



THE BIRCH LOG

December 2006

WWW.BIRCHWOODLAKES.ORG

BLCC PROPERTY COMMITTEE TO LAUNCH IMPROVEMENTS PROJECT

The BLCC Property Committee is preparing an improvement plan for the BLCC common areas. We welcome input from the community and would like to invite you to a meeting to offer ideas and suggestions.

The meeting will be held on **Wednesday, December 13 at 7:30 p.m.** in the BLCC Clubhouse.

Some of the suggestions the committee has received and are working on include:

- ◆ Add a dock for fishing and canoe launching; canoe racks;
 - ◆ a picnic table and benches to the upper lake
 - ◆ Add benches and canoe racks to coves
- ◆ Create a conversation/sitting area on the west end (nearest dam) of the beach
 - ◆ Build a new dock on the beach that features a sitting area at the end of it
- ◆ Add a second dock on the beach running parallel with the first dock creating a swimming area
- ◆ Create a community garden club to help beautify our community with flowers and plants

If you can't make the meeting but have an idea or suggestion, feel free to phone or email me with your thoughts.

Thank you

Bill Brown

Kerrybill@comcast.net

654-9291

REGULAR MONTHLY MEETING

Monday, December 11th @ 7:30 PM

At the Clubhouse

The Birchwood Lakes Officers and Directors will be addressing the issues affecting our community. Members are encouraged to attend. The Officers and Directors will be making decisions for you. Why not express your ideas? For detailed info on the meeting format and future meeting dates, go to our website and click on "Board Meetings".

Nonmembers who wish to join the Birchwood Lakes Colony Club are encouraged to come to the meeting. Their application will be taken at the meeting.

LAKE BOTTOM CLEANING

Oh my. Seems like one delay is replaced by another. Our trucking of lake bottom silt has run into delays. NJ today has so many government authorities with overlapping jurisdictions that to accomplish anything at all is either delayed or totally impossible. Medford Twp offered us the 'pit' as a receptor of our silt over two years ago. That offer was torpedoed by the Pinelands Commission who didn't want silt that was in our lakes to be in Medford. And that was just the beginning. We have worked our way through other sites with their own 'issues'. Still, in spite of all this, Spring 2007 looks likely to be a date you can count on for restoration.

2007 OFFICERS & DIRECTORS

President	John Cirenza	953-8912
	J.CIRENZA@verizon.net	
Treasurer	Vivian Heiler	654-5507
	FJVMHLO@aol.com	
Secretary	Sandy Scott	953-5640
	GNSSCOTT@comcast.net	
V.P. Finance		
V.P. Lakes	Mike Maher	654-4760
	NMAHER3@comcast.net	
V.P. Property	Bill Brown	654-9291
	KERRYBILL@comcast.net	
V.P. Recreation	Cathy Bloomer	257-3150
	CATHY@BLOOMER.biz	
Financial Sect.	Spence Quill	654-6826
	ESQUILL@aol.com	

Directors

Tom Andreacci	11/2007	654-7922
	THOMASANDREACCI@msn.com	
Chris Bradley	11/2007	654-2567
	ASHNMITCH@comcast.net	
Carol Kontos-Cohen	11/2008	714-2203
	KONTOS@georgian.edu	
Kelly Maguire	11/2009	654-8483
	MAGUIREFAMILY1@COMCAST.NET	
John Rothwell		654-4678
	JOHNROTHWELL@hotmail.com	
Joe Russomanno	11/2008	654-1991
	RUSSOMANNO@verizon.net	
Kevin Wall	11/2006	654-6431
	KBWDECON@aol.com	

The Birchwood Lakes Colony Club

PO Box 382 Medford, NJ 08055
 WWW.BIRCHWOODLAKES.ORG
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WANT A CHANCE TO PICK YOUR NEIGHBORS?

