

THE MOUNTAIN VIEW

Lake Harmony Estates Property Owners Association

P.O. Box 866, Moscow, PA 18444

(570) 842-0321

OCTOBER 2008

www.appletreemanagement.com/lakeharmony

www.lakeharmonyestates.com



PRESIDENT'S CORNER

By Larry Gould

Autumn has come upon us once again, creeping into Lake Harmony Estates, bringing chilly nighttime temperatures, along with the stark realization that summer is gone. Although we were blessed with wonderful, warm summertime temperatures, October brings with it the natural cooling down as Mother Nature aids in helping to turn the leaves lovely shades of orange, red, yellow, and gold. As usual, Lake Harmony Estates is beautiful, tranquil, and serene. As the sweet quiet of our lovely community is more apparent than ever, so is the fact that it is time to attend your semi-annual meeting taking place on Saturday October 25th 2008 at 10:00 AM.

Unification of the community on many levels has kept your Board of Directors very busy over the last year. Your community management team Appletree Management Group Inc. has been busy completing a community wide inspection in an effort to unify the community as a whole, and to protect and preserve the unified, rustic, and natural look and feel that helps make Lake Harmony Estates so very special. To help unify the community socially, your Board of Directors have organized yet another "Holiday Social" gathering at your community Beach House to take place this December. This event is a great opportunity to gather and meet your neighbors, and to feel our community spirit, as we all get together and celebrate the holiday season. As always, the biggest factor in our unified success is YOU- the property owner. We appreciate those who respect your community Rules and Regulations, and encourage everyone to do so for a truly unified community experience. As a testament to our unity, I am always looking for community input and participation, in the hopes that one day we will all be in complete unity.

Community leadership is a tough job. However, your Board of Directors work hard for YOU all year long. They are dedicated, caring volunteers who spend countless hours in meetings, performing research, and e-mailing back and forth, all to help Lake Harmony Estates continue to be as wonderful as it is. Your Board of Directors have worked in sync, and have initiated many positive changes within your community. Along with Appletree Management Group Inc. and our legal counsel, the efforts have been fruitful and shall serve to lay the foundation for years to come. I extend my sincere thanks to everyone who plays a role in helping keep our community great, with a special thanks to those who obey the community Rules and Regulations.

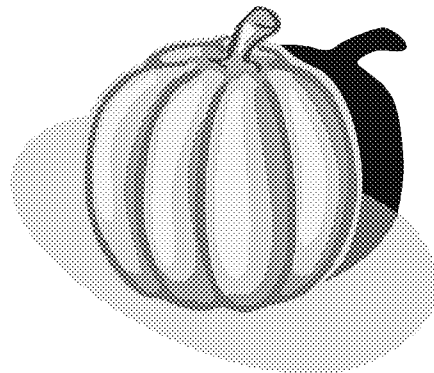
I hope that many of our property owners will be able to attend your semi-annual meeting taking place on Saturday October 25th 2008 at 10:00AM. It is a great opportunity to meet your Board of Directors, community management team, and legal counsel. At this meeting you will hear about recent accomplishments, plans for the future, budget considerations, and have a special opportunity to voice your ideas and opinions, as well as to meet your neighbors, and other property owners. I always encourage community involvement, and as such, invite you to attend this meeting, which takes place only two times a year. I am proud of our special jewel-Lake Harmony Estates. Show your pride as well and get involved. I hope to see you there.

