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Harmony

Penn Estates Property Owners Association

April/May 2020

Notice and Call to the Annual Membership Meeting

by PEPOA Board of Directors

The Annual Meeting of the membership will be held on Saturday, May 2, 2020, in the Oak Room at the Penn Estates Community Center. All property owners in good standing (defined in the Bylaws as: "A Member who is in compliance with the Declaration of Covenants, Bylaws and Rules, and who has paid all financial obligations owed to the Association") as of March 18, 2020, are eligible to vote and are strongly encouraged to attend and participate.

Members not in good standing as of March 18, 2020, may attend the meeting but may not participate in the proceedings nor vote.

Eligible Members may vote for the proposed amendments to the Bylaws either (1) in person by Ballot at the Annual Meeting or (2) by properly completing and returning the Directed Proxy Ballots included in the Annual Meeting package mailed to each property owner.

To be valid, Directed Proxy Ballots must be received by the Association's Certified Public Accountant at the address designated no later than 48 hours prior to the Annual Meeting (10:00AM on Thursday, April 30, 2020).

Members in good standing will be provided the opportunity to speak for two (2) minutes as part of member comments. The President will conduct the meeting in accordance with Modern Rules of Order. Additionally, input/question cards will be available at the Registration Desk for all Members in good standing.

At the time noted on the Agenda, the Board of Directors and PEPOA Management will respond to questions asked. It is requested that participants adhere to established procedures so that everyone wishing to do so can participate to the fullest extent possible.

We look forward to seeing everyone at the Penn Estates Community Center on May 2, 2020. Please arrive early as we will begin promptly at 10:00AM.

Saturday, May 2, 2020

10:00AM

Penn Estates Community Center

Annual Meeting Agenda

1. Call to Order and Officer Roll Call
2. Pledge of Allegiance
3. Introduction of Directors, Legal Counsel and Accountant
4. Determination of Quorum by Judge of Elections
5. Approval of 2019 Annual Meeting Minutes
6. Announcement of 2019 Audited Financials Available
7. Announcement of Directed Proxy Ballots by Judge of Election
8. Individual Candidate Presentations (5 minutes each)
9. Special Issue Voting – Bylaw amendment
 - a. Presentation of proposed amendment
 - b. Public comment on Bylaw amendment (2 minutes per person)
10. Complete Ballot – Vote
11. Public Comment – Questions & Answers
12. President's Report
13. Report on Balloting – Election Results



Second Annual Valentine's Day Dinner/Dance. See page 11...

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New Recreation Manager

by **Kristen O'Neil, PEPOA Recreation Manager**

Greetings, Penn Estates! I'd like to take a moment to introduce myself and let you know about some exciting new events we have coming your way. My name is Kristen O'Neil, and I'm the new Recreation Manager here at Penn Estates. I'm excited to be a part of this community and look forward to bringing some new exciting events to residents of all ages. In addition to parties, we're pleased to offer a number of clubs and event sessions for children and adults.

We currently have several ongoing groups that are existing or will be coming your way soon: Seniors, Gardening Club, Crafter's Corner, Darts, Poker, Mah-jong, and the Wellness Group. There will be flyers up for all groups, and they will be advertised on our Facebook page. Some of these groups are new, and they will change and evolve as the needs of the groups change. If you would like to be added to an email list for any of these groups, please send your information to perecreation@pepoa.org.

We are also pleased to present several great social events for the community. We have sign-ups for all events at the Administration Building. Some events are free, some events have a nominal fee, but all events are guaranteed fun! To sign up for any event, you must be a resident in good standing. Guests are permitted for an additional fee. Some of our exciting upcoming events are:

- **MAR 20** Paint 'n Sip
- **MAR 28** Winery Tour
- **APRIL 4** Breakfast with the Bunny
- **MAY 2** Karaoke Night

- **MAY 30** Motown Night
- **JUNE 19** Murder Mystery Dinner
- **JULY 13** Penn Estates Street Fair
- **AUG 14** Hoe Down
- **AUG 15** Community Day

There will be other exciting events planned as well, so stay tuned to Facebook and the website, in addition to flyers posted around the community and at the Administration office.

In addition to large community events, we are scheduling events for our younger residents, and we are pleased to be presenting a basketball clinic led by ESU basketball staff and players! The first session will start in April (5, 12 and 26), and we will be offering a summer schedule as well. We also have several craft events, ice cream socials, movies, candy bingo, and more!

We have partnered with the Animal Care Center of the Poconos in Scotrun, PA, and will be hosting a microchipping clinic for your pets (\$25) on April 4 from 12pm-2pm, as well as a Lyme/heartworm clinic and a rabies clinic in the future. We know many of our residents have pets, and we are pleased to offer opportunities to help keep them safe and healthy, affordable, right here in our community.

Our events schedule will be evolving as we move into the summer months. Community events are a great way to meet your neighbors and make new friends. If you have any questions about our recreation program, feel free to call the Administration Office, or send me an email at perecreation@pepoa.org. I look forward to meeting you at one of our upcoming events!

Anthony DiBello

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Tuesday is BINGO Time!

by **Sharon Kennedy, Communications Committee**

Are you looking for a fun couple of hours in the middle of the week? You might want to try out bingo at 7:00pm right here in Penn Estates. I have to admit that my family and friends snicker when I admit to attending bingo of any kind. I am just not a bingo kind of gal.

Yes, I have run bingo games at various institutions in my past, way back when bingo meant turning a cage filled with little white balls with numbers on them. However, I NEVER imagined myself as a voluntary participant at bingo. Give

me a good book and an afghan on a quiet night, or a board game, or a competitive pinochle game or a jigsaw puzzle. But, bingo? Me? Never!

Never until now. There is a warm and welcoming group that meets at the community center on Tuesday evenings. It's not just a bingo game, but an evening of camaraderie. Winning is fun but not winning is still enjoyable. Add a few snacks from the Chill Grill and it's a fun and yummy way to get out close to home on a Tuesday night.

Try it. You may just enjoy it as much as I do. And you don't have to admit that to anyone.

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Harmony

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Valentine's Senior Lunch

by Michael J. Tyrrell, Communications Committee Member

Our senior lunch group met in the Oak Room on February 12 for their monthly gathering. Our community manager, Phyllis Haase, cooked lunch as usual. Her Major Domo, Sue, helped to make sure everything ran seamlessly.



The menu was a little fancier than usual in keeping with the Valentine Day theme. We started with a small dressed green salad followed by shrimp cocktail. The main course was a chicken scallopini served with buttered noodles and mustard greens. For a grand finale, individual flans and berries were presented. Sparkling Grape Juice was served during lunch for a festive touch.



We often have a guest speaker. This month the speakers were from Monroe County Vector Control and East Stroudsburg University. They gave a presentation on mosquito and tic control. Might not sound like appetizing dinner conversation but they gave a very professional and interesting talk. Loads of questions were asked and clearly answered. I personally enjoyed it and walked away having learned more about this topic.

Remember, this lunch is held every second Wednesday and you must get tickets in advance. The cost is only \$5 per person. We always feel relaxed and in good spirits after attending these lunches. Hope to see some new faces next month.



Happy Birthday, Chill Grill!

by Michael J. Tyrrell, Communications Committee Member

Penn Estates' own Chill Grill was three years old in February. This little take-away café, adjoining the Oak Room, has become the go-to place to grab a quick bite or full meals when you need that convenience or are just in the mood to change things up.

Owner and Chef Jennifer Penna and her beautiful family are Penn Estates residents for those of you not familiar with this store. She is a trained chef and besides savory delights, she makes great desserts and stunning custom cakes. My fave desserts are still her chocolate ganache cake and tres leche cake. Jen always has a special or two each day in addition to her normal menu.

One of the Chill Grill specialties are empanadas. There are many varieties, both savory and sweet. A new variety was introduced in the fall, Philly Cheesesteak. Very different.

