

Paradise Falls Lutheran Association

Annual Meeting

June 27, 2020



Paradise Falls Lutheran Association

1319 PARADISE FALLS
CRESCO, PA 18326
PHONE: (570) 629-0442

Dear Members,

While no one can deny this last year has been unique and challenging, these are the times that make the community at PFLA even more special and important. We are coming together during the challenges in this world with a common concern, love for PF, and faith. We have been entrusted to care for each other and be good stewards of this special place. That means more now than ever.

The Board is a great group of volunteers that have worked hard on behalf of this community to make significant accomplishments, savings, and improvements to our Association. The attached annual report provides all the details.

I encourage everyone to review the committee reports and supporting information. Please direct any questions to the appropriate committee leads or to pplainfo@yahoo.com.

As in the past, we will acknowledge all the great accomplishments of the committees. However, we will not be reviewing and discussing each individual committee report at the annual meeting. After the adjournment of the meeting, we will be taking questions from those in attendance.

Please be sure to review these items prior to the annual meeting.

The agenda for the annual meeting, which will be held on June 27th, is included in this report. Any additions to the agenda must be sent to me (e-mail or mail) and received by June 19th.

Sincerely,

Kristy Lindholm Knabe

kristy@knabedesign.com

PROXY VOTING INFORMATION

We encourage those who cannot attend to assign a voting proxy, which would be another member of the association who will be attending the meeting in person, or you can also assign your proxy to the Board of Directors.

[CLICK HERE TO LINK TO PROXY VOTING FORM](#)

Paradise Falls Lutheran Association

Annual Association Meeting, June 27, 2020

AGENDA

Determination of Quorum

Opening Prayer

Opening Remarks

Nominations and Election of Board of Directors for 2020 – Motion to Approve

Review/approval of June 2019 Annual Membership Meeting Minutes – Motion to Approve

Treasurer's Report

2021 Budget – Motion to Approve

Committee Reports

Old Business

New Business

Adjournment – Motion to Adjourn

Questions

Nominations and Election of Board of Directors for 2020

After very careful review and deliberation, the Nominating Committee submits five candidatures for nomination to the PFLA Board of Directors for consideration by the Membership:

1. **Brenda Lange for a first term**
2. **Deborah Malantonio for a first term**
3. **Elizabeth Malantonio for a first term**
4. **Jenifer Monson-Silverman for a first term**

Their biography summaries follow:

Brenda Lange

I am a PF lifer who has been enjoying Paradise Falls since before I was born. My grandparents, Ed and Lydia Stielau, bought the cottage at the top of the hill, on the bend in the road, in 1953. My parents, Ruth and Doug Larison, bought it from them in 1977, and several years ago, my brother and sister-in-law, Mike and Maria, began the process of taking it over for our mom. Sadly, she passed away in January 2018, and so now we three compose the Lange membership. I also owned (the former) "Meadowview" for more than 10 years and sold it to Bob and Carol Hergenhan about five years ago.

Over the years, I've volunteered at PF in several capacities. I served on the Board for a time and participated on the marketing committee, helping produce the green 75th anniversary book, and the marketing video (does anyone still play VHS tapes?). When my kids were small, we spent a couple of idyllic summers living in the family cottage, while I babysat, cleaned houses, and produced *The Spray*, using an electric typewriter, copy machine and lots of Wite-out. The falls and the woods have provided me a refuge more times than I can count; I have always found peace here.

Now my three kids are all (married) adults and I have two amazing grandkids, who also love to hike through the woods with me. Professionally, I've been a writer and editor for many years, operating Lange Communications (www.brendalange.com) as well as working for almost 10 years in higher education in Philadelphia and Bethlehem. I'm excited to become involved again at PF and I'm looking forward to spending this summer in our hill cottage again.

Deborah Malantonio

My name is Debbie Malantonio, I have served on the membership committee for two years. Keith and I have been members for about 10 years, we live here year-round and really love the community. We moved here from Dennis Township NJ where both Keith and I were Fire Fighters, and EMT's in Avalon NJ.

We have a blended family, I have four grown children and Keith has two grown children, we also have thirteen grandchildren ranging in age from 5 to 20. Keith and I genuinely love PF and I would be honored to be elected to the board

Elizabeth Malantonio

My great-grandparents built Koones Hollow early in PF's existence. They even used the stones they found from the land to create the fireplace. My family has continued to come ever since. My grandparents used property they purchased to build the last house here at Paradise Falls. In the 90's my parents decided they wanted to give me the same experiences that both my mother and grandmother were given as children. We purchased our white cottage in the village (Hillsfull). Soon, we outgrew the small cottage and moved into Mrs. Shaffner's cottage (Whitsend) on the lake in 2008. After graduating from high school, I decided to attend college here in the Poconos. I attended Northampton Community College, then East Stroudsburg University, while permanently residing at Paradise Falls, for five years. After college, I obtained my current job as a high school mathematics teacher in Newport, PA and moved to Harrisburg. When my grandmother died, my family decided to sell our own cottage and locate ourselves to our true home on the hill.

To say that Paradise Fall is my home is an extreme understatement. I have spent my summers and off-season weekends here for most of my life, making countless memories with my grandma and my Paradise Falls family. I have also been involved with Paradise Falls since I was a teenager. I helped Ann Lindholm with the Tea Room, served as the lifeguard and social director for several years, and have been involved with numerous committees. Paradise Falls is where I most remember my grandma. Continuing to keep it a special place is something that is extremely important to me as it will continue to preserve her memory as well as many other members that we have lost along the way. I look forward to helping Paradise Falls move forward while also keeping the integrity of our beautiful property.

Jennifer Monson-Silverman

I have been coming to Paradise Falls since I was 3 years old, starting in the summer of 1982. My father came to PFLA when he was a child in the 1950's with his parents, renting various cottages over the years. My parents bought the DePaul cottage and we spent every summer here during my childhood. Some of my best childhood memories were created here! Eventually my parents sold their cabin in 2010 but once I had children of my own, we started coming back – staying with friends and then renting a couple of cottages. We quickly realized how much we loved being back and wanted a cabin of our own.

