOA Members inquire about purchasing additional insurance to cover any potential Assessment.

Lake Wynonah homeowners jointly own property such as the Lodge/pool, Business Office, and Maintenance Building. The Association carries coverage based on insurance estimates for these common properties. Coverage may not always be adequate if a catastrophic loss occurs. If additional funds are needed, the Association may assess Members to cover the shortage.

A standard homeowner policy provides coverage up to \$1,000 for loss assessments. Higher limits are available via a Supplemental Loss Assessment Coverage. If an Assessment is ever levied by the Board, Members could file with their insurance company to apply their standard and/or Supplemental Assessment Insurance coverage toward their share of the Lake Wynonah Assessment.

Purchasing supplemental assessment insurance is each Member's sole decision. It is important to understand that such policies fundamentally only cover loss from specific damage clearly written in their own homeowner's insurance policy. A fire assessment may be covered, but a flood or earthquake assessment will not unless the homeowner has added these coverages to his policy. Buyer beware. Read and know your policy coverage.

A common misconception of assessment coverage is that it provides for all assessments levied by an Association. If the roof on the Lodge needs to be replaced due to regular wear and tear and there is

(cont'd on p4)

Our Loons Are Fascinating to Hear and Watch

Eerie and mournful solitude. Peaceful, straight to the soul. Chilling, majestic wail. Wynonah's loons' call is haunting yet alluring as a Siren's. "I am here, are you there?" reverberates across the water.

This long-bodied, low-slung water bird with a hefty daggerlike bill and blood-red eyes sits low in the water. Majestically plumed with a black and white striped collar and checkered back, it dives in a flash and is gone nearly two minutes before resurfacing half a lake away. Webbed feet positioned far back in the body, aid in diving, but make walking on land difficult. Loons' walk is clumsy and awkward on land. That is how they got their name.

The Common Loon is larger and longer-bodied than a Mallard, smaller and shorter-necked than a Canada Goose. A stealthy diver, they submerge without a splash to catch fish. Pairs call to each other at night. In flight, notice their shallow wingbeats and unwavering, bee-lined flight path. They breed on quiet, remote spots and are sensitive to human disturbance. Not especially social, they are usually found by themselves during the day. Our loons winter along the Atlantic Coast and can fly 670 miles in 24 hours to get there.

Loons, like airplanes, need a runway to take off. They flap wings and run 30 yards across water surface to gain speed for lift-off. Like submarines, they dive. They spend a lot of time sticking their heads below water to look for fish, then suddenly torpedo after prey, which they swallow before surfacing. Unlike other birds,



loons have solid bones making them less buoyant and better divers. They expel air from lungs and flatten feathers so they can dive deep and swim quickly.

Loon calls (tremolo, wail, yodel, hoot) are used in courtship, territorial disputes, communication, and to signal alarm. When breeding, females lay eggs close to water due to their poor walking ability. The nest is built by both parents and 1-2 eggs, olive, spotted with brown, hatch in 30 days. Chicks are capable of flight at 11 weeks. Loon chicks often ride on their parent's backs.

Their territory range has diminished nearly 75% due to global warming. This can mean a decrease in population, leading to extinction.



*March down woodsy hill
Hurry to board
Sampans on our lake*

Board of Directors Message

Congratulations to the entire community on another successful annual Board of Directors election. Thanks sent to outgoing Directors, Joe Haggerty, David Tyson and Lou Warne, who have worked hard on behalf of Members. Jerry Cooper, who served several terms before resigning this year, also made positive contributions. Their enthusiasm and work ethic will be missed, and we hope they will continue to be engaged and active in the community. Joe Haggerty has volunteered to serve as a non-voting advisory Assistant Treasurer to ensure a seamless transition and bring the new Treasurer up to speed with financial controls, budget issues, and collection management.

Eight candidates ran for four positions. To the unelected candidates, we send our gratitude for their willingness to serve. There is always next year. We have on-going needs for volunteers to serve on Board Committees and community groups. We encourage and are grateful for involvement.