The plantano sandwiches are my personal fave. I have narrowed down the Chicken Supreme (chicken, avocado, lettuce, tomato, bacon, special sauce and more - see where this is going?) as my first choice. The Loaded Cheeseburger is a close contender. The Grilled Chicken Salad is another winner. Don't let the salad part fool you. This is a very satisfying meal and a generous serving.

If you haven't visited the Chill Grill recently, you're missing out on really fresh and delicious food available right here in our community. Delivery is available.



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From Phyllis's Desk

by Phyllis Haase, Community Manager

Annual Meeting is a Time to Find a Wealth of Information

The association's annual meeting, which is held the first Saturday of May at 10:00am, is the best opportunity for you to learn about this year's events and get caught up on everything happening in *our* community. Here are a few things you won't want to miss:

- Meet the board and the manager.
- Sign up to volunteer on committees.
- Get an update on all current and future projects.
- Receive a copy of the annual audit.

Be an active community resident and attend the annual meeting. Come introduce yourself to the board, the manager, and your neighbors and find a wealth of information about your community!

Living in Harmony in Penn Estates with the Neighbors

We all *can* just get along. The key? Communication. It's often the best way to prevent and resolve conflict before it reaches the legal system. You don't have to be friends or spend time together to achieve a peaceful coexistence, but you should try to be a good neighbor and follow these tips:

- **Say Hello.** At the mailbox, while walking the dog or when you see a moving van arrive, introduce yourself. Learn your neighbors' names and regularly offer a friendly greeting.
- **Do unto Others.** Treat neighbors as you would like to be treated. Be considerate about noise from vehicles, stereos, pets, etc.
- **Provide a Heads Up.** If you're planning a construction project, altering your landscaping or hosting a big party, contact your neighbors beforehand.
- **Know Your Differences.** Make an effort to understand each other. Differences in age, ethnic background and years in the neighborhood can lead to different expectations or misunderstandings.

- **Consider the View.** Keep areas of your property that others can see presentable.
- **Appreciate Them.** If the neighbors do something you like, let them know. They'll be pleased you noticed, and it'll be easier to talk later if they do something you don't like.
- **Stay Positive.** Most people don't try to create problems. If a neighbor does something that irritates you, don't assume it was deliberate.
- **Talk Honestly.** Tolerance is important, but don't let a real irritation go because it seems unimportant or hard to discuss. Let your neighbors know if something they do annoys.
- **Be Respectful.** Talk directly to your neighbors if there's a problem. Gossiping with others can damage relationships and create trouble.
- **Remain Calm.** If a neighbor mentions a problem, they have with you, thank them for the input. You don't have to agree or justify any behavior. Wait for any anger to subside before responding.
- **Listen.** When discussing a problem, try to understand your neighbor's position and why he or she feels that way.
- **Take your Time.** Take a break to think about what you and your neighbor have discussed. Arrange to finish the conversation at another time.

Nutrition on the Go

by Yolanda Sarrabo, CPT NASM, Contributor

One of the questions I get asked all the time is what is the best go to food when you're on the move? It's not easy being mindful of diet when you have so many other things on your plate. I even struggle with the best items to grab when time is not on our side. It can be a stretch but there are some tips to consider when your family, work, and lifestyle are on call.

Obstacles

Well not everyone can go for the quick fix in nutrition as many people have slight dietary needs. As always, it's best to follow your doctor's suggestion because even the slightest meal can affect anything chronic such as diabetes or High Blood Pressure. So how do we go around the obstacles, if any, in place? Well just as we would follow the dietary wheel plan in general, we'll doctor it up (if you will) for the on the go concept.

Color Concept

The usage of color psychology is an effective key in eating healthy. How so? Well many of us gravitate to food that entices our senses with colors we like. If you like the color green, you may find avocado, green grapes, or kiwi as a favorite food to want to eat. Why not play with a morning grab when time is not on your side, and rather think too hard, grab the color of choice for that morning:

- Red (Strawberries, Apples, Cherries)
- Orange (Grapefruit, Orange, Tangerine, Carrots Peach)
- Purple (Raisins, Plums, Prunes)
- Yellow (Banana, Mango, Pineapple)

Nutrition on the Go

Now that you've taken a play on the color concept, use a mix and match and prep meal snack containers with each color of vegetable or fruits you like to eat. As mornings you may want to stick with the healthier script. Try mixing a carb with a fruit for that needed energy to get you through the morning:

- 1 slice of whole wheat bread (no butter or cream cheese) – cut this un-toasted in quarters stored in a separate container
- 1 medium snack container of a red and yellow (color choice up to you) but have fun swapping out the color of the day for the morning
- 1 cup of strawberries ¼ cup of raisins
- Mid-Day Snack think of fiber - try ¼ cup of yellow apricots, and ¼ cup of sliced red apples.

Yolanda Serrabo is principal at Chronic Fitness Personal Training Boutique Service and a regular Harmony contributor.

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President's Message

by José R. Padilla, President, PEPOA Board of Directors

Hello, Neighbors!

Well, Punxsutawney Phil saw his shadow, so spring will be upon us sooner than we think. With spring comes Easter and warmer more tolerable weather, followed by Memorial Day and the beautiful summer in the Poconos. Please remember that the speed limit on all Penn Estates roads is 25 MPH. There are always children playing in the neighborhoods, so please exercise caution, especially with the warmer weather approaching.

The annual meeting will be held at the Community Center in the Oak Room on Saturday, May 2, 2020 at 10:00am. There were fewer candidates than open seats; the candidates will walk on to the Board of Directors on May 2. Please plan to attend as there will be some very important bylaw items that must be voted on by the membership.

The discussion regarding the newly-erected fence around the mail pavilion seems to have settled down to a low murmur. Please remember to heed the signs which read **“Residents cannot access the pavilion while the carriers are distributing the mail.”**

Recently, three individuals took it upon themselves to access the pavilion while the carriers were inside performing their duties by crawling under and going over the fence. Since the area is under video surveillance, two of the individuals had their photographs posted on the Penn Estates Facebook page in an attempt to identify them.

The third person, who happened to drop an item during the entry, was soon identified when he attempted to recover the item, subsequently was reported to the Postmaster, who immediately revoked the privileged of said individual of receiving their mail in Penn Estates. This individual must now go to the Post Office to pick up their mail.

Once again, I implore all residents to exercise patience and refrain from interfering with the carriers during the posted hours as they perform their duties. The moral of the story: If you follow the rules, you will not be inconvenienced.

The Community Manager and Board of Directors completed working on the specifications for the new “backwash” tank and required pipelines to tie into the sewer line. The engineer has completed the specs, and the bids have been prepared. This project is to be fast-tracked as the new tank and connections will all be needed to be installed prior to the opening of the swimming pools on Memorial Day weekend of this year. Failure to have the tank properly installed and approved by the necessary environmental entities in a timely fashion can and will most likely jeopardize the summer swimming season.

The Board of Directors has received the final legal review from the attorney of the revised covenants. There are a couple of small items that the BoD needs to put to rest then; the Community Manager will start scheduling the public forums for our members.

Our volunteers will be honored this month at the annual Volunteer Appreciation Dinner. Unfortunately, I will not be able to attend due to a previously scheduled engagement. Still, as always, I would like to personally thank every volunteer for their hard work, their dedication to our residents, and the long hours involved in volunteering for our community.

In closing, to our “new” volunteers - thank you for stepping up and taking an interest to serve *our community!*



Homeowner Rights & Responsibilities

by Phyllis Haase, Community Manager

As a homeowner in good standing, you have certain rights—and responsibilities.

You have the RIGHT to:

- A responsive and competent community association.
- Honest, fair, and respectful treatment by community leaders and manager.
- Attend meetings.
- Prudent financial management of fees and other assessments.
- Live in a community where the property is maintained according to established standards.
- Fair treatment regarding financial and other association obligations, including the opportunity to discuss payment plans and options before the association takes any legal action, and the right to appeal decisions.
- Receive all rules and regulations governing the community association—provided by the seller prior to purchase and settlement, then upon joining the community.