**LHEPOA SEMI ANNUAL MEETING
AGENDA
KIDDER TOWNSHIP BUILDING
October 25, 2008**

- 9:45AM**
10:00 AM
- Welcome and Refreshments**
Call to Order – L. Gould, President
Pledge of Allegiance
President’s Welcome and Report - L. Gould
Introductions – Board Members, Guests, New Owners,
First Time Attendees
Meeting Overview
Board of Directors Update
Recognition
Call for Nominees (Elections)
Plea for New Volunteers
- 11:00 AM**
- Treasurer’s Report – B. Scholtz**
Financial Update ~ Budget Discussion
Spring Semi Annual Meeting Minutes Approval
Legal Counsel Report – D. Horvath, Esq.
Asset Sale
Management and Coordinator’s Report – L. Hubert and B. Jones
- 11:30AM**
- Committee Reports**
ARCH/Construction/Maintenance Committee – B. Jones
Beach Committee – Linda Hubert
Boat Dock & Launch Committee – Linda Hubert
Canoe Rack Committee – Linda Hubert
Roads Committee – John Barnitz/Brad Jones
Nominating Committee – Tom O’Rourke
Lake Harmony Group – Lou Cerino
Rental Committee – L. Gould
Beach House Property Update – R. Ferretti
Community Wide Enforcement – B. Jones
Progress Report
New Business
Discussion/Questions
- 12:30 PM**
- Adjournment**

SAFETY COMMITTEE

The Safety Committee has been concentrating on community patrols, and needs volunteers to join the Lake Harmony Estates Safety Patrol. You have probably seen your community patrols with the flashing yellow light and vehicle signage going around the Estates making sure everything is okay. Anyone interested in volunteering should contact Appletree Management Group Inc. for more information. Patrols range in length at random intervals with no set schedule, making it easy for a volunteer to help out whenever he/she can. The safety committee is also working on tips to help you reduce the risk of fire in and around your home. The committee's newly appointed chairperson, Mr. Rob Marro asks for the community's help by reporting any safety related issue to Appletree Management Group Inc. so that we can act together in keeping to our community safe. Any ideas or suggestions to help keep our community safe are always welcome.



BEACH HOUSE COMMITTEE REPORT TO ASSOCIATION BOARD OF DIRECTORS

Russell Ferretti, Committee Chair

Introduction: the Beach House Committee was established in 2007 by the Board of Directors to evaluate and develop potential uses for the newly-acquired Association Beach House. Committee ideas, together with Association member input, was to be evaluated and recommendations presented to the Board of Directors for utilizing the new Beach House facility in the best interests of the membership.

The Beach House Committee has sought community input via surveys published in Association newsletters and during events held at the Beach House. Significant input was received from a number of members regarding use of the facility both short-term and long-term, which is detailed later in this report. Based on input received, consideration of Association needs, and available resources, the Beach House Committee offers the following short and long term recommendations for utilization of the Beach House.

Short-Term Beach House Use Recommendations:

Beach House Structure: regular Board of Directors meetings, Association Committee meetings, lifeguard change/rest area, planned community multi-season social functions, lake-side porch daily access by members for informal gatherings, daily rental of the interior ground-floor spaces to Association members for private parties on a reservation basis.

Beach House Grounds: daily access by members for informal gatherings, grilling/picnics on lawn, boat loading/unloading in season at dock, personal watercraft loading/unloading at side of beach area, staff parking in street-side driveway, installation of additional canoe storage racks

Event Planning: a Recreation Committee should be established to plan community multi-season social functions such as summer parties, winter parties, game events, card nights, book show & swaps, etc. The Recreation Committee should further survey the membership to determine other potential Beach House uses and events.

Long-Term Beach House Recommendations (dependent upon funding availability)

Retire Mortgage: funds that become available from the sale of Association assets should first be used to retire the current Beach House mortgage. If additional funds become available, the following Beach House modifications should be considered. (Note: while the \$178 supplemental annual membership assessment is not a large sum, a number of members have expressed their concern that it is still an expense they would prefer not to incur each year.)

Add Handicapped-Accessible Bathroom/Change Room to Beach House: to satisfy the Township requirement that year-round community buildings accommodate handicapped persons, an accessible bathroom should be added to the beach house. It is recommended that it be built as an all-weather facility on the parking lot side of the street-side porch with access doorways from inside the beach house and the porch.

(continued from pg. 2)

The existing ramp may have to be moved more towards the beach. This will accommodate handicapped persons bathroom needs from inside and outside during beach house events and other usage. It will also satisfy the need for a handicapped bathroom facility for beach patrons during beach season as well as a changing room, thus eliminating the need for renting an accessible portable toilet during beach season. An outside shower head should also be installed somewhere outside the kitchen/bathroom on the beach side of the house to allow beach users to wash sand off themselves and their toys.