The new Board chose its executives: Jim Corkins remains President; Gino McLain, Vice President; Paul Purcell, Secretary; Morag Donlevy, Treasurer. Returning Directors: Richard Hardy and Bob Still. New Directors: Frank Miller, Ron Larsen and P. Copeland, who serves out Jerry's two-year unexpired term. The new Board is an exciting mix of personalities, experience and interests. Initial interaction has been positive and energetic. We share common goals of community engagement, listening to concerns, adhering to good management and business practices, and maintaining safety and security for Members.

The Board will develop a one-year meetings schedule. Survey Monkey will again be used to gauge Members' interest and get feedback on issues and relevant topics. Let us know what you consider useful focus for Member surveys and Themed Meetings.

Treasurer's Report

Operating Income in June was \$5,000 over budget. Revenues were \$1,400 under budget. Lower revenues were a result of less late fees and legal income partially offset by higher marina gas sales. Overall net operational spending was \$6,400 lower than budget. Spending was under budget for maintenance supplies, pool supplies and payroll reimbursement (favorable timing), collection and consulting expenses while spending was over budget for road patch material, electric spending, postage and insurance expense. Year to date through July 31, spending is favorable to budget by \$38,000 and revenue is ahead of budget by \$6,000 resulting in Income being ahead of budget by \$44,000. Total Reserves (Capital/Repair & Replace/Dam Fund) as of July 31st were \$3,867,000. Total Balance Sheet Cash as of 7/31 was \$3,811,000. The July expenditures from the Capital fund were \$8,000 mainly for partial payment on lodge bathroom rehabilitation. Full financial statements can be viewed on *Connect*.

We are exploring new ways to communicate with Members. For example, a "telephone blast, mass notification public alert system" could send emergency and high importance information to electronic devices. We want to reach maximum Members in the shortest amount of time. Tell us what you think.

Community Manager Report Debra Davis

Business Office • 570-739-4055

Open Mon/Tues/Th/Fri: 8am - 5pm • Closed Wednesdays

Labor Day Holiday: Closed Sat. 9/1 - Mon. 9/3

Open Saturday Sept. 8 • 8am - Noon

Labor Day Weekend

Pool: Sat.- Mon.: Noon - 8pm then pool is closed for the season.

Marina: Sat.-Mon.: 10am - 6pm **CREDIT CARD ONLY**

Labor Day is last day Marina will be open for gas.

Back to school. Slow down!

As our children are heading back to school, please be mindful of busses driving and picking up throughout our community. Please remember the SPEED LIMIT is 20 mph. Also there a bunch of deer and fawns throughout the community. Please remember to do the SPEED LIMIT.

Update Contact Info in Connect and Security Gate Key

Updated your Home Phone/Cell Phone numbers and Email Addresses in Connect www.northeast.fsrconnect.com/lakewynonah using your email address and 4-digit pin.

Stop by the Office or download the Gate Key Form.

**Boats must be out of public docks by
Wednesday, October 31.
Lake lowering will soon start.**

2018-19 Board of Directors



**R.Hardy B.Still R.Larsen P.Copeland F.Miller
M.Donlevy G.McLain J.Corkins P.Purcell**



Wynonah Neighborhood News

Lake Wynonah Property Owners Association ©2018

Auburn, Pennsylvania • Schuylkill County

Editor: Gretchen Hardy

Managing Director: Rosemary Bascelli

nana.bascelli@gmail.com • 267-216-8719

Lake Wynonah Clubs, Committees & Organizations

Civic Assoc. Next Meeting: Tues., Sept. 4 • 6:30pm • Lodge Civic Association Fall Fest