You have the RESPONSIBILITY to:

- Maintain your property according to established standards.
- Treat association leaders with honesty and respect.
- Read and comply with rules and regulations of the community and ensure that your tenants and guest do too.
- Vote in community elections.
- Pay association assessments and charges on time.
- Contact association managers, if necessary, to discuss financial obligations and alternative payment arrangements.
- Provide your current contact information to the association, so you receive all information from the community.

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2020 PEPOA BOARD OF DIRECTORS CANDIDATES

Charles Fariello

Hello, my name is Charles Fariello and I am running for a seat on the Board of Directors. I moved to Penn Estates with my husband James and our seven-year-old doggy Bailee in February 2019.

I had been a lifelong resident of the Village of Ridgefield Park, a small community in Bergen County, NJ. I am a graduate of Ridgefield Park High School and attended Bergen Community College.

Professionally, I spent 25 years as a Computer Systems Developer/Analyst for Liberty Travel Headquarters in Mahwah, NJ. I am currently employed at Safelite Auto Glass in Hackettstown, NJ as a Repair Specialist.

Having lived in a small community, it was important to me to be involved in my hometown, I was a charter member of the Community Emergency Response Team, a subdivision of the Office of Emergency Management as well as other volunteer roles. Upon moving to Penn Estates, I have made it a point to attend the monthly board meetings. I volunteered for the BGR committee which has been disbanded.

I am running for a seat on the board so as to be more involved in my community by representing the interests of all the property owners of Penn Estates. I believe my professional experience as well as my other volunteer experience will help me be an effective member of the Penn Estates Board of Directors.

I look forward to meeting more of my Penn Estates family.



Sandy Bonet

Being a Penn Estates POA Board member has been a very humbling experience for me. When I first ran for the Board three years ago, I thought I knew something about how the POA functions and the responsibilities of its Board members. Boy, did I have a lot to learn! Here just a few examples:

- The POA doesn't function only in accordance with its own governing documents. We are also governed by the Planned Communities Act, the non-profit corporation laws and the Fair Housing Act, to name just a few. The Board has to stay aware of these regulations and understand how they impact what the POA can and cannot do.
- The core responsibility of the POA Board is to support the member's investment in their home by maintaining our property values. The real estate experts tell us that the major factors impacting our property values include maintaining good roads, the quality and appearance of common areas and buildings, the variety of amenities and support of the covenants and regulations related to keeping our homes' free of debris and trash.
- We must have a strong capital reserve so that we can respond quickly to unexpected events such as storm damage, equipment breakdowns, unplanned damage to roads, buildings and other infrastructure.
- Board members must respect the opinions of other, particularly those who disagree with us, because they just may be right.
- Sometimes you have to tell others what you believe is best for the community as a whole, even if it is not what they want to hear.

I am asking for your vote for a second term so that I can put what I have learned and continue to learn to work for Penn Estates. With several new members joining the Board this year, continuity of leadership is critically important.

In addition to serving as Secretary of Board for the past three years, I am currently a member of the Finance Committee, Board Liaison to the Appeals Committee and have formerly served as Liaison to the Recreation, Election and Communications Committees

My business career included advertising and television writing, TV station program direction, clinical nursing in various care settings and health care management both clinical and administrative. Although officially retired, I continue to do some consulting health policy and management with a focus on care for individuals with multiple complex conditions.

I have served on the Boards of several organizations in other communities, managed the operations of companies with over 100 employees and been accountable for budgets in excess of 10 million dollars.

I am a graduate of the Ohio University Scripps School of Journalism, the Northern Arizona University School of Nursing and hold a Master's Degree in Public Administration from Golden Gate University in Northern California. But the title of which I am proudest is "Nana" to my grandchildren Quentin (age 3) and Violet (age 20 months). I am single and live by the lake with my Maltese-Chihuahua whose name is Maggie.



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2020 PEPOA BOARD OF DIRECTORS CANDIDATES

Bob Hampp

Hi, my name is Bob Hampp. My wife and I have been members of the community since 2018. I have been in the construction field for over 30 years. I graduated from Union College with a degree in Business Administration. I have two grown children that reside within driving distance of our beautiful area.

I was appointed in September of 2019 to fill a vacant seat on the Board of Directors. I have served on the Architectural Review Board, Election Committee, Building Grounds Committee, Recreation Committee, and Chair of the Appeals Committee. Ensuring the stability of the Community is my number one priority.

I have applied my knowledge and experience to help strengthen the business decisions that have been presented to me as a Director. If I am elected, this will continue to be my focus. I will strive to build up the Community's financial reserves while also improving the roads and amenities. I feel my business and financial expertise will enable me to be a pivotal contributor to this success.

One of the driving reasons behind my candidacy is to increase the presence of new voices on the Board. What I learned from my involvement on the Board is that my fellow Board members genuinely care about the residents and are making decisions they feel are in the best interest of the Community.

Differences arise in opinions on what is in the best interest of the Community, which is why it is so critical to continue to ensure we have diverse perspectives represented on the Board. This is also why increased resident participation at meetings continues to be critical. I encourage all residents to come out, speak up, and be heard.

I would truly appreciate your vote so I may offer my business expertise to the Community to ensure its ongoing viability and to continue to bring my voice to the table. I thank you for your consideration.



Kenneth Nevil

- Born in Harrisburg PA. My family has had their roots in Monroe County. My father was born in 1929 at what was known as the East Stroudsburg Hospital. We returned to live here in 1976. I have been a resident of Penn Estates for 32 years.
- I attended Clarion and East Stroudsburg University. In 1978 I was hired as a Police, Fire, and EMS dispatcher at the Monroe County Control Center. After earning my PA Dept. of Health Emergency Medical Technician Certificate, I joined the newly formed General Ambulance Corp. Soon I was elected as president. Followed by president of the Monroe County Ambulance Association.
- In 1981, I was promoted to Director of the Monroe County Control Center. I led 15 employees and was responsible for the Annual Budget.
- I then joined the Stroudsburg Fire Department, I held the position of Engineer and Lieutenant.
- I was elected to the board of the Northeast PA EMS Council. Was also Chairman of the Councils Communication Committee.
- I started as a part time Police Officer in Barret Township while completing my Pennsylvania Certification Act 120. Graduating top of my class.
- I started with the Stroudsburg Boro Police Department as fulltime officer. The department regionalized to become Stroud Area Regional Police. I retired in 2017 as a Corporal.
- Joined the Safety Commttee in Penn Estates and have held the position of Chair for the last two years.



I run for the board without a personal agenda. I believe together, we can keep our community a place that is safe and clean. A place to raise our families. I seek the position of volunteer director. I feel my background can make a positive impact.

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Real Estate Pulse

by Lisa M. Sanderson, Contributor

Is it time to move on?

You may be considering moving, or perhaps your Penn Estates vacation home just isn't being used enough to justify keeping it. Whatever your situation, you have some options since, fortunately, real estate here is in high demand!

You could rent it long term

Renting out your home for a year or more is a great option if you think you might want to hold on to the property while getting rid of the house's drain on your wallet. Homes to rent are IN EXTREMELY HIGH DEMAND right now. As of this writing, there are no homes available for rent here in Penn Estates, and yet, the inquiries from people looking for a home are flowing in daily.

Typical rents start at \$1200 per month and go up from there depending on the size and condition of the house, and normally the tenant would pay all the utilities. This is a great way to receive some income to offset your mortgage payment, taxes, and HOA dues.

Some downsides to this option include having to empty the house of all of your belongings to make room for tenants who, usually, have their own furniture and such. Also, you'll want to factor in a contingency plan should your tenant turn out to be less than ideal and you have rent collection issues, or they aren't taking care of the place.