My husband (Brad) and I bought the Kuhnle cottage in 2018 with our children Cooper (5) and Lyla (2) and our black lab, Bubba. It has been such an amazing experience to be back and share this wonderful place with my children and have them create their own memories and friendships that they will cherish. Brad and I met here at PF – we were introduced by Michael Macksoud. Brad and Mike were school friends from NJ. Brad and I even got engaged at the beach of Lake Crawford!

For the past 15 years, I have worked for HGTV, ID Network, Animal Planet and Magnolia Network (part of Discovery Networks) TV networks and their digital extensions. I am an Account Executive, responsible for selling video and content across multiple platforms specializing in integrated marketing. I worked at The Weather Channel for 5 years prior to Discovery Networks. We reside in Oceanside, NY which is located on Long Island.

I am excited to become part of the Board at PF. My family loves being part of a special community and I am looking forward to helping preserve this beautiful place so future generations can also enjoy its beauty and friendships. Our favorite things to do here at PF are spend a day at the lake, enjoy the falls, hike the grounds and trails, and spend time with friends.

MINUTES OF THE PARADISE FALLS 2019 ANNUAL MEMBERSHIP MEETING

JUNE 22, 2019

A **quorum** was established at 10:10 a.m and the meeting called to order by Royal Olson, President.

The opening prayer was led by Rev. Paul Beck.

President's Remarks: The Board of Directors were introduced by President Royal Olson and thanked for their dedicated service to the Association. President Olson thanked all the members that volunteered their time and talents to the Association during this past year. Robin Gally was introduced as the Board member that was elected to replace Jennifer Ehinger upon her resignation this year. The new members to PFLA during 2018/19 were welcomed. President Olson explained the procedure that will be in place for today's meeting via a slide presentation. The agenda, proxy and reports were emailed to members two weeks prior to this meeting. After the business meeting has adjourned there will be an opportunity for members to ask questions.

NOMINATIONS AND ELECTION OF BOARD OF DIRECTORS FOR TERM BEGINNING JUNE 2019

The Nominating Committee submits to the PFLA membership the following members for nomination of a 3 year term to the PFLA Board of Directors :

- Miriam Bauers for a second term
- Robert Bell for a second term
- Kristy Knabe for a second term
- Bill Simolike for a second term
- Ingrid Thranov-Hoover for a second term

There being no nominations from the floor a motion was made by B. Reindl and seconded by C. Stumpf to approve the nominations as presented. Approved by membership.

Minutes: There being no additions or corrections to the June 2018 minutes that has been sent to the membership a motion was made by A. Segraves, seconded by E. Fritz to approve the minutes as presented. Approved by membership.

Treasurer's Report: R. Olson reviewed the Treasurer's report which had been sent to the membership. He thanked the committees and membership for staying within the budget and mentioned the caretaker model (contractor versus employee is saving money). He also noted that there have been no dues increase for 4 years but that there may be one for the 2021 budget.

R.Olson also mentioned that the PF Fund has shown an increase in funds this year and encouraged members to consider donating to fund.

2020 Budget – the 2020 PFLA Budget that was sent to the membership was reviewed and there being no questions D. Malantonio moved to approve the budget as presented and seconded by B. Fredrick. Motion approved by membership.

Committee Reports:

The committee reports that were sent to the membership were reviewed with the slide presentation and R. Olson thanked the committees for their volunteer participation.

New Business: At the Board of Directors meeting prior to this meeting today the Board voted to approve the short term rental language recommended by Attorney Alan Young, to schedule a working committee meeting in July 2019 to adopt the attorney's recommendations within PFLA's Rules and Regulations, and to vote on the Rules and Regulations at the August 2019 Board meeting. These rules and regulations will become effective September 3, 2019.

Motion to **adjourn** meeting at 11:10 am by B. Simolike and seconded by A. Segraves, approved by membership.

Following the adjournment there was a presentation of 2 Scholarships awarded to Julia Horn a 2019 PA high school graduate. The first presentation from Grand Commandery of the Knights Templar for the State of Pennsylvania was made by Patrick Connor, Past Grand Commander. The second presentation was given by The Willing Workers of Paradise Township, presented by Beth Reindl.

Question & Answer Session:

Some questions raised by the membership about the new short-term rental rules and answered by members of the Board were regarding, security and the PA Supreme Court ruling for STR.

It was asked that the membership be reminded about the rules for the dumpster.

Respectfully submitted,

Carole A. Stumpf, Secretary

Treasurer's Report

Paradise Falls Lutheran Association Budget vs. Actuals: PFLA Operating Budget 2019 January - December 2019

	2019 Totals		2018 Totals	
	Actual	Budget	Actual	Budget
Income				
R-03 Service Fees	19,793.50	13,000.00	15,986.11	8,000.00
R-04 Dues Late Payment	462.43		866.64	
R-06 Hunting & Fishing	400.00	400.00	560.00	300.00
R-12 Miscellaneous Income		400.00		1,020.00
R-13 Interest - Operating	694.04	600.00	630.48	200.00
R-31 Hospitality	661.00		1,630.00	
R-90 Dues for Year				
R-01 Dues Unrestricted Use	180,190.00	180,197.00	180,197.00	170,697.00
R-76 ADT Annual Service Fee	5,070.78	0.00	0.00	0.00
Total R-90 Dues for Year	\$185,260.78	\$180,197.00	180,197.00	170,697.00
Total Income	\$207,271.75	\$194,597.00	\$199,870.23	\$180,217.00
Gross Profit	\$207,271.75	\$194,597.00	\$199,870.23	\$180,217.00
Expenses				
D-15 Office Expenses	1,758.39	2,300.00	1,448.02	1,900.00
D-39 Membership	94.74	500.00	162.18	800.00
D-46 Board Training		500.00		500.00
D-47 ADT Security	6,227.60	0.00		
D-50 Maintenance				
D-07 Roads	1,021.50	4,000.00	1,464.25	3,400.00
D-08 Grounds	5,704.38	7,500.00	7,543.27	8,000.00
D-09 Building	5,455.09	7,000.00	5,058.66	7,000.00
D-10 Equipment	6,673.56	5,500.00	7,594.15	5,500.00
D-11 Lake-Water Evaluation	1,110.00	1,650.00	1,716.01	1,650.00
D-28 Dam Inspection	3,844.00	3,500.00	2,865.00	3,000.00
Total D-50 Maintenance	\$ 23,808.53	\$ 29,150.00	26,241.34	28,550.00
D-51 Social Activities				
D-16 Hunting & Fishing Expense	1,931.06	1,600.00	1,796.02	1,500.00
D-18 Recreation		500.00		500.00
D-21 Beach	697.72	1,200.00	667.86	1,450.00
D-24 Community Relation	575.00	450.00	350.00	450.00
D-31 Hospitality	717.27	600.00	2,278.23	600.00
D-42 PFLA Archives		300.00		500.00
Total D-51 Social Activities	\$ 3,921.05	\$ 4,650.00	\$ 5,092.11	\$ 5,000.00
D-52 Labor				
D-03 Extra Help Salary	9,896.00	9,250.00	10,365.00	9,000.00
D-04 Payroll Taxes	1,615.75	500.00	1,538.58	500.00
D-25 Bonus	1,500.00		1,450.00	
D-34 Beach - Wages	2,891.25	3,000.00	2,115.00	2,900.00