Join the Civic Association at the Lodge and Grove on Saturday, October 6 for our first Fall Festival! Civic has worked hard to sponsor Wynonah's second major community event this year with something for everyone and every age! Start your day at 9am by attending our Craft/Vendor Sale. Free play games for children and face painting, pumpkin painting, caramel apple station, bobbing for apples, children's treasure hunt, apple pie baking contest, chili cook off, hay rides, s'mores, adult scavenger hunt, corn hole tournament, and end-of-day entertainment by Radioactive Munsters, 5-9pm. Food vendors are lined up as well as PA craft breweries, wineries and distilleries! We hope to have a cruise-in for car buffs if we find someone to organize the event. Civic Association needs volunteers to help Fall Festival run smoothly. Anyone willing to donate time and talent is welcome. Volunteer via www.volunteersignup.org/BDXAK, sign up in the Office book or email Kristina@lorisangels.com.

Civic's T-Shirt Fundraiser

Lake Wynonah t-shirts are available at the Office; 4 styles, white or light blue. Toddler and children's available in limited sizes.

Looking to Volunteer for Community Events?

Meet new people and make lasting friendships while helping out your neighbors. Volunteering for community events is a great way to do that! Check out the link below to see what events are looking for help. Volunteer for part or the entire event! Each task is listed individually so you can help as little or as much as you want! Volunteer info is kept private.

<https://www.volunteersignup.org/BDXAK>

Visit "Lake Wynonah Civic Association" Facebook Page

Learn of all upcoming community meetings and activities.

Yoga Tuesdays, 6:45pm and Saturdays, 9am • Office
Come enjoy strength training, core exercises and balance improvement. All levels are welcome. Bring \$5 donation and yoga mat. Contact Jillian: 610-463-8222.

Bootcamp Mondays and Thursdays, 6:15pm; Lodge Grove
Bring weights, mat, water, \$5 donation. Contact Sallie: Sallie.Sandler@gmail.com.

Pinochle Fridays at Noon; Lodge. Questions? 267-393-5490.

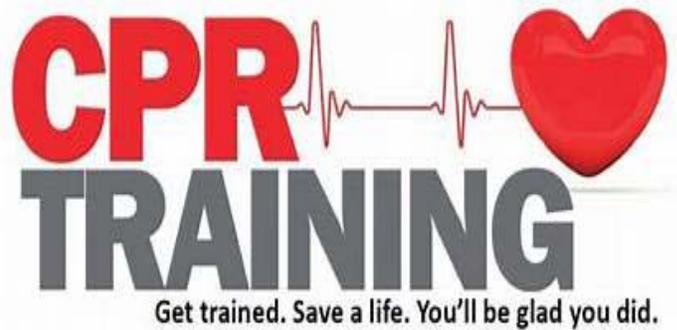
Pickleball Monday 7pm; Wednesday 10am. Tennis Court.

Tennis Saturday/Sunday 10am. Tennis Court.

Wynonah Women with a Mission (WWWAM)

Dinner for Seniors: 5pm Thurs., September 27 • Lodge

If you are 55+, please join us on the last Thursday of the every month for a free dinner at the Lodge. Enjoy some light entertainment and fellowship. Donations are accepted to help cover the food. Meet new people, make new friends. If you need a ride, call Elinor at 570-739-4209. Planning meeting is held before or after dinner. Sept. 27 menu: Spaghetti with meat sauce, salad, bread/ butter, apple sauce, hot vegetable, desserts.



Family & Friends CPR Course

Saturday, Oct. 13 • 10am • Office Gathering Room

A recent Wynonah event demonstrates that Cardio Pulmonary Resuscitation (CPR) saves lives! A life-saving CPR class, sponsored by Civic, is available for community residents.

Learn lifesaving techniques of adult Hands-Only CPR, AED skills, and choking relief. Taught using the American Heart Association's research-proven technique, students will receive the most hands-on CPR practice time possible.

The \$20 kit/course is designed to be shared by 2-3 close friends or family. After class, participants keep the kit to share knowledge. Only one person per group needs to reserve a kit. Sign up in the Business Office. Bring \$20 cash or check (payable to Lake Wynonah Civic Association) to class.