Vacation rentals are a lucrative option

If you are looking for more of a money-making venture and have the time and energy to invest, you could opt to do short term rentals at your house. Online property portals like AirBnB and VRBO make advertising your property fairly easy, and with a little marketing savvy and a solid team of vendors to rely on for housecleaning, etc, you could create a profitable little venture for yourself. Be careful though, as competition for guests, changing regulations from the township and homeowners' association, and taxes and fees can eat in to your bottom line. This is not something to enter in to lightly and you'll want to educate yourself before you jump in to make sure you understand all the pitfalls of the business.

When selling makes the most sense

All indicators point to a fantastic 2020 sales year here in the Poconos. Buyer demand is very high and they are, in fact, waiting for new homes to come on the market, and values are higher than they've been in more than a decade. Nice homes – homes that are clean, staged, and priced properly – are selling quickly.

Use this checklist as you go through your house to get your staging juices flowing and prepare to maximize your price and minimize your marketing time:

- First impressions are critical, so start out at the street and work your way in to the property and home. What stands out? Neat and tidy properties, clean decks, welcoming entryways, and homes that look well-maintained demand top dollar.
- Engage all your senses when going through your home and planning changes: sight, smell, sound, mood, etc. Pet and food odors, squeaky fans, doors and floors, and dark rooms all lower your eventual sale price.
- Imagine how your home would be displayed in a home magazine or on Instagram, or if it were a model home. Of course, you must be realistic but these kinds of images are helpful. I often advise potential sellers to look at photos of homes for sale online and see what stands out. Which homes would YOU want to look at and maybe buy if you were a home-buyer? Take your cues from your observations and make changes to maximize the desirability factor of your home when it gets photographed for listing.
- Simplify, simplify, simplify. Less is more in furnishings, decoration, and clutter when you are selling your home.
- Renting storage space is cheaper than your listing languishing on the market. Pack up your stuff and reap the rewards of a faster sale.
- Accentuate the positive, downplay the negative.

- You are selling a lifestyle so make sure your home speaks the lifestyle language to your perfect buyer.
- Think clean lines, utility of space, functionality and lots of light. This means everything has a place, the tops of furniture and counters are clean and uncluttered, and you have plenty of lighting with the brightest bulbs you can find.
- Try to let go of thinking of your home as your home. This will help as you contemplate changes to the decor and in the de-cluttering process.

You don't have to spend a lot of money to improve your home's show-ability. And a little work up front will go a long way in maximizing your profit.

Whatever you do, consult a professional

Your favorite neighborhood real estate professional is a valuable resource and you should lean on them to weigh all of your options to determine what is your best move. Most agents offer complimentary consultations and market analyses and can guide you as you make decisions about whether to sell or rent your house so you can move on with your plans.

About the Author: Lisa Sanderson is a Past President of the PEPOA Board of Directors, founder of the unofficial Living in Penn Estates Facebook Group, and a 28-year veteran of the real estate industry. She is a full-time Associate Broker with Keller Williams Real Estate in Stroudsburg. Comments and questions are welcome at poconolisa@gmail.com

Avoid Silly Mistakes on Tax Return

by Phyllis Haase, Community Manager

Tax time is fast approaching. Many of you prepare your own tax returns, so we wanted to remind you of a few common mistakes and offer ways to avoid them.

Let's get the bad news out of the way first: You cannot deduct your association assessment. Although they're used like taxes, assessments aren't taxes. They're payment for products and services delivered to all residents the association—utilities and trash removal, for example.

IRS instructions for preparing tax returns are quite useful and thorough. They can be a big help for do-it-yourselfers. However, it's the little things—silly mistakes—that most often creep into your documents and cause problems. Here are just a few tips to keep in mind:

- Prepare your tax return as early possible. Waiting until the last minute increases your chances of making mistakes. Give yourself time to gather documents or research details. Better yet, collect these documents throughout the year in a special file so you have them ready at tax time.
- Fill in every line. If a line item on a form doesn't apply to you, put a zero or a strike through where the amounts would be. That indicates you determined it doesn't apply to you.
- Make sure all your documents are complete. Attach forms, schedules, supporting statements and explanations. If you need more space, attach separate sheets that are the same size and format as the printed forms. Transfer the totals onto the printed forms. Put your name, social security number and date on all extra pages.
- Rounding is OK. Round off all amounts on your tax return. Round up to the next dollar all amounts that are 50 cents or more. Round down all amounts that are between one and 49 cents.
- Pay on time. File on time. The quickest way to get the IRS' attention is to pay your taxes late or file your return late.
- Reply promptly to all IRS inquiries. Ignoring the IRS invites trouble—you could be audited or have your assets seized.
- Ask another person to review your tax return to check your math and ensure that all fields are accounted for. Math errors are the most frequent mistake on individual tax returns.
- Sign the return. If you pay someone to prepare your taxes, that person must sign your tax return. But, *you* must sign and date your own tax return no matter who prepares it.

Out & About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee Member

Hello springtime! We hardly had a winter this year but it still seems like it lasted forever. On the positive side, the deer seem healthier than after snowier winter seasons. Their coats seem a better shade of brown and I don't see as many ribs as in recent years. The negative side, of course, is that there was little opportunity for all you ski buffs to enjoy the winter season. However, there are many activities within our community these days. I am looking forward to the St. Patrick's Day party and the paint and sip events in March. They will be over by the time this goes to print, but they are still in the future as I write this.

Here are some of the upcoming events around the area. As always, I take my information from internet sites. Please confirm dates and times and costs. The costs of some events depend on how early you register, so plan early. I am not listing the many special day breakfast events such as for Easter and Mother's Day. You can check the internet closer to the date for current information.

January 1st is the time for New Year's resolutions. Spring may be the time when you get to carry them out. There are so many walks, runs and marathons, as well as white water rafting with spring releases. SROSRC hosts a free interpreted walk the first Saturday of each month from 11 to 12:30 starting from Pinebrook Park North lot entrance. If you are not familiar with that trail, it starts at the Pinebrook entrance just across Rt 191 near where Hallet Road ends.

Every Wednesday from June 3 to November 4 the Kettle Creek Environmental Education Center hosts a 2.5 hour bog walk at 10am in Tannersville. Every Thursday through May 28 at 5:45 the Shawnee Craft Brewing Runners do a three mile course around Shawnee Inn and Golf Resort. PEEC in Dingman's Ferry hosts a 5K "run, hike, crawl" event on May 2. Jim Thorpe's Running Festival includes a half marathon on 5/16 and a marathon on 5/17. Also on 5/17 is the annual Run for the Red marathon and half marathon starting at Pocono Mountain West High School and ending at Stroudsburg High School. On June 12-14, the Pocono Triathlon Festival is held at Lake Wallenpaupack visitor's center in Hawley. Call 757-570-9931 for details.

Festivals seem to abound in summer but there are a few coming up in the next couple of months. The Great Tastes of PA Wine and Food Festival is on June 20th and 21st at Split Rock Resort in Lake Harmony. The annual Wally Wine Fest at the Silver Birches resort benefits the Lake Wallenpaupack fireworks and runs from April 3rd through April 5th. The Roots and Rhythm Music and Arts Festival will be on June 20th in Hawley. The Milford Music Festival runs from June 26th through June 29th. The Jim Thorpe Independent Film Festival runs from June 23rd to June 26th.

There are a number of Earth Day celebrations in the area. Jim Thorpe's celebration in on 4/18. PEEC's is on 4/25 from 11-4 and Kettle Creek Environmental Education Center is hosting their celebration at Northampton Community College from 10-3 also on 4/25. There are also a number of Easter celebrations throughout the area. For example, Country Junction in Lehighton gives the opportunity for pictures with the Easter Bunny for \$10 and/or Easter egg hunts (free) on April 4, 5, and 11. The Stourbridge Lines out of Honesdale offers a train ride with the Easter Bunny and an egg hunt on those same dates. The cost is \$20 for adults and \$10 for ages 3-12. An event that I haven't heard of before is a benefit to area Big Brothers, Big Sisters and Family Promise. From 8-2 at the Pocono Mountain Municipal Airport in Tobyhanna they will be offering free airplane and helicopter rides to children ages 8-17. Entrance to the event is \$10 for adults and \$6 for children 12 and under.