	2019 Totals		2018 Totals	
	Actual	Budget	Actual	Budget
D-58 Contractor - Operating Tasks	67,257.74	69,840.00	65,829.20	67,000.00
Total D-52 Labor	\$ 83,160.74	\$ 82,590.00	\$ 81,297.78	\$ 79,400.00
D-53 Professional Services				
D-20 Legal	5,434.00	2,500.00		2,500.00
D-22 Accounting	625.00	500.00	450.00	1,000.00
Total D-53 Professional Services	\$ 6,059.00	\$ 3,000.00	\$ 450.00	\$ 3,500.00
D-54 Operating Expenses				
D-05 Utilities	19,866.92	19,000.00	17,374.34	18,000.00
D-06 Property Taxes	21,964.20	26,000.00	21,964.20	26,000.00
D-12 Insurance	20,995.10	21,000.00	16,731.90	22,000.00
D-23 Trash Removal	8,759.43	7,000.00	7,833.20	7,000.00
D-30 Federal Income Tax		200.00		500.00
Total D-54 Operating Expenses	\$ 71,585.65	\$ 73,200.00	\$ 63,903.64	\$ 73,500.00
Total Expenses	\$196,615.70	\$195,890.00	\$178,595.07	\$193,150.00
Net Operating Income	\$ 10,656.05	-\$ 1,293.00	\$ 21,275.16	-\$ 12,933.00
Net Income	\$ 10,656.05	-\$ 1,293.00	\$ 21,275.16	-\$ 12,933.00

Paradise Falls Lutheran Association
Profit and Loss: PFLA Non-Operating 2019
January - December 2019

	Total
Income	
R-07 Tea Room	5,806.60
R-10 Church Offering	4,753.00
R-70 Memorial Grove	400.00
R-75 Ladies Auxiliary Income	1,025.00
R-90 Dues for Year	
R-73 Dues Anniversary 100th	500.00
Total R-90 Dues for Year	\$ 500.00
Total Income	\$ 12,484.60
Gross Profit	\$ 12,484.60
Expenses	
D-17 Church Expense	3,060.18
D-51 Social Activities	
D-14 Tea Room Expense	3,273.91
Total D-51 Social Activities	\$ 3,273.91
D-52 Labor	
D-45 Tea Room Staff	1,920.00
Total D-52 Labor	\$ 1,920.00
D-70 Memorial Grove Expenses	1,660.00
D-75 Ladies Auxiliary Expenses	300.00
Total Expenses	\$ 10,214.09
Net Operating Income	\$ 2,270.51
Net Income	\$ 2,270.51

Paradise Falls Lutheran Association
Budget vs. Actuals: PFLA Capital Budget 2019
January - December 2019

	Total	
	Actual	Budget
Income		
R-90 Dues for Year		
R-29 Dues Capital Fund Income	58,000.00	58,000.00
R-55 Dues for Lake Fund		
Maintenance	19,500.00	19,500.00
Total R-90 Dues for Year	\$ 77,500.00	\$ 77,500.00
Total Income	\$ 77,500.00	\$ 77,500.00
Gross Profit	\$ 77,500.00	\$ 77,500.00
Expenses		
D-29 Capital Expense	61,587.00	58,000.00
D-37 Lake Maintenance		19,500.00
Total Expenses	\$ 61,587.00	\$ 77,500.00
Net Operating Income	\$ 15,913.00	\$ 0.00
Net Income	\$ 15,913.00	\$ 0.00

Paradise Falls Lutheran Association
Balance Sheet
As of December 31, 2019

	Total
ASSETS	
Current Assets	
Bank Accounts	
A-04 People's Security	290,866.03
A-05 Peoples - Fixed Annuity	52,020.00
A-32 Capital One	14.31
A-62 Fidelity Investments for FFPP	161,036.80
Total Bank Accounts	\$ 503,937.14
Accounts Receivable	
A-50 Dues Receivable	5,237.88
Total Accounts Receivable	\$ 5,237.88
Other Current Assets	
A-41 Investment - U.S. Government Obligations	14,520.00
Payroll Refunds	1.72
Total Other Current Assets	\$ 14,521.72
Total Current Assets	\$ 523,696.74
TOTAL ASSETS	\$ 523,696.74
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Payroll Liabilities	
Federal Unemployment (940)	139.07
LST	3.45
PA Income Tax	18.67
PA Local Tax	49.77
PA Unemployment Tax	137.38
Total Payroll Liabilities	\$ 348.34
Total Other Current Liabilities	\$ 348.34
Total Current Liabilities	\$ 348.34
Total Liabilities	\$ 348.34
Equity	
100th Anniverary	3,800.00
Capital	22,524.88
Church	8,144.91
Contingency	179,873.15
Ladies Auxiliary	4,792.57
Lake Maintenance	119,179.17
Memorial Grove	5,605.58
Paradise Falls Fund	161,036.80
Tea Room	5,990.23
Net Income	12,401.11
Total Equity	\$ 523,348.40
TOTAL LIABILITIES AND EQUITY	\$ 523,696.74