Modify Existing Beach House Structure: modify the Beach House so its interior layout is more open and suitable for social gatherings by combining the living room and dining room into a Great Room. This will necessitate removal of the interior wall between the living room and dining room and removal of the interior stairway to the basement and to the upstairs. Future basement access would be through the secondary entrance under the lake side porch and upstairs access would be replaced with a new enclosed stairway addition on one side of the house designed by an engineering professional, with an elevator if possible to make the upstairs handicapped accessible, if that space is used for events such as card parties, etc. In addition, if deemed feasible by an engineering professional, the lake-side wall of the living room should be replaced with glass doors & windows to provide a more expansive view of the lake. Also, if deemed feasible and funds are available, the lake-side upstairs dormer should be removed and the roof raised in the living room portion of the new Great Room to increase ceiling height and provide a more expansive view of the sky and lake through additional windows. The existing lake-side porch should remain as is.

Install New Deck in Lake-side Yard: a new low, wooden deck should be installed on the portion of the yard where large boulders are located, which limits the use of this part of the yard. One of the new picnic tables should be placed on the deck, as well as the Beach house barbecue grille. A removable awning should also be provided over the deck as protection from rain and sun during deck use. A bicycle rack should be located outside the members-only fenced area.



REMINDER

ANY EXTERIOR MODIFICATION MUST BE APPLIED FOR AND APPROVED. FAILURE TO APPLY FOR THE REQUIRED PERMIT WILL RESULT IN FINES AND OR PENALTIES.

LAKE HARMONY ESTATES PRESENTS "CELEBRATE"

An end of 2008! - Holiday-"Social"

Meet your new committee members, friends and neighbors
at an Hors D'oeuvres Party



Please join us for this FESTIVE occasion

SATURDAY, DECEMBER 6, 2008
4 TO 8 PM

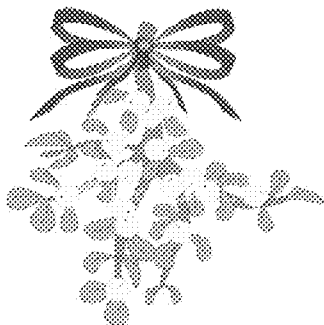
at The Beach House
South Lake Drive at Wood Street

Guests Welcome!

BYOB

Feel free to be creative with your dish and let us know what you
will be bringing when you register! choice of:

hors d'oeuvres, or items for mediterranean station or pasta station:
ex) tomatoes w/mozzarella/basil, marinated roasted peppers, assorted
bread/baguette style, crostini and focaccia, olives and grilled eggplant,
greek salad, etc. Assorted pasta dishes ex) penne w/bolognese, spinach
baked ziti, etc



RSVP By: 11/21-- Please call or email to register your group to:
Kellie Melba at 302-283-0544 or email at Kellie@scottmelba.com

Be Smart – Be Safe

Rob Marro, Safety Committee Chairperson

Although there are numerous safety topics that merit discussion, I thought I would concentrate on three specific areas that I believe are extremely important and worthy of spending a few minutes to highlight. It seems like each year, particularly as the weather starts to get colder; we turn on the television or pick up a newspaper and are informed of catastrophic loss of property or life due to home safety incidents that may have been prevented if only the necessary precautions were taken by the property owner.

In this Be Smart – Be Safe article, I would like to particularly share with you preventive tips on Carbon Monoxide Poisoning Precautions; Home Heating Safety; and Home Electrical Safety. As I reflect back to those horrific events reported by the media, these three topics appear to be the root cause of many of the occurrences. Please take a few minutes to review these tips, and if it is applicable, take the corrective actions at your home.

Carbon Monoxide (CO) Poisoning Precautions

Carbon monoxide (CO) is a deadly gas that is difficult to detect because it is odorless and invisible. As a result, it is known as “the silent killer.” According to the U.S. Consumer Product Safety Commission (CPSC), this poisonous gas kills nearly 300 people in their homes each year.

CO is produced by fuel-burning appliances and equipment in our homes. If you have heating, cooking or power equipment that uses fuels such as oil, natural gas, coal, wood, propane, gasoline, etc., then your home is at risk for potential CO poisoning. Homes with attached garages are also at risk, because vehicles left running in the garage can cause CO to seep into the home.