Do you have a family or friends interested in moving to Birchwood? We recently listed our totally renovated 5 bedroom, 3 bath lake front home at 102 N Lakeside Dr. East for sale! Custom features include granite kitchen counter tops, stainless steel appliances, 3 separate decks, a living room with a huge palladium window and an 18' cathedral ceiling. Reduced to \$649,900 or rent for \$3,000/month. Call Andrew Meltzer at 609-315-1511 or take a tour at

WWW.REALTOR.COM/PROP/1067682339

Committees

Architectural

Chairperson	Bill Brown	654-9291
John Fiore		654-1080
Martha McDermott		605-2658
Antony Parsons		654-2033
Guy Scott		953-5640
Dan Ziomek		654-4635

Clubhouse

Chairperson	Valerie Wall	654-6431
	KBWDECON@aol.com	
Sandy Scott		Kevin Wall

Communications

Website

Webmaster	Al Homann	953-3222
	AHOMANN@aol.com	

The Birch Log

Editor	Al Homann	953-3222
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Birch Log Distribution

N Lakeside Dr W	Bill Bielec	654-1761
S Lakeside Dr W	Joe Zurzolo	953-2734
Upper Lake	Connie Ziomek	654-4635

Lakes Restoration

Chairperson	Tom Andreacci	654-7922
	THOMASANDREACCI@msn.com	

Membership

Chairperson	Patty Yulick	953-2734
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The Birch Log is published just prior to each monthly meeting and before any special meeting. Materials for the newsletter should be received 12 days before the meeting. Meetings are held on the 2nd Monday of each month, at 7:30 PM, in the Clubhouse. Material may be faxed to 609-953-3222 but the preferred method is by e-mail to AHomann@aol.com. Your e-mail will be acknowledged within 48 hours. If you receive no acknowledgement, call 609-953-3222.

To the Editor of the Birch Log:

For the past two plus years it's been a pleasure serving on the Lakes Restoration Committee, and it's been equally rewarding serving as the VP of Finance for the BLCC for the last year. It is, however, disappointing that the members of this community have remained deafeningly silent to the call for a new VP of Finance.

Recently, the 2007 election of BLCC Officers and Directors almost failed to materialize. Less than a quorum showed for the election. It takes 25 BLCC Members to constitute a quorum. So less than 25 Members showed up. Emergency phone calls went out from the Club House to BLCC members in an effort to salvage the election. In short, the volunteers who have been working for and serving this community for the past several years had to beseech the community they serve to come out and vote them back into office so they can continue serving this community. Something's wrong with this picture.

Past volunteers and past officers and directors excepted, there is a need for people to step up to the plate.

It is great serving this community and working with other Birchwood residents, but the same people continue to serve and at times the burden of serving is disproportionately borne by a small group of volunteers.

For those of you who have been sitting on the fence, it's time to jump off. Get involved.

Ross Alber

Editors Comment: The notice appearing below was run last month with no response. Its hard for me to believe that with 150+ members out there, there isn't at least one person willing to help reduce the load on a fellow member who has given so much over the last two years.

MANY OF YOUR NEIGHBORS HAVE GIVEN A TREMENDOUS AMOUNT OF TIME TO THE WELL BEING OF THE BIRCHWOOD LAKES COMMUNITY.

Please consider if it's your turn to step up to the plate and do your fair share of volunteering.



The annual meeting to elect officers and Directors is coming up on November 17 at 8 pm. The nomination committee has found willing nominees for all available positions EXCEPT the VP for Finance. This job has been a demanding one with the accounting work needed to track construction bills, loan documentation, disbursement records, etc. All our records need to be auditable to meet the requirements of the various loans we have in place on behalf of the community.

If you have skills in this area, consider accepting a nomination for VP for Finance. If you have the required skills but don't think you can take on the whole responsibility, consider donating some time to help with the work of this role during the time of lakes restoration. Our current VP for Finance,

Ross Alber, has created the system for tracking the finances related to lakes restoration, so much of the preparation work is complete. The next person to help will only have to keep the transactions current.

PLEASE consider helping.

Call Carol Kontos-Cohen of the nomination committee if you can help in anyway (609 714- 2203).

Are you paying too much for life insurance?

You may already know that life insurance can help provide financial security for you and your family. However you may have found the cost of insurance to be more than you can afford ... especially if the premiums keep increasing year after year.

West Coast Life Insurance Company's Focus Term Series 10, 15, 20, 25, and 30-year term can help! These economical life insurance policies have guaranteed level premiums for 10, 15, 20, 25 or 30 years.