**PFLA
Proposed Budgets**

OPERATING BUDGET

	2019	2019		2020	2021
	Actual	Budget	+/-	Budget	Proposed Budget
Income/Receipts					
Membership Dues and Assessments * (See below)					
Dues - Operating	\$180,190	\$180,697	(\$507)	\$178,197	\$184,897
Dues - Lake Fund	\$19,500	\$19,500	\$0	\$20,000	\$20,000
Dues - Capital	\$58,000	\$58,000	\$0	\$60,000	\$62,000
Total Dues	\$257,690	\$258,197	(\$507)	\$258,197	\$266,897
Hunting & Fishing	\$400	\$400	\$0	\$550	\$550
Hospitality	\$661	\$0	\$661	\$600	\$600
100th Anniversary Contributions		\$0	\$0		
100th Anniversary Budget	\$500	\$500	\$0	\$500	\$500
ADT Security Annual Service Fee	\$5,071	\$0	\$5,071	\$5,242	\$5,242
Service Fees	\$19,794	\$13,000	\$6,794	\$13,000	\$13,000
Dues Late Payment	\$462	\$0	\$462		
Contingency Fund Contribution		\$0	\$0	\$13,500	\$14,186
Interest	\$694	\$600	\$94	\$600	\$600
Miscellaneous	\$0	\$400	(\$400)	\$319	\$319
Total Income/Receipts	\$285,272	\$273,097	\$12,175	\$292,508	\$301,894
Expense/Disbursements					
Lake Fund	\$19,500	\$19,500	\$0	\$20,000	\$20,000
Capital Fund	\$58,000	\$58,000	\$0	\$60,000	\$62,000
Office Expenses	\$1,758	\$2,300	(\$542)	\$2,300	\$2,300
Membership	\$95	\$500	(\$405)	\$500	\$500
Anniversary Celebration	\$500	\$500	\$0	\$500	\$500
Board Training	\$0	\$500	(\$500)	\$500	\$500
ADT Security Annual Service Fee	\$6,228	\$0	\$6,228	\$5,518	\$5,518
Maintenance					
Roads	\$1,022	\$4,000	(\$2,979)	\$3,000	\$2,500
Grounds	\$5,704	\$7,500	(\$1,796)	\$8,000	\$7,000

PFLA
Proposed Budgets

OPERATING BUDGET

	2019	2019		2020	2021
	Actual	Budget	+/-	Budget	Proposed Budget
Buildings	\$5,455	\$7,000	(\$1,545)	\$7,000	\$7,000
Equipment	\$6,674	\$5,500	\$1,174	\$6,000	\$7,000
Lake-Water Evaluation	\$1,110	\$1,650	(\$540)	\$2,000	\$2,000
Dam Inspection	\$3,844	\$3,500	\$344	\$4,000	\$4,000
Total Maintenance	\$23,809	\$29,150	(\$5,341)	\$30,000	\$29,500
Social Activities					
Hunting & Fishing Expense	\$1,931	\$1,600	\$331	\$1,800	\$2,000
Recreation	\$0	\$500	(\$500)	\$500	\$300
Beach	\$698	\$1,200	(\$502)	\$1,000	\$1,000
Community Relations	\$575	\$450	\$125	\$450	\$500
100th Anniversary Expenses	\$0	\$500	(\$500)	\$500	\$500
Archives	\$0	\$300	(\$300)	\$300	\$100
Hospitality	\$717	\$600	\$117	\$700	\$700
Total Social Activities	\$3,921	\$5,150	(\$1,229)	\$5,250	\$5,100
Labor					
Contractor	\$67,258	\$69,840	(\$2,582)	\$69,840	\$70,576
Extra Help Salary	\$9,896	\$9,250	\$646	\$9,250	\$9,250
Payroll Taxes	\$1,616	\$500	\$1,116	\$1,300	\$1,500
Bonus	\$1,500	\$0	\$1,500	\$1,600	\$300
Beach Wages	\$2,891	\$3,000	(\$109)	\$3,000	\$3,000
Total Personnel	\$83,161	\$82,590	\$571	\$84,990	\$84,626
Professional Services					
Legal	\$5,434	\$2,500	\$2,934	\$3,000	\$5,000
Accounting	\$625	\$500	\$125	\$3,000	\$3,000
Total Professional Services	\$6,059	\$3,000	\$3,059	\$6,000	\$8,000
Operating Expenses					
Utilities	\$19,867	\$19,000	\$867	\$19,000	\$21,000
Property Taxes	\$21,964	\$26,000	(\$4,036)	\$26,000	\$26,000

PFLA Proposed Budgets

OPERATING BUDGET

	2019	2019		2020	2021
	Actual	Budget	+/-	Budget	Proposed Budget
Insurance	\$20,995	\$21,000	(\$5)	\$20,000	\$22,000
Trash Removal	\$8,759	\$7,000	\$1,759	\$9,500	\$9,500
Security			\$0	\$600	\$1,000
Environmental					\$2,000
Communications (web; internet)			\$0	\$1,650	\$1,650
Federal Income Tax	\$0	\$200	(\$200)	\$200	\$200
Total Operating Expenses	\$71,586	\$73,200	(\$1,614)	\$76,950	\$83,350
Total Expense/Disbursements	\$274,616	\$274,390	\$226	\$292,508	\$301,894
SURPLUS/DEFICIT	\$10,656	(\$1,293)	\$11,949	\$0	\$0
INCOME SUMMARY					
Operating Income - Dues		\$180,697		\$178,197	\$184,897
Operating Income - Other		\$14,900		\$34,311	\$34,997
Lake Fund		\$19,500		\$20,000	\$20,000
Capital Fund		\$58,000		\$60,000	\$62,000
Assessment					
TOTAL INCOME		\$273,097		\$292,508	\$301,894
DUES SUMMARY					
Dues per Membership (87 total)		\$2,884		\$2,884	\$2,984
Dues Total w/1 lot		\$250,908		\$250,908	\$259,608
Add'l Cost per Lot		\$37		\$37	\$37
Add'l Lot Total		\$7,289		\$7,289	\$7,289
TOTAL DUES + ADDITIONAL LOTS		\$258,197		\$258,197	\$266,897
Assessment per Membership					
Dues Increase from previous year		0.00%		0.00%	3.47%

2020-2021 Budget Notes

- Membership Dues = \$2,984 (\$100 increase from 2020 Budget), plus \$37 (no increase) per each additional lot owned by the membership.