CO poisoning can be prevented by proper care and use of household equipment. CO alarms can provide early detection if CO leaks or accumulation occurs. Both are important for your safety. The Home Safety Council offers the following tips:

- ✦ Install at least one CO alarm near sleeping areas.
- ✦ Have a trained professional inspect, clean and tune-up your home’s central heating system and repair leaks or other problems; fireplaces and woodstoves should also be inspected each year and cleaned or repaired as needed.
- ✦ Keep gas appliances properly adjusted and serviced.
- ✦ Never use an oven or range to heat your home.
- ✦ Never use a gas or charcoal grill inside your home or in a closed garage.
- ✦ Portable electric generators must be used outside only. Never use them indoors, in a garage or in any confined area that can allow CO to collect. Follow usage directions closely.

If you suspect CO poisoning in your home, call the Lake Harmony Volunteer Fire Dept. by dialing 9-1-1. Keep all emergency response numbers posted by every telephone.

(continued on pg 6)

CO alarms are different from smoke alarms, and have different functions. CO alarms do not provide early warning of a fire. Smoke alarms do not provide early warning of CO exposure. Your home needs both CO and smoke alarm protection. Replace batteries in all smoke and CO alarms at least once a year. A good time to do this is when you set your clocks back for daylight savings time. If an alarm “chirps”, warning the battery is low, replace the battery right away.

Home Heating Safety

Heating equipment, especially portable and space heaters, fireplaces and wood stoves, require careful use and proper maintenance. The Home Safety Council offers the following tips to help families prevent fire and burn-related injuries during the winter months.

Purchase electric space heaters that bear the mark of an independent testing laboratory, such as UL, ETL, CSA, etc.

- ✦ Place space heaters at least three feet away from anything that can burn - including furniture, people, pets and window treatments.
- ✦ Turn off space heaters before leaving a room or going to sleep.
- ✦ Supervise children and pets at all times when a portable space heater is in use.
- ✦ Use kerosene heaters only where permitted by law. Use the recommended grade kerosene and never use an alternative fuel. Kerosene heaters must be fueled outside.

Never use space heaters to dry clothing or blankets.

Burn only seasoned hardwood - not trash, cardboard boxes, or Christmas trees because these items burn unevenly, may contain toxins, and increase the risk of uncontrolled fires.

Have a professional chimney sweep inspect chimneys annually for cracks, blockages and leaks and have them cleaned and repaired as needed.

- ✦ Keep all persons, pets and flammable objects, including kindling, bedding, clothing, at least three feet away from fireplaces and wood stoves.
- ✦ Open flues before fireplaces are used.
- ✦ Use sturdy screens or doors to keep embers inside fireplaces.
- ✦ Install at least one smoke alarm on every level of your home and inside or near sleeping areas.

Keep young children away from working wood stoves and heaters to avoid contact burn injuries.

Home Electrical Safety

Make sure that your home is electrically safe by checking the items on this list created by the National Electrical Safety Foundation.

Outlets

Check for outlets that have loose-fitting plugs, which can overheat and lead to fire. Replace any broken or missing wall plates. Make sure there are safety covers on all unused outlets that are accessible to children.

Cords

Make sure cords are in good condition- not frayed or cracked. Make sure they are placed out of traffic areas. Cords should never be nailed or stapled to the wall, baseboard, or to another object. Do not place cords under carpets or rugs or rest any furniture on them.

(continued on pg 7)

Extension Cords

Check to see that cords are not overloaded. Additionally, extension cords should only be used on a temporary basis; they are not intended as permanent household wiring. Make sure extension cords have safety closures to help prevent young children from shock hazards and mouth burn injuries.

Plugs

Make sure your plugs fit your outlets. Never remove the ground pin (the third prong) to make a three-prong fit a two-conductor outlet; this could lead to an electrical shock. NEVER FORCE A PLUG INTO AN OUTLET IF IT DOESN'T FIT. Plugs should fit securely into outlets. Avoid overloading outlets with too many appliances.