Have fun! Please let me know of your favorite events so that I can include them in the future.



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\$5/Person \$8/Guests

Appetizers/Music/Fun

Karaoke presented by: www.ndsound.com

Sign up at the Admin Office by April 30, 2020
For members in good standing only (No Refunds)

Things to do in the 'Burgs

by Robin Nicholson, Communications Committee Member

If you get out in the 'Burgs it's impossible not to notice all the new business. The past few years have brought new life and direction to downtown Stroudsburg with all the new urban wineries and hard cidery along Main Street (Banter's Hard Cider, RAW Urban Winery and Hard Cider, Renegade Urban Winery and Toleno's Winery).

The newest edition is Downriver Brewing Co, which is downtown Stroudsburg's first Craft Brewing company since 1937! Main Street also had the wonderful and unique addition of Grandpa Joe's Candy Shop in 2019.

East Stroudsburg has seen its own new life with places that have recently opened on Crystal Street. East Stroudsburg's newest bar and restaurant with over 32 draft beers is the trendy Derailed Taphouse. Crystal Street in East Stroudsburg is also home to local favorites like Beerhouse Cafe, Fruit-a Bowls, and Trackside Station Grill & Bar (to name only a few).

On the more commercial side the twin boroughs have seen a lot of recent growth as well. The very popular home store franchise "Home Goods" recently had its grand opening in East Stroudsburg right along with the new Giant supermarket right next door.

There was also a large supermarket opening in Stroudsburg, at the Stroud Mall with the opening of a flag ship Shoprite store that also includes a restaurant and BAR! Yes, a bar, right in Shoprite at the mall. So you can go have a drink before you walk down and see a movie at Cinemark in the mall! The new Shoprite also includes ready made foods in the village market from ribs to sushi, Chinese to salad.

There is word that a developer is currently looking at the old Shoprite location and there is already said to be plans of a Planet Fitness going in that plaza. So, keep an eye out for the new growth that continues in 2020 and all there is right in your town in the 'Burgs! No reason to venture elsewhere, we have it all right down the road! This highlights just a few of the new businesses in the twin boroughs so get out and check it out!



photos of Stroudsburg ShopRite by Tom Eccleston



Jason W. Possinger

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HomeGoods in East Stroudsburg

Valentine's Day Dance

by Maria Montalvo,
Recreation Committee

Valentines Day is a day to celebrate love with friends, family and your loved one. This is exactly what we did at our Second Annual Valentine's Day Dinner/Dance at the Oak Room. The room was filled with amor (love). Everything was perfect, the ambiance, food and music. It was so much fun dancing the night away with my beautiful neighbors who I adore.

The only thing that would have made the night better would have been to see new faces. These events are put together so that we can come out and meet new friends in a fun, warm environment. If you are a regular, I look forward to seeing you at our next event. If you have never attended one, I



highly recommend you give it a shot. I know you will enjoy yourself, and the commute is a breeze!



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Proposed Bylaw Changes

3. Powers and Duties Section L. Conflicts of Interest

CURRENT BYLAW

- (1) No Director or employee shall accept any personal remuneration, gifts, or services in any form from parties providing goods or services to the Association. Anything of value received from contractors shall be solely for the benefit of the Association.
- (2) No Board member or a member of the immediate family of the Board member shall directly or indirectly enter into employment or any other contract with the Association during the Member's term in office other than temporary part-time employment of qualified family members by the Association in the normal course in its recreation program. This limitation precludes employment by or other contracts with any contractor or subcontractor of the association as well.

PROPOSED BYLAW

Rationale: To avoid the potential conflict of interest that can arise when people of the same household serve on the Board.

- (1) No Director or employee shall accept any personal remuneration, gifts, or services in any form from parties providing goods or services to the Association. Anything of value received from contractors shall be solely for the benefit of the Association.
- (2) No Board member or a member of the immediate family of the Board member shall directly or indirectly enter into employment or any other contract with the Association during the Member's term in office other than temporary part-time employment of qualified family members by the Association in the normal course in its recreation program. This limitation precludes employment by or other contracts with any contractor or subcontractor of the association as well.
- (3) Members of the same household shall not serve on the Board at the same time.

Article VIII - Finances

CURRENT BYLAW

Section A. Annual Budget. The Association's Annual Budget shall contain two parts, an Operating Budget and a Capital Budget. Each part shall be itemized as to expenditures, revenues and surplus, following generally accepted accounting principles and applicable American Institute of Certified Public Accounts (AICPA) guidelines.

Section B. Budget Development.

- (1) **Budget Forum.** The Finance Committee and Community Manager shall jointly conduct a budget forum on significant elements of the budget, soliciting comments from Members of the Association. This forum shall be completed no later than July 15 of each year.
- (2) **Draft Budget.** Prior to the preparation of the Draft Budget, the Finance Committee Chair shall confer with the President, Treasurer and Community Manager concerning capital projects and other priorities and initiatives for the coming year. The Community Manager, in a process overseen by the Finance Committee, shall then prepare a Draft Budget for the upcoming calendar year and submit it to the Finance Committee by August 14 for the Committee's review. The Draft Budget shall include operating expenses, capital expenses, revenues and reserve funds.
- (3) **Preliminary Budget.** The Finance Committee shall make changes to the Draft Budget submitted by the Community Manager as it deems necessary, and by August 26 of each year submit the Committee's recommended Preliminary Budget to the Board of Directors for Board approval. The Board of Directors shall make changes to the preliminary Budget as it deems necessary prior to approving it for the Association at its regular September Board of Directors meeting, or at a special Board of Directors meeting called for that purpose in September.

Section C. Publication and Presentation of the Preliminary Budget. Public Comment Period.

By October 1, the Preliminary Budget shall be published in the Community Newsletter and posted at the office of the Association for a thirty (30) day Membership comment period. During the month of October, the Treasurer shall conduct a budget forum to present the Preliminary Budget to Members of the Association and answer their questions. Members' comments on the Preliminary Budget may be submitted in writing to the Treasurer at the Administration Office within the thirty (30) day comment period. The published and posted copies of the Preliminary Budget shall include instructions to the Members about making written comments.

Section D. Preparation, Presentation, and Adoption of the Final Budget. After expiration of the thirty (30) day Membership comment period, the Board of Directors shall prepare the Final Budget by making any changes it deems necessary to the Preliminary Budget. The Final Budget shall be presented to Members of the Association at a budget forum conducted by the Treasurer in November. The Board of Directors shall adopt the Final Budget for the Association by majority vote of those Directors present at a Board meeting held for this purpose at least forty-five (45) days prior to the end of the calendar year. The Board of Directors' resolution adopting the Final Budget shall also establish and levy the annual assessments for the next calendar year.

Section E. Implementation of Budget. All operating funds spent by the Association may not exceed Budget and no Capital Budget line items may be exceeded at all, unless those expenditures are first reviewed by the Finance Committee and approved by a majority of the Board. Board shall not transfer funds from one line item to another Budget line item unless the transfer is first reviewed by the Finance Committee and approved by the Board, unless an emergency exists that presents an imminent danger to residents of Penn Estates or any property thereof due to fire, flood, storm or act of God. In the event of such an emergency, the President of the Association, in accordance with Article V, Section C (1) shall be empowered to authorize an immediate transfer of already approved expenditures from one budget line item to another.

- (1) Expenditures for proposed new construction projects that exceed 5% of the current year maintenance fee budget must be approved by a majority of Members in good standing participating in a special vote. The Board's proposal to the Members for the expenditure must include detailed explanations of the project cost and the sources of project funding. In determining the project cost, the Board will be bound by the provisions of Section K (5) below.
- (2) The Board may direct the special vote on new construction projects that exceed 5% of the current year maintenance fee budget be held using one of the following procedures:
 - a. Conduct the vote at the Annual Meeting, or at a Special Meeting of the Members.
 - b. Conduct the vote of Members in good standing by mail ballot or by any other means authorized by law for non-profit associations in planned communities, with a minimum of 100 valid votes being cast.
- (3) The approval of expenditures obtained according to (2) above remains in effect through the completion of the project and may not be rescinded by the Membership.