- Capital and Lake Funds continue to be funded through Dues
 - Capital Fund = \$62,000 annually (\$2,000 increase)
 - Lake Fund = \$20,000 (no increase)
 - Finance Committee, Property Committee and the Board continue to review Funds to ensure short term and long-term stability.

- Budget includes \$14,186 from Contingency Fund to support Income for the period

- Increased Expenses include:
 - Attorney Fees \$2,000 increase
 - Environmental \$2,000 increase
 - Insurance \$2,000 increase
 - Utilities \$2,000 increase
 - Capital Fund \$2,000 increase
 - Caretaker \$736 increase

Paradise Falls Fund Update 2020

Paradise Falls Fund created at 2016 PFLA Annual Meeting – combining the former **Fund for the Protection of Paradise** and **Paradise Falls Lutheran Association Fund**

Objectives – Protect our natural resources; and, defend or extend the borders of PFLA

The Paradise Falls Fund balance as of June 1, 2020 is \$159,932

Historical Perspective

Balance 1/1/2019	\$131,257
2019 Additions	\$1,600
2019 Fees	\$30
2019 Change in Value	\$28,209
Balance 12/31/2019	\$161,036
2020 YTD Additions to the Fund	\$1,048
2020 YTD Net Change in Value	(\$2,152)
Balance June 1, 2020	\$159,932

The Fidelity account balance is diversified as follows:

	Jan 1, 2020	June 1, 2020
Stocks	69%	73%
Bonds	21%	16%
Cash	10%	11%

The Fund Committee and Board of Directors request that you consider making one donation to the Paradise Falls Fund this year

PF Fund Committee: Bob Bell, Bob Hergenhan, Dave Zimmerman

Advisor: Beth Reindl

Finance Committee Annual Report - 2019/2020

- Committee Members:
 - Jennifer Ehinger (resigned during the year); Beth Reindl; Bob Hergenhan; David Zimmerman; Pat Connor; Jeff Gilbert
- Accomplishments:
 - Budget for 2021 (\$100 increase per member) 1st increase 5 years.
 - Continued review of the Capital and Lake Funds to insure future cash flow and solvency of each Fund. Updated the 5 Year Plan for both funds.
 - Excess revenues over expenses this past year (\$9,874) enables the Association to continue to grow its Contingency Fund. However, this excess is expected to end for 2020 with the Association dipping slightly into its Contingency Funds.
 - Current Contingency balance is \$189,793
- Next Steps:
 - Continue working with the Property Committee on refining Capital and Lake Fund plans to ensure they meet the needs of the Association while remaining solvent for the foreseeable future.
 - Continue to seek appropriate Investment options for the Association's funds. Ensure liquidity to meet potential needs of the Association while investing excess Funds in safe vehicles which will yield a more profitable return for the Association.
 - The Association's Bylaws state that an external audit be conducted every 5 years. The last external audit was performed for the fiscal year ending 12/31/2013. We will be requesting proposals from local accounting firms to provide an audit on our 2019 year-ending numbers.

2019/2020 Committee Reports

Beach & Recreation Committee Annual Report - 2019/2020

We want to thank our lifeguards for us safe on the beach and in the lake this past year: Julia Horn, Hailey LaBar and Brett Adorno.

The beach will be guarded on weekends, weather permitting. Hours are: 12 -6 on Saturdays and 12-5 on Sundays. At all other times you swim at your own risk.

It is very important that Members communicate the P.F beach rules to their friends, family, and guests so everyone can have a safe and enjoyable time on the beach and in the lake.

Members can help our lifeguards by following and enforcing the beach rules.

The beach will be guarded on weekends if it is not raining on weekdays it is swim at your own risk though all beach rules are in effect.

It is very important that members familiarize their families and guests with the P.F. beach rules so everyone has a safe and enjoyable time on the beach members can help the lifeguards by enforcing and following the rules.

We are looking for anyone who would like to volunteer to lead recreation activities this summer. In the past some things offered were arts and crafts, beach games, morning hikes, and sunset paddle boarding. Use your imagination, be creative, we are open to all/any ideas.

PFLA Beach Rules

1. Children under 10, in the water, must be supervised by an adult or will be asked to leave.
2. Swimmers, and those on floats, must use the "buddy system", swimming in pairs, if they go to the raft or swim past the rope.
3. To swim or use a float past the ropes as far out as the first set of buoys anyone under 16 years of age must complete a two lap test between the docks and then tread water for 30 seconds To go past the first set of buoys on a float, or swim out to the raft ,anyone under 16 years of age, must complete a 5 lap swim test, between the docks, and tread water for one minute Treading water is not floating. Also, the swimmer's feet may not touch bottom while they are attempting the 2 or 5 lap tests. Only the lifeguards can administer the test, no one else the test must be taken every year until the person reaches the age of 16.
4. No pushing off the docks or raft
5. Motor (gasoline) powered boats are not permitted in the lake. Manually powered boats, canoes, kayaks, paddle boards, etc. are not permitted in the swimming area , marked off by the 4 buoys, during posted swimming hours fishing is also not permitted in the swimming area during regular swim hours as per Pennsylvania law, children under the age of 12 must wear a Coast Guard approved Personal Flotation Device (PFD) when using a boat, kayak, canoe, paddle board, etc. each boat, kayak or canoe must have on board a PFD for each occupant.
6. No one is to swim outside the "swimming area" delineated by the 4 buoys.
7. Do not distract the lifeguards when they are on duty.
8. No throwing rocks, sand, or littering on the beach.
9. Get out of the water if you see lightening or hear thunder.
10. Drivers are required to obey the speed limits posted for Beach Road.
11. Cars may not park in the beach area—load and unload only.
12. Only beach chairs, beach umbrellas, paddles, oars, PFD's, and lifeguard equipment may be kept in the shed at the beach, please store things neatly.

13. Dogs are not allowed on the beach.
14. No alcohol on the beach

Other Beach Rules

All beach rules are in effect whether a lifeguard is present or not. It is each Member's responsibility to see that these rules are enforced so everyone can enjoy themselves at the beach.