Ground Fault Circuit Interrupters (GFCIs)

GFCIs can help prevent electrocution. They should be used in any area where water and electricity may come into contact. When a GFCI senses current leakage in an electrical circuit, it assumes a ground fault has occurred. It then interrupts power fast enough to help prevent serious injury from electrical shock. Test GFCIs regularly according to the manufacturer's instructions to make sure they are working properly.

Light Bulbs

Check the wattage of all bulbs in light fixtures to make sure they are the correct wattage for the size of the fixture. Replace bulbs that have higher wattage than recommended; if you don't know the correct wattage, check with the manufacturer of the fixture. Make sure bulbs are screwed in securely; loose bulbs may overheat.

Circuit Breakers/Fuses

Circuit Breakers and fuses should be the correct size current rating for their circuit. If you do not know the correct size, have an electrician identify and label the size to be used. Always replace a fuse with the same size fuse.

Water and Electricity Don't Mix

Don't leave plugged-in appliances where they might fall in contact with water. If a plugged-in appliance falls into water, NEVER reach in to pull it out - even if it's turned off. First turn off the power source at the panel board and then unplug the appliance. If you have an appliance that has gotten wet, don't use it until it has been checked by a qualified repair person.

Appliances

If an appliance repeatedly blows a fuse, trips a circuit breaker, or if it has given you a shock, unplug it and have it repaired or replaced.

Entertainment/Computer Equipment

Check to see that the equipment is in good condition and working properly; look for cracks or damage in wiring, plugs, and connectors. Use a surge protector bearing the seal of a nationally recognized certification agency.

Outdoor Safety

Electric-powered mowers and other tools should not be used in the rain, on wet grass or in wet conditions. Inspect power tools and electric lawn mowers before each use for frayed power cords, broken plugs, and cracked or broken housings. If damaged, stop using it immediately. Repair it or replace it. Always use an extension cord marked for outdoor use and rated for the power needs of your tools. Remember to unplug all portable power tools when not in use. Since metal ladders conduct electricity, watch out for overhead wires and power lines.

(continued on pg 8)

Lightning

During an electrical storm, do not use appliances (i.e., hairdryers, toasters, and radios) or telephones (except in an emergency); do not take a bath or shower; keep batteries on hand for flashlights and radios in case of a power outage; and use surge protectors on electronic devices and appliances.

Space Heaters

Space Heaters are meant to supply supplemental heat. Keep space heaters at least 3 ft. away from any combustible materials such as bedding, clothing, draperies, furniture, and rugs. Don't use in rooms where children are unsupervised and remember to turn off and unplug when not in use.

Halogen Floor Lamps

Halogen floor lamps operate at much higher temperatures than a standard incandescent light bulb. Never place a halogen floor lamp where it could come in contact with draperies, clothing, or other combustible materials. Be sure to turn the lamp off whenever you leave the room for an extended period of time and never use torchiere lamps in children's bedrooms or playrooms.

Remember, Be Smart – Be Safe!



CLEAN ROADS - CLEAN COMMUNITY

Please realize that the cleaner our roads are, the cleaner our community is. The cleaner our community is, the nicer it is. Having a community that is pleasing to the eye cannot be over emphasized. As you look around the community, please pick up any cups, papers, bottles, trash etc. Take a walk around the Estates with a bag and spend a few minutes picking up trash that might be visible. It only takes a minimal effort on everyone's part for us to have a clean community. You may also sign up for the adopt-a-street program, where you can pick a street of your choice to clean up. There are preliminary plans for a "community clean up day" next summer as well. Anyone interested should contact Appletree Management Group Inc. In the meantime, please pick up any trash you see on the roads as you walk around the Estates. As a team we can help keep our community clean. It really does matter.



YOUR COMMUNITY WEBSITE AWAITS YOU

Your community website is www.lakeharmonyestates.com and is there for you. Please log on and take a look at it, as it contains community information, the Board of Directors report to members, your community newsletter, photos, and much, much more. You can even report something through the community watch button. This is an easy way to report something that needs attention within the community. You can also send your comments, ideas, and suggestions, or may volunteer to help out within the community on the site as well . Please try it. We created it for you, and it's open 24 hours a day.