Book Group

Next Meeting: 7pm, Wed., Sept. 19 • 646 Wynonah Dr.

Too Close to the Falls by Catherine Gildener is a 1950's memoir of a girl's childhood near Niagara Falls. October book: *Tin Ticket* by Deborah Swiss. Meetings are open to men/women who gather in residents' homes to enjoy discussion and friendship. Contact Helen: 570-739-4171.

Lodge Happenings

HOSTESS	9/1	Closed for Holiday
	9/6 Th	Eagles vs Falcons 6:30p
wanted!	9/8	Bar Open 6p
	9/15	Steak
Stop by Lodge	9/15	Smoke House
	Fri/Sat 5-9pm or email	Polish-Ukrainian
	webdesignerdawn@hotmail.com	Beer Pairing

If you haven't been to the Lodge lately, come enjoy a treat for families, singles and couples. Have a drink from the bar. Bring a game and linger afterwards with friends.

10% Senior (65+) discount off Lodge Friday Specials!

Lake Wynonah Bible Study (begins Sept. 12)

Wednesdays 10am - Noon, Office • Info/Irene: 570-739-1405

13-week study on *Discipleship*. Please join us.

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Assessment (cont'd from p1)

not enough cash to pay for this replacement, the Board may assess homeowners. This will not be covered by a Member's Supplemental Assessment Insurance. *Regular wear and tear are normally not covered causes of loss.*

What about work that may be required for our big dam to meet new safety regulations? A 50-year-old dam needs ongoing maintenance and careful monitoring. Federal and state safety standards change and the Association must comply. This is similar to a Member's home roof. After 30 years, it may need to be replaced due to normal wear and tear. Our dam may very well require an upgrade. The extent and timing will be determined.

Homeowners who are contemplating purchasing additional Assessment insurance should have an informed discussion with their insurance agent, read the policy carefully, and fully understand what is and isn't covered. If you have a specific type of potential assessment in mind, discuss this with your agent and/or carrier.

I Hope You Dance

by Homespun

Don't let some hell-bent heart leave you bitter
When you come close to selling out reconsider
Give the heavens above more than just a passing glance
And when you get the choice to sit it out or dance
I hope you dance.



Sam was the tallest, smartest, most popular boy in 8th grade. The high school football coach already salivated. For our school's year-end dance, Sister Rosario had sixth through eighth graders in the gym for dance practice. "Make two circles. Girls inside, boys outside." We complied. "Now you will choose a partner. When music starts, boys walk semi-circle. When music stops, you will be facing your partner." Music played. Potential partners paraded past expectant faces. "Stop!" I craned my head back to look up at the enormous figure before me. Sam!

As a thirteen-year-old 6th grader who had never danced with a boy, I was terrified. "Girls, right hand on shoulder." I complied (on tip toes). "Boys, left hand on small of back." He complied (bending grudgingly). "Now clasp your free hands together." (mine sweaty; his huge). Music started. Sam may have been tall, smart and popular, but he was not kind. "1-2-3! 1-2-3!" Sister counted as she clapped. I fumbled, froze and stared at the center of his chest while Sam sneered, laughed and yelled. That practice was an hour of hell. "You're a lousy dancer," he shouted for all to hear as he left me standing in the gym. I've never recovered.

Years later while touring a Russian castle, we were treated to three young couples in 1800's costumes. The girls wore flowing white gowns. Dressed in elegant military uniforms, their partners twirled them around the ballroom beneath crystal chandeliers to the Blue Danube Waltz. Entrancing! Several hundred tourists swayed to beautiful violin strains. The waltz ended and the six dancers came into the audience, chose partners and guided them to room center. Why that tall, blonde German chose me, I'll never know. He bowed and the waltz began. I did not. My feet tangled like a Gordian knot. The other couples waltzed effortlessly around us.