Do's and Don'ts:

Do: put all beach chairs, toys, noodles, floats, tubes, etc., away each day before you leave the beach. Beach chairs go in the appropriate slots in the shed, toys, buckets, shovels, etc., go in the large green storage containers located near the back of the beach near the road, floats and tubes go behind the shed, noodles go in the storage containers or under the lifeguard chairs.

Do: Fill in all holes you or your children/guests dug before you leave the beach.

Do: wear sunscreen and stay hydrated.

Do; take your swimming test, two laps (2) or five (5) if you are under 16 years of age.

Don't: dive off the dock or raft, swim outside the designated "swimming area", bring a boat into the swimming area, smoke on the beach, bring alcoholic beverages to the beach, throw sand into the lake, use any of the life preservers or other equipment that is there for the lifeguards to use for an emergency, walk your dog on the beach.

Do: have a safe and enjoyable summer at Lake Crawford beach.

Thanks to the following: Russ Horn for everything he does (too many things to mention) to keep our beach and lake looking good and functioning smoothly. To Pete and Walt Sollberger for beach maintenance jobs. To Beth Reindl for paying our lifeguards. To Russ Horn, the property committee members, and Andy and Chris M. for all things beach and lake related, too numerous to mention, that make our beach and lake a beautiful, clean, and safe place to swim, play, and just relax.

Have a great Summer! See you on the beach!

Submitted by,

Bill Simolike, Chair

Community Relations Committee Annual Report - 2019/2020

Tunnel on Rt 191 -Stites Tunnel Bridge is slated to open approximately July 17th, 2020 barring any unforeseen delays.

Flashing speed signs for Rt 191 between Browns Hill Rd and through our community have been purchased and are to be installed. Held up due to the pandemic.

Township clean up days have not yet been rescheduled.

News available at paradisetownship.com or phone 570-595-9880.

Submitted by,

Russ Horn

Environmental Committee Annual Report - 2019/2020

We had a mild winter and a semi quiet spring this year, only a few trees down. Please be thoughtful when removing trees on you lots, we are losing a lot of trees to storms, age and insects/disease. Speaking of insects, be on the lookout for spotted lantern fly nymphs they will look like a larger black and white ant. Squish 'em when you see 'em! This is a great activity for anyone that has quarantine rage. Also on the squish list is Gypsy moths, this year is not forecasted to be a huge year for them, but squishing a few now goes a long way to helping our broad leaf trees.

Our "Three for Three" campaign is in its second year and is going well! Barberry, Garlic Mustard, and Bamboo/Knotweed are the focus this term. The annual garlic pull was a huge success with almost 800 pounds of garlic mustard plants removed. That equates to millions of seeds removed from our woods. Stay tuned for another fun competition in the near future!

Submitted by,

Peter Sollberger, Chair

Hunting and Fishing Committee Annual Report – 2019/2020

Three deer were harvested on Paradise Fall's property during the 2019 hunting season.

Trout were stocked in the stream on March 27. Thanks for the following PF members for helping to stock the fish- Bob Bell, Carlo Malantonio, Keith Malantonio, Andy Rance, Doug Rudan, Jeremy Pero, friend of Doug and Bill Simolike. The second stocking took place on Monday, June 1. Thanks again to Bill Simolike for organizing the stocking crew consisting of Bob Bell, Carlo and Keith Malantonio, and Jerry Simolike. Thanks again, guys.

Thanks to Carole Stump and Andy Rance for the handling of the Guest Hunting and Fishing Badges. Also, Rob Galley for conducting the annual hunter's meeting the night before the opening of the antlered deer season. Reminder to all members to pick up new membership badges that will be issued this Spring.

I would especially like to thank Bill Simolike who headed up the stocking this Spring when Mary and I were pretty much confined to our community and the surrounding area due to the Covid-19 restrictions.

The fishing reports this Spring have been very good. The one exciting thing that has been reported by almost everyone who has fished is the large number of small fish have been caught, which indicates the fish are spawning in our stream since we don't stock anything less than ten inches. This indicates there is adequate insect life in the stream which is an indicator a healthy stream.

Since this is the end of my terms on the Board, I would like to thank the Hunting and Fishing Committee Members, Bob Bell, Kathleen Flynn, Jeff Fritz, Rob Galley, Alan Johnson, and Bill Simolike. We also are happy to welcome a new member, Ann Foster.

Sincerely

Cy Fritz

Long Range Planning Committee Annual Report – 2019/2020

We would like to say thank you to Bill Fredrick for all his work for the Long Range Planning Committee and welcome Carol Ashton-Hergenhan, who has joined the committee in the spring of 2020.

As many of you know we have been conducting an in-person survey over the past two years. The intent of the survey was to gather information to develop a working plan to assure a future vision of PFLA that will suit the most people. We thank all of you who have taken the time to meet with us.

The survey design: Miriam Bauers and Ingrid Thranov

Interviews: Miriam, Ingrid and Donna Meyers.

Survey analysis: Carol Ashton-Hergenhan

The results were presented at the board meeting May 9, 2020 by Carol Ashton-Hergenhan.

Study design:

a) demographic section,

b) objective questions about community, environment, exercise/sports, fishing, and hunting. Response measured on a 5-point scale from 1 (not at all) to 5 (extremely important) and

c) open questions, what don't you like about PFLA? What would you like PFLA to be in 10 years? 3) changes you would like to have?