Section F. Surplus. The Board may appropriate unexpended funds, up to a maximum of ten percent of the current budget, for a Capital Fund which shall be invested prudently, and which shall be withdrawn only upon approval by a majority vote of the Board of Directors in compliance with the Association's Capital Budget, as amended. Any surplus in the current year's budget not appropriated to the Capital Fund shall be included in the following year's budget as anticipated revenues.

Section G. Assessments. The Board shall set annual common expense assessments. Assessments shall be charged uniformly per lot or unit as described below. Annual assessments are intended to support the annual Budget, after considering all outlays, both operating and capital, non-assessment income and other available funds.

- (1) The common expense assessment per unimproved lot and the common expense assessment per improved lot shall be established by the Board.

(continued on page 14)

Proposed Bylaw Changes cont.

The aggregate sum of all currently collectible assessments and anticipated income must equal the net revenue needed to fund the annual Budget.

- (2) Special assessments may be used with Board approval to cover unbudgeted spending that otherwise is not provided for in the Budget, including but not limited to, approved overspending on budgeted line items, and unusual or non-recurring special projects or services. Special assessments shall not exceed 10% of the total Association Budget in any fiscal year without approval of a majority of the Members in good standing voting at a meeting called for that purpose.
- (3) Annual bills should be mailed to Members prior to December 1. Unless otherwise provided by Board policy, assessments for the calendar year shall be due and payable in one installment on January 1. The Board may grant a discount for payments received for assessments earlier than the due date. Assessments shall be delinquent if not paid by February 15 of each calendar year or other time provided by the Board policy. The Board may impose late fees for delinquent assessments and annual service charges of 15% per year, which service charge shall continue until all charges are paid in full. Interest of 15% applies also to any delinquencies by Members under special payment schedules. All owners shall remain responsible for payment despite the owners' failure to use the Common Facilities or by abandonment of the lot or unit. The Treasurer shall provide to the Board a Quarterly Delinquency Report listing Members delinquent during the prior quarter and current delinquents, plus the status of collection of the delinquent accounts.

Section H. Delinquent Accounts. The Association may bring suit to collect any delinquent account and also may enforce the Association's right to foreclose on its statutory lien on the lot or unit in question. The Association shall also be entitled to collect all service charges, late charges, costs of collection, attorney's fees and other amounts permitted by statute.

Section I. Accounting Principles. The Association shall employ accrual accounting. All accounting and controls shall comply with AICPA guidelines and generally accepted accounting principles. The Association shall segregate accounting duties. Disbursement by check shall require two authorized signatures for all amounts other than for payroll, and one signature for payroll and impress fund. No facsimile shall be used.

- (1) Cash accounts shall not be commingled with others except for joint investments, and then only on the condition that the Association's books shall show each account's contribution to the investment.
- (2) All funds of the Association shall be kept in depositories approved by the Board and insured by the Federal Deposit Insurance Corporation. No changes of depository shall be made without the approval of the Board. All funds in any depository in excess of the statutory insurance limit set by the Federal Deposit Insurance Corporation, or funds not needed for immediate use by the Association, or in excess of Association's cash flow requirements shall be invested by the Treasurer in investments as shall be approved by the Board. The investments shall only be made in (a) United States Treasury or Agency instruments guaranteed by the full faith and credit of the United States Government or (b) in money market accounts or similar investments that substantially (1) are invested in U.S. Treasury and U.S. Government Agency instruments and securities or (2) are directly secured by U.S. Treasury and U.S. Government Agency instruments and securities. Investment funds or other investments vehicles shall be controlled or managed by banks chosen by the Board of Directors of the Association.

Section J. Annual Reports. Before the end of the fiscal year, the Board shall engage an independent CPA firm as auditor to audit the books and records, prepare tax returns and certified financial statements, and submit written comments and suggestions for improving association financial practices. Audited financial statements, with footnotes and auditor's opinion shall be available to the Members as required by law.

Section K. Contracts:

- (1) All purchases of goods or services or projects costing over \$25,000.00 shall be advertised for public bid and awarded to the lowest responsible

bidder as determined by the Board. Requests for proposals must be advertised in public notices appearing at least once in two newspapers of general circulation in Monroe and Pike Counties, published no later than 30 days before the announced due date for the bids. The request shall require sealed bids that comply with stated terms and specifications. The request shall describe what is sought, tell where and when bids are due, and contain detailed specifications. At the time a bid is due, the Secretary shall unseal the bids, record their contents and transmit them to the Community Manager. The specifications shall detail, using reasonable industry practices, the nature and amount of the work to be performed or the goods or services to be provided, and the form of contract to be executed. A performance bond shall be delivered to the association by each successful bidder for construction contracts in excess of 25,000.00.

- (2) The Association may purchase goods or services without public advertising for bids under the follows circumstances:
 - a. Professional services and related costs:
 - b. Services of Association employees:
 - c. Election expenses of the Association:
 - d. Actual emergency affecting member health, safety, or security:
 - e. Contract awarded after review by the Community Manager and Finance Committee, and approval by the Board if no bids have been received pursuant to any advertisement for proposals:
- (3) In any contract requiring bidding and an initial advance of funds by the Association upon awarding the contract, each bid submitted to the Association shall be accompanied by a bid bond in an amount no less than the amount of funds to be advanced by the Association. In contracts extending beyond a single fiscal year, the bids security shall be equal to 10% of the first year's contract amount. Bid bonds shall be issued by a surety acceptable to the Association and qualified to do business in the Commonwealth of Pennsylvania. The Community Manager shall deliver all bids received with comments and recommendations to the Board as for award.
- (4) If all bids received are deemed to be unreasonable to price or terms, no contract or purchase may be entered into unless the Association notifies each prior bidder of its intention to negotiate; each bidder has a reasonable opportunity to negotiate with the Association; and the negotiated price is lower than the lowest rejected bid price. The Board, by a two-thirds vote, may elect to waive the bid and performance bond requirements if those requirements are deemed to be inappropriate for a particular industry and if the payment for goods and services is held until after complying deliver and full performance.
- (5) In applying rules regarding dollar limits, Association expenditures must reflect the total project cost, and those costs may not be divided into smaller projects or service segments in order to fall technically below the dollar threshold.

Section L. Borrowing. The Board is authorized to borrow for operating expenses for cash flow purposes, provided the debt can be liquidated by anticipated receipts during the current fiscal year.

Section M. Inspection of Books and Records:

- (1) The Declaration of Covenants, Bylaws, membership register, books of account and minutes of Member meetings, Board of Director meetings, and committee meetings shall be made available for inspection and copying by any Members in good standing at any reasonable time during normal business hours and for a proper, non-commercial purpose related to the Member's interest in the Association, at the places the Board may prescribe. Association documents may not be removed from their normal locations. Members must submit a written request under oath on a form provided by the Association in compliance with state law to inspect records:
- (2) The Board shall establish reasonable rules governing:
 - a. Notice to be given to the records custodian:
 - b. Hours and days of the week when inspection may be made:
 - c. Payment of the cost of reproducing the records and related administrative costs:

(continued on page 16)

Eats Around Town

by Sharon Kennedy, Communications Committee

The Kebob House - A Little Gem in Downtown Stroudsburg

I had the pleasure of enjoying a dinner with two friends at the Kabob House in Stroudsburg last evening. I did not even know that the restaurant existed until we went there last night. Now that I know, I will surely return.

Located just north of Main Street on 6th Street (right beside Quench), it is a sweet little restaurant offering a Middle Eastern cuisine. We were warmly welcomed by the staff. Our waitress explained the menu, took her time, was attentive but encouraged us to enjoy our time there without rushing.