A few years later in Vienna, the waltz capital of the world, my husband and I signed up for a dance lesson. For an hour, we learned the etiquette and steps of this beloved national dance. Then, to demonstrate his teaching competence, the instructor put on a beautiful waltz and, of all the other students, came up to me, bowed, took my hand and kissed the top, and placed his hand on the small of my back, extending his left arm. My chance at redemption? I heard Sam's voice from years before. I carried the pain and the lack of confidence. I tried, but I was probably the worst student the Viennese dance maestro ever held in his arms.

So, now my favorite dance is with my toddler granddaughter. She balances on my feet as music plays in our living room. I hold her small hands and tell her what a wonderful dancer she is. I am happy and confident as we swirl and laugh and enjoy.

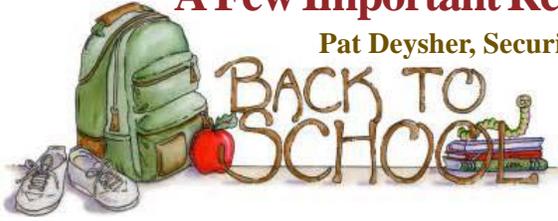
I hope you dance.



Boot Camp	Monday/Thursday	6:15pm	Grove/Office
Yoga	Tuesday 6:45pm • Saturdays 9am		Office
Bible Study	Wednesday	10am	570-739-1405
Pinochle	Friday	Noon	Lodge
Pickle Ball	Monday 7p • Wednesday	10a	Tennis Courts
Tennis	Saturday/Sunday	10a-Noon	Tennis Courts
Happy Hour	Friday/Saturday	5-7pm	Lodge
Dinner	Friday/Saturday	5-9pm	Lodge

A Few Important Reminders

Pat Deysher, Security Director



School is back in session, *Please Drive Cautiously!!*

There are no sidewalks along our roads. Children walk to and from bus stops. There is absolutely no passing anywhere in Lake Wynonah. *Never* pass a stopped school bus! **The community speed limit is 20 mph.**

PennDOT School Bus Safety Tips

Get to school bus stop 5 minutes early, so you don't run across the road to catch the bus. When waiting, stay away from traffic. Line up at least five giant steps away from the roadway to wait. Never run after the bus if it has already left the bus stop. Never push when getting on/off of the bus. Always walk at least 10 feet in front of the bus when crossing so the driver can see you. Be aware! Cross with Care! Wait until the bus has stopped all traffic before stepping out onto the road. When getting off the bus, make sure all drawstrings and loose objects are secure so they don't get caught on the handrail or door. Never cross the street behind the school bus. If you leave something on the bus or drop something outside, never go back for it. The driver may not see you and begin moving. Never speak to strangers at bus stop and never get into a car with a stranger.

East Gate Cards Are Non-transferable: Owner Use ONLY

Never swipe anyone else in with your card or give anyone else your card to use. This violates the Membership Handbook. Violators could lose their East Gate privilege.

Where Did Summer Go?!

Get ready for Fall. Clean gutters. Check your trees and vegetation so they don't block traffic line of sight.

Building Plans?

Get permits before you start ANY work

Keep Our Roads Safe

All drivers of vehicles (ATV, DIRT BIKES, GOLF CARTS) in the Lake must be 16 years of age and have a PA driver's license. Security is doing radar and stop sign enforcement at school bus stops. Speed limit of 20 mph. Make complete stops at all stop signs.

Contact Security To Report

- Guests & Contractors
- Suspicious Activity
- Car/Boat Violations
- Burning Violations
- General Questions



570-739-4158

LW Civic

Lake Rise

Wynonah Dam Update

It isn't just direct rain water that fills our lakes. Long after rain stops, run-off from surrounding land will continue to raise lake level. This is why a "No Wake" rule remains even after rain stops. This year, from March 1 through August 3, rain periods (2-24 hour duration) produced 0-10.99 inches of lake rise. Our **average** rain produced 1.31 inches with a lake rise of 2.95 inches, including run-off. When rain stops, run-off will continue to raise the lake. The spillway and dam drains release water. The lake reaches equilibrium when water out exceeds water in.