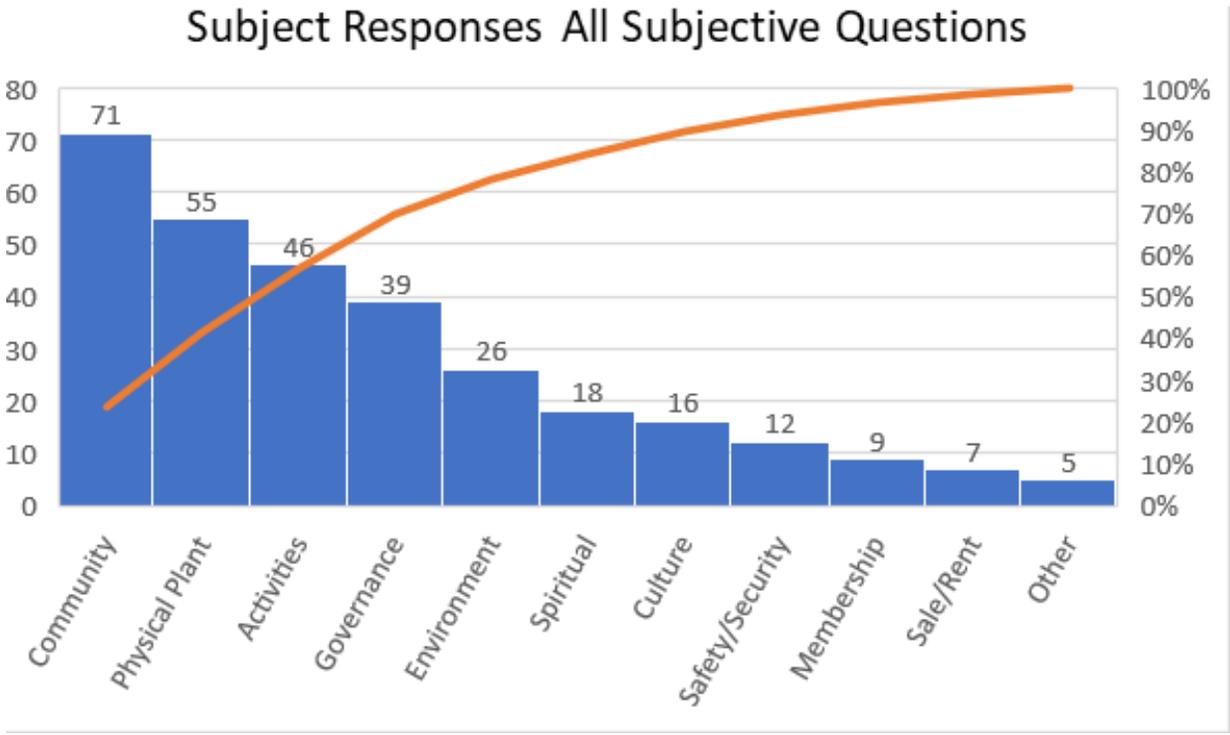
Long Range Planning Committee excerpt of Survey report

- We managed to reach **61 memberships** and 66 persons, which gives a 95% confidence level that the results would be within 12 points of what we would find if every membership had responded.
- Length of membership: mean 28,6 years, median 19 years, 18% of responders lived at PFLA year round
- Use of cottage median 65 days a year, 40 % expected an increase of use in the coming years
-

Topic	Importance *				
	Extremely %	Very %	Some what %	Not very %	Not %
Church	36	36	14	8	6
Nature communion	57	36	5	0	3
Tea room	51	46	3	0	0
Lounge	33	37	17	10	3
Beach	60	31	6	2	0
Guests entertain	39	36	17	8	2
Lake & stream	91	9	0	0	0
Woods	85	11	4	0	0
Wild life	80	18	2	0	0
Trails	65	29	5	1	0
Maintaining homes	66	29	5	1	0
Yoga	17	35	20	20	8
Tennis	14	30	24	15	17
Basket ball	14	27	21	21	17
Shuffle board	17	38	15	20	9
Running/walking	59	35	5	0	1
Solitude	52	29	15	6	4
Fishing	31	32	15	6	15
Hunting	21	13	14	11	41
Fell accepted	64	18	9	1	1
Part of community	56	18	14	1	1

*only a few questions are not answered by everybody, so not all lines add up to 100

The below figure illustrates the concerns of the membership posed in the open questions. It is noted that very few expressed concerns about security.



A more detailed reporting of the open questions will be discussed with the executive committee
A copy of the board presentation is available and can be e-mailed upon request.

Future activities include in depth analysis of comments, reconciliation of members recommendations against work completed or in progress, and prioritization of outstanding recommendations for future action.

Sincerely,

Ingrid Thranov
Miriam Bauers
Carol Ashton-Hergenhan
Donna Myers
Pat Connor

Property Committee Annual Report – 2019/2020

We are again fortunate to have Chris Matthy working with our caretaker this summer.

We needed a new mower this year and one was purchased.

The Lounge will be having new windows installed mostly through the generous donation of Kathy Gilbert and family.

The Lounge will also have an attic fan and a kitchen exhaust fan installed.

The Beach area has been the focus of updates this spring season. We had the concrete wall raised at the area of the volleyball court.

Many members, and Andy have volunteered time to move the boats out of the boat area, remove the old boat racks, cut down dead trees and remove the stumps, grade the area, lay layers of wood chips, erect and stain new boat racks, and relocate the boats back on the new racks. Along with creating several boat launching areas.

Aqua Vac will be returning in the Fall to fulfill their contract to continue to dredge the lake. You will notice their black bag near the boat area.

Thanks to all members of the Property Committee for their service and expertise. Carl Reindl, Peter Sollberger, Rob and Teval Gally, Chris Matthy, Mark Knaus, Bill Simolike and Andy Rance, Deb and Keith Malantonio.

Submitted,

Russ Horn

Religious Activities Committee Annual Report - 2019/2020

If there is one thing, we've come to appreciate this season, it's how much we value community. When we cannot be together, as in our months of quarantine for Covid-19, it's so hard, because at heart we are all "people people." We enjoy worshipping God together; we appreciate pastors' messages; we love to sing hymns.

Every summer at PFLA we gather in the Social Hall, from Memorial Day to Labor Day, for summer Sunday worship. Pastors, musicians, lectors, flower-arrangers, ushers and openers, Communion assistants – all these people have made our Sunday mornings so meaningful to us. Thank you to all the volunteers who helped with worship in 2019 – especially Beth Reindl (Communion) and Walt Sollberger (opening and ushering). Gary Raish, friend of PFLA, coordinated all the pianists for the summer.

The summer of 2020 may be different. We may be able to worship together – or not. As of this report, decisions have to be made.