We shared a hummus sampler appetizer that was more than ample for the three of us to share. Next time I will probably try either the tabbouleh or the cauliflower appetizer. The hummus was delicious but I still want to try the other items on the menu that called to me.

I ordered a chicken kabob that arrived on a skewer along with rice and a side salad. The price was very reasonable and the food was very tasty. One of my dinner companions is vegetarian and that can limit the choices at many restaurants. The Kebob House is very vegetarian friendly. I highly recommend this little gem.



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Did you know:

- 25 homes are presently for sale in Penn Estates.
- 97 homes were sold in 2019.
- The highest-priced home sold for \$260,000 in 2019.
(Information provided through Pocono Mountain Assoc. of Realtors MLS Service)
- 93% of buyers start their search on the Internet.
- The average age of today's buyer is 33 years old.

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Proposed Bylaw Changes cont.

- (3) Director shall have the right at any reasonable time to inspect books, records, documents and Association physical property, including the right to make extra copies at the Association's expense, if the inspection is related to Association affairs, and so long as the Director has no personal conflict of interest regarding the materials to be viewed.

Section N. Contracts with other Associations. With the approval of all Directors, the Association may enter into common management, operational or other agreements with trusts, condominiums, cooperatives, planned communities or other neighborhood homeowners' or residents' associations, both within and without the Community.

Section O. Miscellaneous. Directors and employees may be reimbursed for valid and exclusively association-related expenditures incurred for the benefit of the Association, subject to compliance with generally accepted accounting principles and approval by the Treasurer.

PROPOSED BYLAW

Rationale: *The proposed amendments are to further strengthen the financial decisions of the Property Association, for the members and to assure that the members are aware of proposed changes to the assessment prior to the adoption of the budget.*

Section A. Annual Budget. The Association's Annual Budget shall contain two parts, an Operating Budget and a Capital Budget. Each part shall be itemized as to expenditures, revenues, and surplus, following generally accepted accounting principles (GAPP) guidelines.

Section B. Budget Development.

- (1) **Draft Budget.** The Community Manager shall prepare a Draft Budget and submit to the Finance Committee for review by September 10th of each year. The Finance Committee may make changes to the Draft Budget as it deems necessary, and by September 20 of each year, submit the Committee's recommended Draft Budget to the Board of Directors for Board consideration.
- (2) **Public Budget Work Session.** The Board shall hold at least two public work sessions at least seven days prior to the board taking final action on the budget. Notice for these sessions shall include a summary of the proposed budget plus the anticipated dues to be levied upon the membership if said budget is approved.
- (3) **Adoption of Budget.** The Board of Directors shall adopt the Final Budget for the Association by a majority vote of those Directors present at a Board meeting held for this purpose at least 45 days prior to the end of the calendar year. The Board of Directors' resolution adopting the Final Budget shall also establish and levy the annual assessments for the next calendar year. Once approved, the manager shall print it in reasonable detail in the official Penn Estates publication, post it on community media outlet and make copies available at the Administration Office.

Section C. Implementation of Budget. All operating funds spent by the Association may not exceed Budget, and no Capital Budget line items may be exceeded at all unless those expenditures are approved by a majority of the Board. The transfer funds from one line item to another shall be approved by the Board unless an emergency exists that presents an imminent danger to residents of Penn Estates or any property thereof due to fire, flood, storm, or act of God. In the event of such an emergency, the President of the Association, in accordance with Article V, Section C (1), shall be empowered to authorize an immediate transfer of already approved expenditures from one budget line item to another.

- (1) Expenditures for proposed new construction projects that exceed 5% of the current year budget must be approved by a majority of Members in good standing participating in a special vote. The Board's proposal to the Members for the expenditure must include detailed explanations of the project cost and the sources of project funding.
- (2) The Board may direct the special vote on new construction projects that exceed 5% of the current year budget be held using one of the following procedures:
 - a. Conduct the vote at the Annual Meeting or at a Special Meeting of the Members.

- b. Conduct the vote of Members in good standing by mail ballot or by any other means authorized by law for non-profit associations in planned communities, with a minimum of 100 valid votes being cast.

- (3) The approval of expenditures obtained according to (2) above remains in effect through the completion of the project and may not be rescinded by the Membership.

Section D. Surplus. The Board may appropriate unexpended funds, up to a maximum of 15% of the current budget, for a Capital Fund which shall be invested prudently, and which shall be withdrawn only upon approval by a majority vote of the Board of Directors in compliance with the Association's Capital Budget, as amended. Any surplus in the current year's budget not appropriated to the Capital Fund shall be included in the following year's budget as anticipated revenues.

Section E. Assessments. The Board shall set annual common expense assessments. Assessments shall be charged uniformly per lot or unit, as described below. Annual assessments are intended to support the annual Budget, after considering all outlays, both operating and capital, non-assessment income, and other available funds.

- (1) The common expense assessment per unimproved lot and the common expense assessment per improved lot shall be established by the Board. The aggregate sum of all currently collectible assessments and anticipated income must equal the net revenue needed to fund the annual Budget.
- (2) Special assessments may be used with Board approval to cover unbudgeted spending that otherwise is not provided for in the Budget, including but not limited to, approved overspending on budgeted line items, and unusual or non-recurring special projects or services. Special assessments shall not exceed ten percent of the total Association Budget in any fiscal year without approval of a majority of the Members in good standing voting at a meeting called for that purpose.
- (3) Annual bills should be mailed to Members prior to December 1. Unless otherwise provided by Board policy, assessments for the calendar year shall be due and payable in one installment on January 15. The Board may grant a discount for payments received for assessments earlier than the due date. Assessments shall be delinquent if not paid by February 15 of each calendar year or other time provided by the Board policy. The Board may impose late fees for delinquent assessments and annual service charges of 15% per year, which service charge shall continue until all charges are paid in full. Interest of 15% also applies to any delinquencies by Members under special payment schedules. All owners shall remain responsible for payment despite the owners' failure to use the Common Facilities or by abandonment of the lot or unit.

Section F. Delinquent Accounts. The Association may bring suit to collect any delinquent account and also may enforce the Association's right to foreclose on its statutory lien on the lot or unit in question. The Association shall also be entitled to collect all service charges, late charges, costs of collection, attorney's fees, and other amounts permitted by statute.

Section G. Accounting Principles. The Association shall employ generally accepted accounting principles (GAAP), a common set of accounting principles, standards, and procedures. The Association shall segregate accounting duties. Disbursement by check shall require two authorized signatures for all amounts.

- (1) Cash accounts shall not be commingled with others except for joint investments, and then only on the condition that the Association's books shall show each account's contribution to the investment.
- (2) All funds of the Association shall be kept in depositories approved by the Board and insured by the Federal Deposit Insurance Corporation. No changes of depository shall be made without the approval of the Board. All funds in any depository in excess of the statutory insurance limit set by the Federal Deposit Insurance Corporation, or funds not needed for immediate use by the Association, or in excess of Association's cash flow requirements shall be invested by the Treasurer in investments as shall be approved by the Board. The investments shall only be made in (a) United States Treasury or Agency instruments guaranteed by the full faith and credit of the United States Government or (b) in money market accounts or similar investments that substantially (1) are invested in U.S.

(continued on page 17)

Proposed Bylaw Changes cont.

Treasury and U.S. Government Agency instruments and securities or (2) are directly secured by U.S. Treasury and U.S. Government Agency instruments and securities. Investment funds or other investment vehicles shall be controlled or managed by banks chosen by the Board of Directors of the Association.

Section H. Annual Reports. Before the end of the fiscal year, the Board shall engage an independent CPA firm as auditor to audit the books and records, prepare tax returns and certified financial statements, and submit written comments and suggestions for improving association financial practices. Audited financial statements, with footnotes and auditor's opinion, shall be available to the Members as required by law.

Section I. Contracts.