2018 date	rain duration in hours	rain quantity in inches	lake level in inches at rain start from spillway top	lake rise in inches to reach max height	hours for lake to reach max height
3/1	13	0.76	-13.16	9.53	41
3/21	17	1.16	-16.23	6.31	44
4/2	8	0.63	-8.25	1.92	13
4/15	24	1.56	-8.57	6.63	40
4/24	14	1.63	-6.60	3.58	34
5/12	7	1.14	-4.75	1.38	3
5/12	21	0.61	-4.37	1.47	22
5/16	23	1.43	-2.77	3.85	26
5/19	14	1.57	1.52	0.00	0
6/3	10	0.56	-5.70	-0.57	20
6/10	21	2.56	-2.95	7.59	28
6/23	2	0.80	-5.36	1.16	4
6/28	4	4.06	-4.99	10.99	17
7/4	5	1.83	4.04	3.52	1
7/15	5	1.05	-0.93	0.36	1
7/17	9	0.43	-2.75	0.76	6
7/21	18	2.08	-1.88	1.39	19
7/23	4	0.39	-0.58	1.48	6
7/24	17	1.15	1.63	1.25	4
7/27	2	1.12	2.87	0.64	1
8/1	5	0.54	-0.08	0.43	4
8/1	2	0.81	1.51	0.68	8
8/3	17	2.21	2.56	3.60	15
average	11	1.31		2.95	16

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Sandy's Dog Grooming 39 years experience. Full service salon for small and medium dogs. Superior quality done in a safe, friendly, and caring environment. Call 570-366-5340 for an appointment.

Electrician! Need an experienced, licensed electrician? Residential/Commercial. Dan delivers professional, courteous, timely service. House wiring, service panels, electric heat. Remodeling/New Construction. References. Call 570-527-4194.

Summer Lawn Mowing by LW Owner, Al Kutsko. Dependable, neat, detail oriented. Call for details: 570-617-6567.

Lake Wynonah Pet Sitting Daily, weekly, vacation. Dependable, loving care. Please call Lee Ann: 570-739-1927 / 570-617-9469.

I bring the Salon to you! Enjoy salon services in the comfort of your LW home. For questions & rates call/text: 610-750-1166 or Email: Jazmine.Snide@gmail.com.

CORNER LOT # 2953 on Crowfoot Drive Only a short distance to the lake. Surveyed & Tested. \$12,000 OBO. Interested: Call Bill Nice: 267-278-4900.

Don't forget to Get your A/C or Heat Pump ready for the summer season! Please call Matt at Anthracite Mechanical 570-617-2657. Your local Heil and Fujitsu HVAC Equipment Dealer. Find us on Facebook: Anthracite Mechanical.

LW Lot #85 Camanche Drive Everything paid and up to date. Asking \$9,000 obo. Please contact Jane: 717-560-0251.

Wooded LW Lot #299 on Hogan Drive All taxes, utilities, dues are paid up-to-date. For more info, call Denton Quick: 610-779-6681.

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This 'n That in the Region

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Since 1968, AARP's volunteer-based program has helped nearly 50 million low- to moderate-income taxpayers. AARP (American Association of Retired Persons) Foundation Tax-Aide offers free tax preparation help to anyone 50 and older who can't afford a tax preparation service. If interested in volunteering, contact IRS-certified and Lake Wynonah resident, Bob Mathews at **570-624-3018**.



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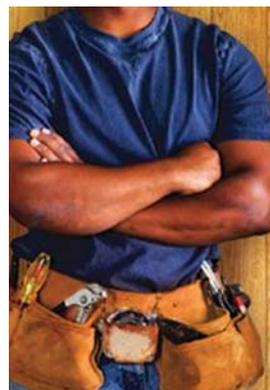
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