The following pastors were scheduled to come in 2020: members Paul Beck, Marsha Bell, and Bob Linders; plus Carmine Pernini, David Lutcher, David Penman, Kathryn Irwin, Bill Mueller, Julie deWerth, Steve Keiser, Dan Krewson, Karyn Wiseman, John Flack, and Norbert Hahn.

My Board time comes to a close this June. It has been a privilege serving as chair of Religious Activities. God bless you all as we continue in God's love and service.

In Christ,

Linda Beck, Chair

Membership Committee Annual Report – 2019/2020

I wish to thank the members of the Membership Committee for volunteering their time and talents to the committee, Linda Beck, Bob Bell, Lisa Heelan-Fancher, Debbie Malantonio, Judith Munoz, Beth Reindl, Art Segraves and especially Ingrid Titus for the many hours she spent showing prospective buyers the memberships that were for sale. I am pleased to report that this past year has been a very successful year for the sale of memberships. At the present time there are only 2 memberships for sale. It has been a number of years that the inventory has been that low. Thank you, members, of PFLA.

Current Memberships for Sale

Dierolf

Dittmars

Transfer in Process

D'Amato

Transfer in Negotiation

Bond

Membership Transfers June 2019 to June 2020

Chris & Vicki Winters to Harry & Joan Scarpa

William Fredrick & Jane Sullivan to William & Nancy Tkacs, Jessica Way, Barbara Sharp

Reisch membership to Carlton & Catherine Kwan

Dale & Ed Malantonio to Kristy Knabe

Knabe/Lindholm to Steven & Ann Foster & Elizabeth Marshall

Jennifer Ehinger to Susan Silverman & Jeff Adresen

David & Tonya Reinbold to Thomas & Amy Evans

Additions to Membership

Julia Horn to Horn membership

Joann Pohl to Alfred Stiller membership

William Fredrick to the Carole Stumpf membership

Allyson Long to the Long membership

Removal from Membership

Joyce Bond from the Jackie and David Bond membership

Submitted by,

Carole Stumpf, Chair

Tea Room Committee Annual Report - 2019/2020

2019 was another successful season for the Tearoom. Thanks to our dependable committee, Are Seagraves, Beth Reindl, and Debbie Linders, and our willing volunteers, Linda, Kristen and Kari Beck, Ingrid Thranov, Judy Munoz, Debbie Malantonio, Bobby MacDonald and our teen helpers, we have had another great year.

Hailey Labar, our paid employee provided service with a smile but has moved on to a more permanent job this summer.

We made a modest profit of and as promised, donated the proceeds of our closing weekend, \$250, to the PF Fund. Thank you for all of your generosity.

We welcome Carl Kwan as our paid employee. Carl and his wife Cass have recently purchased the Reisch membership. They are PF "Returners" and previously owned the current MacDonald membership.

Looking forward, we will be working with the 100th Anniversary Committee to ensure the Tearoom plays an integral role in the 2022 celebration.

As we move into the 2020 season, we face unusual challenges. Due to the Covid-19 pandemic, our plans must remain fluid. We will adjust service according to the state regulations.

We will not have teen helpers or non-committee volunteers this season and will be closed on Sunday and Monday.

We hope to keep our workers and customers safe, while still providing a fun distraction from the daily stress we are all experiencing. We request that members help us to achieve this goal by following any regulations we put in place.

Specific information regarding the opening will be distributed to the membership shortly.

Be safe and stay healthy.

Sincerely

Miriam Bauers

Beth Reindl, Art Seagraves, Debbie Linders

Security and Building Committee Annual Report – 2019/2020

Another friendly reminder to all members: Kindly use our email address

PFLAinfo@yahoo.com to report UNACOMPANIED GUESTS and CONTRACTORS that will be visiting or working on the Association grounds. This will keep us informed about activities on the property of non-members. This will help maintain a safer environment.

This email address is also a great way to voice your concerns and questions for the Board.

PLEASE, remember to complete and return a Membership Building Permit Form to me for all major projects. A copy of Contractor's Liability and Workers Comp Insurance is necessary to have on file. This helps to make sure the work is in compliance with local township regulations and keeps PFLA aware of who is on the grounds and at what time. A copy of the form is available on PFLAinfo@yahoo.com.

I think having ADT Security Systems installed in 20+ of our properties has possibly helped in deterrence of break-ins.

Trail Cameras have been placed around the grounds. They do supply some information. They also are hard on batteries requiring frequent replacement. We have obtained and connected several cameras to solar panels which is helping to preserve battery life.

The Security Committee is looking into other measures to make us more secure. Stay tuned. We are working on a security survey to be completed in 2020.

Repeating previous preventative suggestions for security of your cottages. Timers for lights at night, and radios during the day for sound. Motion sensor lights. Exterior cameras. Keeping properties trimmed so bad elements do not have hiding spots or easy escape routes, and places looked lived in.

Call 911 for any suspicious activity or if feeling threatened in any way.

Sign up at <https://monroe.alertpa.org> to receive important Monroe County Alerts.

No work is permitted during the summer season without approval of the Board.

Submitted by,

Russ Horn

Hospitality Committee Annual Report – 2019/2020

June: We started the year with cleanup day hospitality. We provided pizza for a large crew who did an amazing cleanup job. The picnic was a huge success with about 80 people in attendance. The grill masters did a great job.

July: we hosted a breakfast in the lounge. We had over 75 people eat up all Pete Sollberger's pancakes and Carole Stumpf's sausages. A special thanks to Ingrid Titus and Ingrid Hoover for all their help. The end of July we had a pizza party on the beach, and we had 85 people in attendance. I have never seen so many pizza's consumed in one day. We had 26 purchased.

August: was our annual Cocktail party hosted by Marcia and Bob Bell. This event is always well attended.

September: was closed our season with a wonderful array of pot luck dishes enjoyed by all. Our last event was the Oktoberfest at the end of September. Thanks to Kristen Olson and her great crew of volunteers (too many to name) it was a super great evening of food and entertainment and BEER. What a great way to end our season.

December found us in the tea room with a wonderful Christmas Party. The weather cooperated. Food and company was wonderful. Thanks to all who enjoyed our hospitality and made the events happen.

Even though summer 2020 may be different we are hoping to have our August and September events.

Beth Reindl, Hospitality

Old Business

New Business

Adjournment

Questions for the Board