- (1) Solicit bids for goods and services needed by the Community. Contracts of less than \$50,000 may be made after soliciting multiple competitive quotations. Contracts projected for \$50,000 or more shall require the additional process of an RFP (Request for Proposal) that includes confidential, sealed bidding. A performance bond may be required by the successful bidder for construction contracts in excess of \$50,000. All bids shall be opened at an open Board Meeting, which members can attend. The bid will be awarded to the lowest qualified bidder determined by the Board.
- (2) The Association may purchase goods or services without public advertising for bids under the follows circumstances.
 - a. Professional services and related costs.
 - b. Services of Association employees.
 - c. Election expenses of the Association.
 - d. Actual emergency affecting member health, safety, or security.
 - e. Contract awarded after review by the Community Manager and Finance Committee, and approval by the Board if no bids have been received pursuant to any advertisement for proposals.
- (3) If all bids received are deemed to be unreasonable to price or terms, no contract or purchase may be entered into unless the Association notifies each prior bidder of its intention to negotiate; each bidder has a reasonable opportunity to negotiate with the Association, and the negotiated price is lower than the lowest rejected bid price. The Board, by a two-thirds vote, may elect to waive the bid and performance bond requirements if those requirements are deemed to be inappropriate for a particular industry and if the payment for goods and services is held until after complying deliver and full performance.

Section J. Inspection of Books and Records.

- (1) The Declaration of Covenants, Bylaws, membership register, books of account and minutes of Member meetings, Board of Director meetings, and committee meetings shall be made available for inspection and copying by any Member in good standing at any reasonable time during regular business hours, and for a proper, non-commercial purpose related to the Member's interest in the Association at the places the Board may prescribe. Association documents may not be removed from their usual locations. Members must submit a written request under oath on a form provided by the Association in compliance with state law to inspect records.
- (2) The Board shall establish reasonable rules governing:
 - a. Notice to be given to the records custodian.
 - b. Hours and days of the week when inspection may be made.
 - c. Payment of the cost of reproducing the records and related administrative costs.

Section K. Contracts with other Associations. With the approval of all Directors, the Association may enter into common management, operational, or other agreements with trusts, condominiums, cooperatives, planned communities, or other neighborhood homeowners' or residents' associations, both within and without the Community.

Section L. Miscellaneous. Directors and employees may be reimbursed for valid and exclusively association-related expenditures incurred for the benefit of the Association, subject to compliance with generally accepted accounting principles and approval by the Treasurer.



Third in a Series

Navigating Your Finances

by **Bettyanne Nevil, Board Member & Communication Committee Liaison**

Budgeting and getting out of debt. By now I hope you have set up your envelope system and are using it. Especially the dollar envelope for discretionary spending. When you see or feel or count out those small denomination bills you'll look at this very differently.

Most people think when they're paying off debt that they should pay off the highest interest cards or debt first. I find it works better to pay off the lowest balance first. The reason being is the money that you would apply to that can now rollover to the next lowest debt monthly. The feeling you get when you've actually paid off the balance is enough to keep you going. You celebrate the small goals.

If you have student loan debt, that is usually the highest debt besides your mortgage. And it also comes with a higher interest-rate. Once you get that paid off it's smooth sailing.

I've read a lot from Dave Ramsey. He's a money manager whose philosophy is live like no one else. What that means is get debt-free now by not spending on things you do not need. So that you can live your later years having the retirement and vacations with no worries.

You can do the home improvements cash flowed. You can put money aside for your child's education. Credit cards are not good according to Dave Ramsey. Unless you can pay them off in full each month don't use them. Now that is going to be an adjustment for a lot of people.

Dave recommends what he calls a side hustle. A side hustle could be any part-time job. Or any way to make additional funds available. Many people craft or do side jobs for which they receive cash. Offering to do laundry, ironing or house-cleaning are all side hustles. You can babysit, clean cars, take care of someone's honey-do list.

There are many ways to increase your income to avoid using credit cards. The biggest way is to stop buying things you don't need. A lot of small appliances do more than one thing. How many dust collectors do you need around the house?

Do you *need* that new outfit or do you just want it? Shopping at thrift stores can get you great deals, especially for your children who go through clothes so fast.

If you'd like to know more about Dave Ramsey, just use Google. You will find many podcasts and Facebook groups. I wish you luck on this debt free journey.

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Stress, Meditation, Visualization and the Mind-Body Connection

(Part two of a two-part series)

by Jennifer Nicholson, Communications Committee Member

In part 1 [previous issue of Harmony], I discussed how stress triggers the release of certain hormones which are necessary for our survival. But stress hormones are not supposed to be flooding our systems day and night. In our modern world, many complex issues can cause us to have chronically elevated stress hormones which can damage our health in a wide variety of ways. But we are not helpless in this scenario. We all can train our brains to calm down, to reset and to reboot.

If stress received by our brain can trigger responses that harm our health, then can't our brain do the opposite as well? Yes it can. It has been proven through the placebo effect and meditation studies that our brains can influence our health in a positive way. Not only minimizing the negative effects of stress but reversing them.

One of the main ways to calm the brain and organize thought is to **meditate**. This word often brings a lot of eye rolling and connotations with new age pseudoscience. But meditation is not just sitting in the lotus position and thinking of nothingness. There are many different types of meditation and it is not pseudoscience.

Medical doctors are prescribing meditation more and more as part of a patient's treatment plan. Meditation can take many forms but the ultimate goal is to calm and organize the mind. What calms the mind for one person, may not work for another. So you have to play around with it and find something that suits you.

Not all types of meditation require you to be motionless in quiet solitude. For example, Mindfulness Meditation can be done anywhere. In Mindfulness Meditation you focus on your surroundings and your sensory input and acknowledge it without judgement. This means you immerse yourself in the present. Notice your surroundings and/or your thoughts and realize that they are there but without an emotional reaction. It is purposely paying attention to the present without judgment.

For example, you could be stuck in traffic getting progressively annoyed. With mindfulness you would acknowledge that you are stuck in traffic. Acknowledge that you are annoyed. But you do not focus on your wandering thoughts of how this will make you late and what the repercussions will be. You don't let yourself drift off into thought of future scenarios. You look around you. Notice the car in front of you. Take in the sights, sounds and smells.

It does not have to be rainbows and sunshine. It just has to be in the present and you need to gently lasso your thoughts back in when they wander off to past events or future possibilities. Certain types of yoga and movement meditations (Qigong, Jiaido etc) also do not necessarily have to be done in motionless solitude. In these types of meditation you focus on specific movements and positions. While they involve motion, the end result is still focus and calming.

Progressive relaxation is a type of meditation that is just what its name implies. This type of meditation is best done in a comfortable space, away from distractions. For this type of meditation you focus on one part of your body (like your feet) and slowly work your way throughout your entire body. The goal is to realize the natural tension you have in that body part and focus on relaxing it. Some people like to think of a light or a wave slowly working its way through each part of the body, relaxing the muscles as it moves.

Mantra meditation involves repeating a word, phrase or sound and focusing on the sound. Focused meditation involves focusing on a particular object and only that object without letting your mind wander. This type of meditation can be very challenging. Visualization is a form of meditation that involves making a mental image of something and focusing on that image. For example you can form a mental image of a forest. Visualize the types of trees, the rock near your foot, the sound of a bird, the breeze through the leaves. Mentally you focus on creating and detailing that image. Religious or spiritual prayer is another form of meditation.

There are a wide array of different types of meditation and subsets of each type. Some people make up their own, and that works too. All in all, the goal is calm and focus. Training our brains to reset from our default mode of constant multitasking and stress. Integrating meditation has been shown to have measurable beneficial effects on human health. Medical imaging of the brain has shown that meditation can increase grey matter, increase connections between neurons and decrease activity in the regions of the brain that deal with self-focus, worry and anxiety. Meditation can lower blood pressure, improve concentration, boost the immune system, improve memory and so much more.

With all of the benefits of meditation, it is something we could all use a little more of. Who knows, it could be the beginning of a whole new you!

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