Sample Focus Term Series Premium Rates:

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ISSUE AGE	10-YEAR POLICY		15-YEAR POLICY		20-YEAR POLICY		25-YEAR POLICY		30-YEAR POLICY		
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	
30	9.41	8.97	10.72	10.50	13.34	12.47	21.00	16.84	20.56	17.50	
40	11.38	10.72	13.34	13.13	17.72	15.53	30.84	24.06	31.72	25.38	
50	24.72	21.44	36.53	24.72	46.16	33.03	67.59	50.75	71.09	51.41	
60	66.72	43.53	85.53	54.47	116.59	78.31	310.41	199.06	N/A	N/A	
\$500,000 Coverage, Super Preferred NonTobacco, Monthly Premiums											
ISSUE AGE	10-YEAR POLICY		15-YEAR POLICY		20-YEAR POLICY		25-YEAR POLICY		30-YEAR POLICY		
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	
30	14.44	13.56	17.06	16.63	22.31	20.56	37.63	29.31	36.75	30.63	
40	18.38	17.06	22.31	21.88	31.06	26.69	57.31	43.75	59.06	46.38	
50	45.06	38.50	68.69	45.06	87.94	61.69	130.81	97.13	137.81	98.44	
60	129.06	82.69	166.69	104.56	228.81	152.25	616.44	393.75	N/A	N/A	
\$1,000,000 Coverage, Super Preferred NonTobacco, Monthly Premiums											
ISSUE AGE	10-YEAR POLICY		15-YEAR POLICY		20-YEAR POLICY		25-YEAR POLICY		30-YEAR POLICY		
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	
30	23.63	21.88	27.13	27.13	38.50	33.25	67.38	51.63	64.75	54.25	
40	30.63	28.88	39.38	37.63	55.13	48.13	102.38	79.63	108.50	84.00	
50	83.13	69.13	126.00	84.88	167.13	115.50	240.63	181.13	264.25	184.63	
60	241.50	157.50	321.13	201.25	452.38	299.25	1200.50	758.63	N/A	N/A	

For more information, contact:

JANE MADONNA AGENCY

22 Coates St., Suite 2
 Medford, New Jersey 08055
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BIRCHWOOD LAKES COLONY CLUB

LAKES RESTORATION PROJECT CONSTRUCTION SAFETY RULES

Please observe all posted signs and barriers for the safety of you and your family. Please explain this to all family members.

Stay out of construction zones, including equipment and material storage areas.

The beach area is closed until further notice. Do not allow children to play on the swing set and play sets. Dirt piles are unstable and dangerous. Stay off!

Lake access areas are being cleared for use by construction personnel. Do not block or use these areas until further notice.

The lake bottom is now a construction zone and until the project is complete, Please keep out! Do not deposit any debris (such as tree limbs, branches, leaves, etc.) in the lake. Leaves are **NEVER** to be blown into the lake.

Certain sections of our roads may be closed temporarily to accommodate construction activities and movement of equipment or materials. Please observe all posted road signs.

Stay behind all barriers and obey all construction signs and instruction from construction personnel for your own safety.

Do not park vehicles or put bulk trash in the roadway while daily construction is in progress. Construction vehicles need room to safely maneuver the road.

Effective immediately, all in-lake work, such as on bulkheads or docks shall not be performed without authorization from the BLCC Architectural Committee to insure compliance with BLCC standards and current construction schedule.

Be part of your own neighborhood watch and encourage cooperation by everyone with construction personnel. Remind your neighbors and family to comply with these safety rules.

Report trespassers on the construction site to the Medford Police, 654-7511.

All project questions, direct to Project Coordinator, Tom Andreacci 654-7922.

Toys for Tots

12th Annual BLCC Toy Drive



NOEL!

Do you want to make a less fortunate child's holiday a little merrier?

Birchwood Lakes' 12th Annual Toy Drive is underway. This grass-roots effort of several small neighborhood drives throughout Medford now fills a large truck with more than 1000 gifts every year! Please consider donating a new, wrapped toy or other gift. We try to remember the often overlooked teenagers with sports items and personal items.

You can drop your gifts off to us before 12/15 or place them in a bag or box labeled Toys for Tots on your doorstep on

Friday, December 15, 2006 and leave your porch light on.

We will drive around and pick them up at about 4:00 p.m. that day. If you have any questions you can call:

Nora Zurzolo . 55 NW Lakeside Drive . 953-2734

Kerry Brown . 35 NW Lakeside Drive . 654-9291